

**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 **2017 and 2018,** 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:

