

**CHECKLIST OF DOCUMENTS TO BE DELIVERED TO  
ATTORNEY TO PREPARE BANKRUPTCY CASE**

1. **Certificate of credit counseling.** See attached card.
2. Client Questionnaire, **fully and accurately completed.**
3. All evidence of income received within **6 months** before the bankruptcy filing.
4. **All your bills,** collections and court papers (only the most recent please)
5. Most recent **3 months** of bank and investment account statements, including 401k or 403b accounts.
6. Complete tax returns or transcripts for **2015 and 2016,** including state and federal returns, all schedules, and W-2s and 1099s.
7. All **deeds** to real estate, **most recent mortgage statement,** and most recent appraisal of real estate.
8. **Registration or Certificate of title** for each vehicle, each vehicle loan contract, and most recent payoff statement or bill from each vehicle lender.
9. A copy of your **photo identification** and a copy of your **social security card** or other proof of your social security number.
10. “Can I Keep My Car?” form (Chapter 7 cases only).
11. **Credit Authorization.**
12. **Retainer Agreement.**
13. Fees:

|                            |                         |
|----------------------------|-------------------------|
| <u>CHAPTER 7</u>           | <u>CHAPTER 13</u>       |
| \$1,000 Attorney’s Fees    | \$3,500 Attorney’s Fees |
| \$335 Filing Fee           | \$310 Filing Fee        |
| \$33 Credit Report         | \$33 Credit Report      |
| <u>\$30 Homestead Deed</u> |                         |
| \$1,398 Total              | \$3,843 Total           |

Payment Plan

\_\_\_\_\_ Must be paid prior to filing your case.  
 \_\_\_\_\_  
 \_\_\_\_\_

Fisher-Sandler, LLC

Fairfax Office  
3977 Chain Bridge Road, Suite 2  
Fairfax, VA 22030  
(703) 691-1642 (Office)

Woodbridge Office  
12801 Darby Brooke Court, Suite 201  
Woodbridge, VA 22192  
(703) 494-3323 (Office)

**INITIAL CONSULTING QUESTIONNAIRE**

Please complete this form neatly to allow us to help you. **Do not leave answers blank.** Write none or N/A where necessary. Round off to the nearest dollar. Estimate amounts if you are unsure. The information is strictly confidential.

**DATE:** \_\_\_\_\_

**PERSONAL INFORMATION**

Full name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Alternative Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

County You Live In: \_\_\_\_\_

SSN: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Marital Status:   Married       \_\_\_\_\_

                          Divorced     \_\_\_\_\_

                          Separated    \_\_\_\_\_

                          Single        \_\_\_\_\_

Spouse's Full Name: \_\_\_\_\_

SSN: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Dependents (Names & Ages): 1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

How many people live in your household? \_\_\_\_\_

Have you ever filed Bankruptcy? Yes \_\_\_\_\_ No \_\_\_\_\_ When \_\_\_\_\_

Has your spouse filed Bankruptcy? Yes \_\_\_\_\_ No \_\_\_\_\_ When \_\_\_\_\_

If you have filed BK before, what county were you living in at that time? \_\_\_\_\_

How long have you lived at your current address? \_\_\_\_\_

List All Previous Addresses for the past 3 years:

1.) \_\_\_\_\_

2.) \_\_\_\_\_

3.) \_\_\_\_\_

Occupation: \_\_\_\_\_

How long with your employer? \_\_\_\_\_

Employer: (Name) \_\_\_\_\_

(Address) \_\_\_\_\_

Spouse's Occupation: \_\_\_\_\_

How long with your employer? \_\_\_\_\_

Employer: (Name) \_\_\_\_\_

(Address) \_\_\_\_\_

## ASSET INFORMATION

### 1. REAL ESTATE:

Do you rent or own your home?    Rent \_\_\_\_\_    Own \_\_\_\_\_    Co-Owner? \_\_\_\_\_

When did you buy your home? \_\_\_\_\_

Purchase Price? \_\_\_\_\_

#### **Property #1**

Real Estate Owned Address? \_\_\_\_\_

Value \$ \_\_\_\_\_    Market/Zillow \$ \_\_\_\_\_    Tax Assessment \$ \_\_\_\_\_

Mortgage Company? \_\_\_\_\_

Balance \$ \_\_\_\_\_    Monthly Payment \$ \_\_\_\_\_    Current/Arrearage? \$ \_\_\_\_\_

Second Mortgage Company? \_\_\_\_\_

Balance \$ \_\_\_\_\_    Monthly Payment \$ \_\_\_\_\_    Current/Arrearage? \$ \_\_\_\_\_

#### **Property #2**

Real Estate Owned Address? \_\_\_\_\_

Value \$ \_\_\_\_\_    Market/Zillow \$ \_\_\_\_\_    Tax Assessment \$ \_\_\_\_\_

Mortgage Company? \_\_\_\_\_

Balance \$ \_\_\_\_\_    Monthly Payment \$ \_\_\_\_\_    Current/Arrearage? \$ \_\_\_\_\_

Second Mortgage Company? \_\_\_\_\_

Balance \$ \_\_\_\_\_    Monthly Payment \$ \_\_\_\_\_    Current/Arrearage? \$ \_\_\_\_\_

**2. FINANCIAL ACCOUNTS:**

Bank: \_\_\_\_\_

Checking Account Balance \_\_\_\_\_ Savings Account Balance \_\_\_\_\_

Bank: \_\_\_\_\_

Checking Account Balance \_\_\_\_\_ Savings Account Balance \_\_\_\_\_

Bank: \_\_\_\_\_

Checking Account Balance \_\_\_\_\_ Savings Account Balance \_\_\_\_\_

Bank: \_\_\_\_\_

Checking Account Balance \_\_\_\_\_ Savings Account Balance \_\_\_\_\_

Bank: \_\_\_\_\_

Checking Account Balance \_\_\_\_\_ Savings Account Balance \_\_\_\_\_

**Do you own any Investment Accounts?** \_\_\_\_\_

Type \_\_\_\_\_ Company \_\_\_\_\_ Balance \_\_\_\_\_

Do you own Stocks, Bonds or Mutual Funds?

Description: \_\_\_\_\_

**Do you have any Life Insurance Policies?** \_\_\_\_\_

Life Insurance Co.: \_\_\_\_\_ Is this Term Life Insurance? \_\_\_\_\_

If this is not a term life insurance policy, what is the cash surrender value? \_\_\_\_\_

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If this is not a term life insurance policy, what is the cash surrender value? \_\_\_\_\_

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If this is not a term life insurance policy, what is the cash surrender value? \_\_\_\_\_

**Do you have a Retirement Account?**      Yes \_\_\_\_\_      No \_\_\_\_\_

Account Provider: \_\_\_\_\_

Plan Type: \_\_\_\_\_      Balance:      \$ \_\_\_\_\_

Account Provider: \_\_\_\_\_

Plan Type: \_\_\_\_\_      Balance:      \$ \_\_\_\_\_

Account Provider: \_\_\_\_\_

Plan Type: \_\_\_\_\_      Balance:      \$ \_\_\_\_\_

**Tax Refunds:**

Have you filed your tax return for last year?      Yes \_\_\_\_\_      No \_\_\_\_\_

Did you already receive a refund?      Yes \_\_\_\_\_      No \_\_\_\_\_

How much was your Federal Refund? \_\_\_\_\_

How much was your State Refund? \_\_\_\_\_

Are you still due a refund?      Yes \_\_\_\_\_      No \_\_\_\_\_

Federal Refund you are expecting? \_\_\_\_\_

State Refund you are expecting? \_\_\_\_\_

**3. Motor Vehicles: List all vehicles you have an ownership interest in.**

1. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Miles \_\_\_\_\_ Balance \_\_\_\_\_ Payment \_\_\_\_\_  
Lender \_\_\_\_\_

2. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Miles \_\_\_\_\_ Balance \_\_\_\_\_ Payment \_\_\_\_\_  
Lender \_\_\_\_\_

3. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Miles \_\_\_\_\_ Balance \_\_\_\_\_ Payment \_\_\_\_\_  
Lender \_\_\_\_\_

4. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Miles \_\_\_\_\_ Balance \_\_\_\_\_ Payment \_\_\_\_\_  
Lender \_\_\_\_\_

5. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Miles \_\_\_\_\_ Balance \_\_\_\_\_ Payment \_\_\_\_\_  
Lender \_\_\_\_\_

4. **Wearing Apparel Value:** \$ \_\_\_\_\_

5. **Jewelry and Furs Value:** \$ \_\_\_\_\_

Identify with specifically any item of jewelry that you own with a value of more than **\$500.00**.  
For items of lesser value, provide a general description:

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6. **Household Goods:** Check off any of these items that you own. Identify with specifically any item that has a value of greater than **\$500.00**.

| <u>Item</u>          | <u>How many?</u> | <u>Value</u> |
|----------------------|------------------|--------------|
| Stove                | _____            | \$ _____     |
| Microwave            | _____            | \$ _____     |
| Dining Set           | _____            | \$ _____     |
| Kitchen Table/Chairs | _____            | \$ _____     |
| Entertainment Center | _____            | \$ _____     |
| Freezer/Refrigerator | _____            | \$ _____     |
| Washer/Dryer         | _____            | \$ _____     |
| Dishwasher           | _____            | \$ _____     |
| China Closet/Armoire | _____            | \$ _____     |
| Sofa/Loveseat        | _____            | \$ _____     |
| Coffee Table         | _____            | \$ _____     |
| End Table            | _____            | \$ _____     |
| Lamps                | _____            | \$ _____     |
| Chairs/Recliners     | _____            | \$ _____     |
| Beds                 | _____            | \$ _____     |
| Dressers             | _____            | \$ _____     |
| Night Stands         | _____            | \$ _____     |
| Desk                 | _____            | \$ _____     |
| Other                | _____            | \$ _____     |

**ELECTRONICS**

|                 |       |          |
|-----------------|-------|----------|
| TV              | _____ | \$ _____ |
| VCR/DVD Player  | _____ | \$ _____ |
| Stereo/Radio    | _____ | \$ _____ |
| Computer/Tablet | _____ | \$ _____ |
| Cell Phone      | _____ | \$ _____ |
| Game System     | _____ | \$ _____ |



**7. Collections:** Do you have any collections of value? If so, describe:  
Examples may include books, stamps, coins, stamps,  
memorabilia, etc.

\_\_\_\_\_ Value \$ \_\_\_\_\_

\_\_\_\_\_ Value\$ \_\_\_\_\_

\_\_\_\_\_ Value\$ \_\_\_\_\_

**8. Sports & Hobby Equipment:** Do you own Sports & Hobby Equipment? If so,  
describe: Examples may include guns, video or  
photographic equipment, exercise equipment,  
hunting & fishing equipment, tools, etc.

\_\_\_\_\_ Value \$ \_\_\_\_\_

**9. Pets:**

\_\_\_\_\_ Value \$ \_\_\_\_\_

**10. Miscellaneous Items:**

List other valuable assets not listed elsewhere

\_\_\_\_\_ Value \$ \_\_\_\_\_

\_\_\_\_\_ Value\$ \_\_\_\_\_

\_\_\_\_\_ Value\$ \_\_\_\_\_

**11. Does any owe you money? If so, who owes you and how much is owed?**

**12. Can you sue anyone for anything? Job, car accident, etc.**

**13. Are you inheriting, or do you expect to inherit any property within the next year?** \_\_\_\_\_

**DEBT INFORMATION:**

**Student Loans:**

Owed To: \_\_\_\_\_

Loan Balance \$ \_\_\_\_\_

Co-signor?    Yes \_\_\_\_\_                      No \_\_\_\_\_

**Do you pay Child Support or Alimony?**                      Yes \_\_\_\_\_                      No \_\_\_\_\_

**IF YES,**  
**Who do you pay Support or Alimony to?**                      \_\_\_\_\_

**What is the monthly payment**                                      \$ \_\_\_\_\_

**Are you behind on your support payments?**                      Yes \_\_\_\_\_                      No \_\_\_\_\_

**IF YES,**  
**How much?**    \$ \_\_\_\_\_

**Name and Address of parent/person to who support is paid:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Do you owe Taxes? For example the IRS, State of Virginia, or County Taxes**

| <b>Government Entity</b> | <b>Tax Year</b> | <b>Amount Due</b> |
|--------------------------|-----------------|-------------------|
| _____                    | _____           | \$ _____          |
| _____                    | _____           | \$ _____          |
| _____                    | _____           | \$ _____          |

**Unsecured Debts (credit cards, personal loans, payday loans, old landlords, repossessions, utilities or medical bills; DO NOT LIST DEBTS THAT ARE ALREADY LISTED)**

| Owed To      | Type of Debt | Balance  | Payment  |
|--------------|--------------|----------|----------|
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| _____        | _____        | \$ _____ | \$ _____ |
| <b>Total</b> |              | \$ _____ | _____    |

(We will add it up if you do not have a calculator)

## MONTHLY INCOME

Husband's Gross Pay: \$ \_\_\_\_\_  
Wife's Gross Pay: \$ \_\_\_\_\_  
Child Support/Alimony: \$ \_\_\_\_\_  
Retirement Income: \$ \_\_\_\_\_  
Self-Employment/Business: \$ \_\_\_\_\_  
Government Assistance: \$ \_\_\_\_\_  
Unemployment Assistance: \$ \_\_\_\_\_  
Other (describe): \$ \_\_\_\_\_  
**TOTAL MONTHLY INCOME** \$ \_\_\_\_\_

## MONTHLY EXPENSES

Rent/Mortgage: \$ \_\_\_\_\_ 2<sup>nd</sup> Mortgage \$ \_\_\_\_\_

Utilities:    Elect. \$ \_\_\_\_\_    Gas \$ \_\_\_\_\_    Water \$ \_\_\_\_\_    Sewer/Trash \$ \_\_\_\_\_  
                  Tel.    \$ \_\_\_\_\_    Cell \$ \_\_\_\_\_    Cable \$ \_\_\_\_\_    Internet \$ \_\_\_\_\_

HOA \$ \_\_\_\_\_  
Home Maintenance: \$ \_\_\_\_\_  
Food & Household Items: \$ \_\_\_\_\_  
Day Care/Child Education \$ \_\_\_\_\_  
Clothing/Laundry/Dry Clean. \$ \_\_\_\_\_  
Personal Grooming: \$ \_\_\_\_\_  
Newspapers/Magazines: \$ \_\_\_\_\_  
Medical & Dental: \$ \_\_\_\_\_  
Auto Operating Costs: \$ \_\_\_\_\_  
Recreation: \$ \_\_\_\_\_  
Charitable Contributions: \$ \_\_\_\_\_  
Auto Insurance: \$ \_\_\_\_\_  
Life Insurance: \$ \_\_\_\_\_  
Other Insurance: \$ \_\_\_\_\_  
Child or Spousal Support: \$ \_\_\_\_\_  
Storage: \$ \_\_\_\_\_  
Pet Care: \$ \_\_\_\_\_  
Tobacco: \$ \_\_\_\_\_  
1<sup>st</sup> Auto Payment \$ \_\_\_\_\_  
2<sup>nd</sup> Auto Payment \$ \_\_\_\_\_  
Other Installment Payment \$ \_\_\_\_\_  
\$ \_\_\_\_\_  
Student Loans \$ \_\_\_\_\_  
Property Taxes \$ \_\_\_\_\_  
Tax Arrearages \$ \_\_\_\_\_  
Other Living Expenses \$ \_\_\_\_\_

**Total Monthly Expenses** \$ \_\_\_\_\_

**MISCELLANEOUS**

1. What was your gross income for the year to date and the previous two years?

2017: \$ \_\_\_\_\_ (wife) \$ \_\_\_\_\_

2016: \$ \_\_\_\_\_ (wife) \$ \_\_\_\_\_

2015: \$ \_\_\_\_\_ (wife) \$ \_\_\_\_\_

2. Have you been self-employed or have you had any ownership interest in a company in the last 6 years?

Yes \_\_\_\_\_

No \_\_\_\_\_

**If so, give details:**

Name of Business: \_\_\_\_\_

Address: \_\_\_\_\_

What type of Business: \_\_\_\_\_

Dates in Business: \_\_\_\_\_

Accountant: \_\_\_\_\_

Does this business presently have any assets? If so, describe: \_\_\_\_\_

Name of Business: \_\_\_\_\_

Address: \_\_\_\_\_

What type of Business: \_\_\_\_\_

Dates in Business: \_\_\_\_\_

Accountant: \_\_\_\_\_

Does this business presently have any assets? If so, describe: \_\_\_\_\_

Have you given anyone a financial statement for any businesses in the past 4 years? If so, who?

\_\_\_\_\_

\_\_\_\_\_

3. Have you been involved in a divorce in the past year? Yes \_\_\_\_\_ No \_\_\_\_\_

Have you entered into a Property Settlement Agreement in the past year?

Yes \_\_\_\_\_ No \_\_\_\_\_

If so, give details including transfers: For Example, was ownership of the marital home or any other large asset transferred pursuant to your Property Settlement Agreement?

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5. Have you paid any creditor \$600 or more in the past 3 months? Yes or No  
Details \_\_\_\_\_

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6. Have you repaid any family member in the past year? Yes or No  
Details \_\_\_\_\_

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7. Have you transferred or sold any of your property to anyone in the past two years?  
Yes or No

Details \_\_\_\_\_

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8. Have you given any of your property away within the past year? Yes or No  
Details \_\_\_\_\_

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9. Have you made any cash charitable contributions within the past 2 years. Yes or No  
Details \_\_\_\_\_

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10. Has any property been returned by you or repossessed by a lender within the past year?  
Yes or No

Details \_\_\_\_\_

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11. Have you suffered any losses from fire, theft or gambling in the past year?  
Yes or No  
If so, give details including any insurance proceeds received \_\_\_\_\_

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12. Do you have any storage units or safe deposit boxes? Yes or No  
Details \_\_\_\_\_

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13. Have you closed any bank accounts in the past year? Yes or No  
Details \_\_\_\_\_

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14. Do you have any leases or active contracts to be completed? Yes or No  
Details \_\_\_\_\_

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15. Have you obtained any judgments against third parties? Yes or No  
Details \_\_\_\_\_

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16. Have you owned real estate in the past other than real estate you currently own? List addresses and describe when and how the property came out of your name (For example, sale, foreclosure, short sale, quitclaim deed, etc.) Yes or No

Details \_\_\_\_\_

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**LEGAL ACTIONS BEING TAKEN**

Garnishments?    \_\_\_ Yes    \_\_\_ No    Amount    \$ \_\_\_\_\_  
Creditor \_\_\_\_\_ Court \_\_\_\_\_

\_\_\_ Yes    \_\_\_ No    Amount    \$ \_\_\_\_\_  
Creditor \_\_\_\_\_ Court \_\_\_\_\_

Lawsuits?    \_\_\_ Yes    \_\_\_ No    Amount    \$ \_\_\_\_\_  
Creditor \_\_\_\_\_ Court \_\_\_\_\_

\_\_\_ Yes    \_\_\_ No    Amount    \$ \_\_\_\_\_  
Creditor \_\_\_\_\_ Court \_\_\_\_\_

Judgements?    \_\_\_ Yes    \_\_\_ No    Amount    \$ \_\_\_\_\_  
Creditor \_\_\_\_\_ Court \_\_\_\_\_

\_\_\_ Yes    \_\_\_ No    Amount    \$ \_\_\_\_\_  
Creditor \_\_\_\_\_ Court \_\_\_\_\_

Foreclosures?    \_\_\_ Yes    \_\_\_ No    Collateral    \_\_\_\_\_  
Creditor \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_ Yes    \_\_\_ No    Collateral    \_\_\_\_\_  
Creditor \_\_\_\_\_ Date \_\_\_\_\_

Repossessions?    \_\_\_ Yes    \_\_\_ No    Collateral    \_\_\_\_\_  
Creditor \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_ Yes    \_\_\_ No    Collateral    \_\_\_\_\_  
Creditor \_\_\_\_\_ Date \_\_\_\_\_



# Can I Keep My Car?

For many people considering bankruptcy, this is one of their top concerns. Every person who files bankruptcy and has lived in Virginia the past two years gets a \$2,000 vehicle exemption on one vehicle. That means if your vehicle is worth \$2,000 or less over what is owed, we can protect it. In addition, if your vehicle has more than \$2,000 equity, we can typically use a \$5,000 wildcard exemption as well. If you have more than one vehicle with equity, we need to talk about that.

## What if it is financed?

Before they changed the bankruptcy laws in 2005, you could simply elect to keep the vehicle and continue making payments. However, under the new law, you cannot officially do that. You must either surrender the vehicle, redeem (pay off what it is worth in a lump sum), or reaffirm. Most people want to keep their car, not surrender, and very few have thousands of dollars to redeem. Does that mean they must reaffirm?

## Reaffirming only helps the car lenders.

Reaffirming basically means you are agreeing to be held to the terms of your original contract...same interest rate, monthly payments, amount due, etc. Once in a blue moon the finance company will agree to a better interest rate or lower the balance, but that is extremely rare.

The problem with reaffirming is that you are once again agreeing to be personally liable for the car loan. That means if you can't make the payments after your case is closed, the finance company can repossess the car, sell it for peanuts, and come after you for the difference. You'll have a repossession on your credit, even after bankruptcy had wiped it clean, and then it will take that much longer to re-establish good credit. The finance company will likely get a judgment against you and garnish your pay, and this is after you've already gone through bankruptcy!!

So what happens if you do not reaffirm? Look at your financing contract. If it says that the car company considers the filing a bankruptcy a breach of contract (and most contracts say that), technically they can demand the car be returned without a reaffirmation agreement. However, I've spoken to many other bankruptcy attorneys, and no one knows of a company actually doing this except for Ford. Think about it. Why would a car company want to repossess your car and get almost nothing at auction when you are making your monthly payments? That would be bad for business. If you simply continue making your payments and keep the vehicle, but don't sign the reaffirmation agreement, the finance company will probably not repossess the vehicle, and you can keep the car without the potential liability of a reaffirmation agreement.

## Why do some people insist on reaffirming?

The main reason is usually this: they are more afraid of losing their car than the liability they are accepting – "But it's the only car I have to get to work."

I suggest going to several used car dealerships and finding out for yourself that even if the finance company does pick up your vehicle, which again, is extremely unlikely, you'll still be able to get a better car for a lower monthly payment anyway.

## So what should you do?

My recommendation to you is not to reaffirm. If you want to keep your vehicle, I suggest you keep making the payments, but don't sign a reaffirmation agreement. But you must decide for yourself. If you do reaffirm, you have 60 days after you sign to change your mind.

Vehicle: \_\_\_\_\_ I WILL / WILL NOT reaffirm this loan. (Circle one)  
Vehicle: \_\_\_\_\_ I WILL / WILL NOT reaffirm this loan. (Circle one)  
Vehicle: \_\_\_\_\_ I WILL / WILL NOT reaffirm this loan. (Circle one)

Client \_\_\_\_\_ Date \_\_\_\_\_  
Client \_\_\_\_\_ Date \_\_\_\_\_



CIN LEGAL DATA SERVICES CONSUMER AUTHORIZATION AND RELEASE FORM

CIN Legal Account Number: A12417

Account Name: A12417 - The Law Offices of Michael J. O. Sandler, PLLC

SUBJECT TO THE TERMS, CONDITIONS AND DISCLOSURES SET OUT ON PAGES 2 AND 3 HEREIN, I INSTRUCT AND AUTHORIZE CIN LEGAL DATA SERVICES ("CIN") TO DO THE FOLLOWING (PLEASE SELECT ALL THAT APPLY):

Bankruptcy Credit Report™

Access my Credit Profile one time to compile, merge, and format the credit data and data elements into the Bankruptcy Credit Report ("BCR"); provide a copy of the BCR to my attorney via CIN's Internet portal or other secure electronic means; make data elements of the BCR available for electronic import into my attorney's bankruptcy forms preparation software program or automated bankruptcy filing system; and provide a copy of the BCR to me via electronic posting to my secure MyHorizon® account.

Credit Assurance Report™

Access my Credit Profile one time in the 60 to 90 days following the discharge of my bankruptcy case to compile, merge, and format the credit data and data elements into the Credit Assurance Report™ ("CAR"); provide a copy of the CAR to my attorney via CIN's Internet portal or other secure electronic means; and provide a copy of the CAR to me via posting to my secure MyHorizon® account.

MyHorizon® Credit Monitoring Program

Access my Credit Profile daily for 12 months beginning on the date the MyHorizon Credit Monitoring Program ("MHT Monitoring") is ordered to provide credit monitoring, credit scoring, and/or credit score monitoring and tracking products to me via email, instant message, and/or text message.

Identity Verification

Access my Credit Profile one time on the order date of any BCR, CAR or MHT Monitoring product to confirm my identity and avoid fraudulent transactions in my name. THIS IS A REQUIREMENT FOR ANY CREDIT PRODUCT ORDER.

PLEASE SUBMIT COMPLETED FORM WITH PHOTO IDS FOR PRIMARY APPLICANT AND CO-APPLICANT (IF JOINT APPLICATION) BY FAX TO 866-307-1003 OR BY EMAIL TO [FORMS@CINLEGAL.COM](mailto:FORMS@CINLEGAL.COM). THANK YOU.

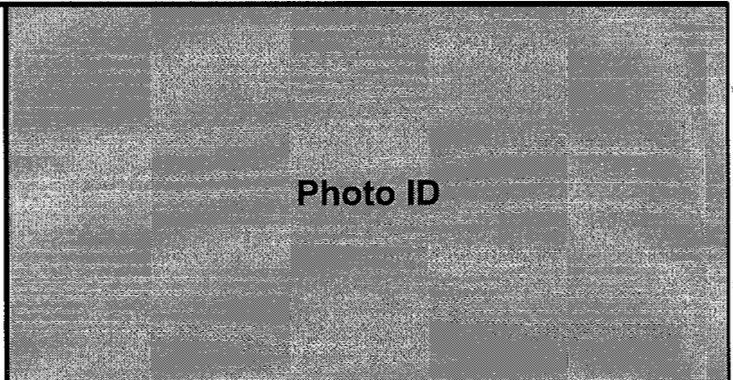
**PRIMARY APPLICANT**

NAME \_\_\_\_\_

SSN \_\_\_\_\_

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_



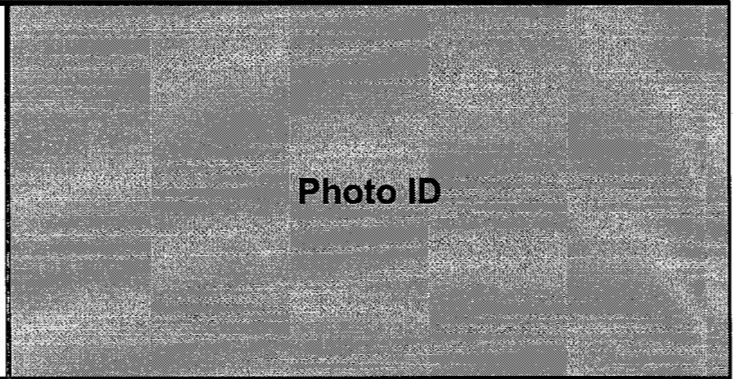
**CO-APPLICANT (IF JOINT APPLICATION)**

NAME \_\_\_\_\_

SSN \_\_\_\_\_

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_



**LEGAL SERVICES AGREEMENT FOR BANKRUPTCY MATTERS**

I authorize my attorneys at **Fisher-Sandler, LLC** to represent me in the following matters:  
Chapter 7 Bankruptcy.

My attorney agrees to professionally represent my interest to the best of his ability. I acknowledge that my attorney cannot guarantee results and that my obligation to pay my attorney his fees and costs is not contingent upon the results attained.

My attorney shall be compensated at the following rates:

- (1) Fixed fee of \$1,000.00 for Chapter 7 bankruptcy; and
- (2) \$335.00 for the bankruptcy filing fee;
- (3) \$30.00 for filing of each Homestead Deed (if applicable);
- (4) \$33.00 for 2 source credit report;
- (5) If creditors need to be added after your case is filed, there is a \$30.00 court filing fee to add them to the court data base (charge is for filing, not per creditor).

The fixed fee includes the following services:

- a.) Initial consultation;
- b.) Counseling you regarding the preparation of the Chapter 7 petition;
- c.) Counseling you regarding the retention or surrender of property securing consumer debts, your entitlement to claim certain property as exempt, and drafting and filing of the Homestead Deed;
- d.) Counseling you regarding motions and other pleadings which might be filed for or against you;
- e.) Preparation of Reaffirmation Agreement(s);
- f.) Preparing you for your meeting with the chapter 7 trustee (meeting of creditors); and
- g.) Attending the meeting of creditors with you.

**I will pay \_\_\_\_\_ before my case is filed, and then payments of \_\_\_\_\_ within 30 days and \_\_\_\_\_ 30 days after that.**

I understand that your services are concluded after discharge or dismissal of my case. I understand the fees noted above do not include adversary proceedings, state court actions, or an appeals to higher courts, and that if I wish to retain you for those matters, a separate fee will be charged. You are authorized to take any action you consider necessary and proper in your representation of me; however, I am aware that you can not guarantee results and have made no warranties. I am aware that in dealing with your office I will be in contact with both attorneys and non-attorneys working under the supervision of attorneys, and I will not consider the statements made to me by non-attorneys to be legal advice.

I have read this agreement and I understand it and agree to it. I acknowledge the receipt of a copy of this Legal Services Agreement.

\_\_\_\_\_  
Fisher-Sandler, LLC                      Date

\_\_\_\_\_  
Client                                      Date

\_\_\_\_\_  
Client                                      Date

**LEGAL SERVICES AGREEMENT FOR BANKRUPTCY MATTERS**

I authorize my attorneys at **Fisher-Sandler, LLC**, to represent me in the following matters:  
Chapter 13 Bankruptcy.

My attorney agrees to professionally represent my interest to the best of his ability. I acknowledge that my attorney cannot guarantee results and that my obligation to pay my attorney his fees and costs is not contingent upon the results attained.

My attorney shall be compensated at the following rates:

- (1) Fixed fee of \$3,500.00 for Chapter 13 bankruptcy; and
- (2) \$310.00 for the bankruptcy filing fee;
- (3) \$33.00 for 2 source credit report / \$53.00 if joint filing;
- (4) If creditors need to be added after your case is filed, there is a \$30.00 court filing fee to add them to the court data base (charge is for filing, not per creditor).

The fixed fee includes the following services:

- a.) Initial consultation;
- b.) Counseling you regarding the preparation of the Chapter 13 petition;
- c.) Counseling you regarding the retention or surrender of property securing consumer debts, your entitlement to claim certain property as exempt, and drafting and filing of the Homestead Deed;
- d.) Counseling you regarding motions and other pleadings which might be filed for or against you;
- e.) Preparation of Chapter 13 Plan, and any subsequent Plans until a confirmation order is obtained from the court;
- f) Preparing you for your meeting with the chapter 13 trustee (meeting of creditors); and
- g.) Attending the meeting of creditors with you.

**I will pay \_\_\_\_\_ before my case is filed, and then payments of \_\_\_\_\_ within 30 days and \_\_\_\_\_ 30 days after that.**

I understand that your services are concluded after discharge or dismissal of my case. I understand the fees noted above do not include adversary proceedings, state court actions, or an appeals to higher courts, and that if I wish to retain you for those matters, a separate fee will be charged. You are authorized to take any action you consider necessary and proper in your representation of me; however, I am aware that you can not guarantee results and have made no warranties. I am aware that in dealing with your office I will be in contact with both attorneys and non-attorneys working under the supervision of attorneys, and I will not consider the statements made to me by non-attorneys to be legal advice.

I have read this agreement and I understand it and agree to it. I acknowledge the receipt of a copy of this Legal Services Agreement.

\_\_\_\_\_  
Fisher-Sandler, LLC                      Date

\_\_\_\_\_  
Client                                      Date

\_\_\_\_\_  
Client                                      Date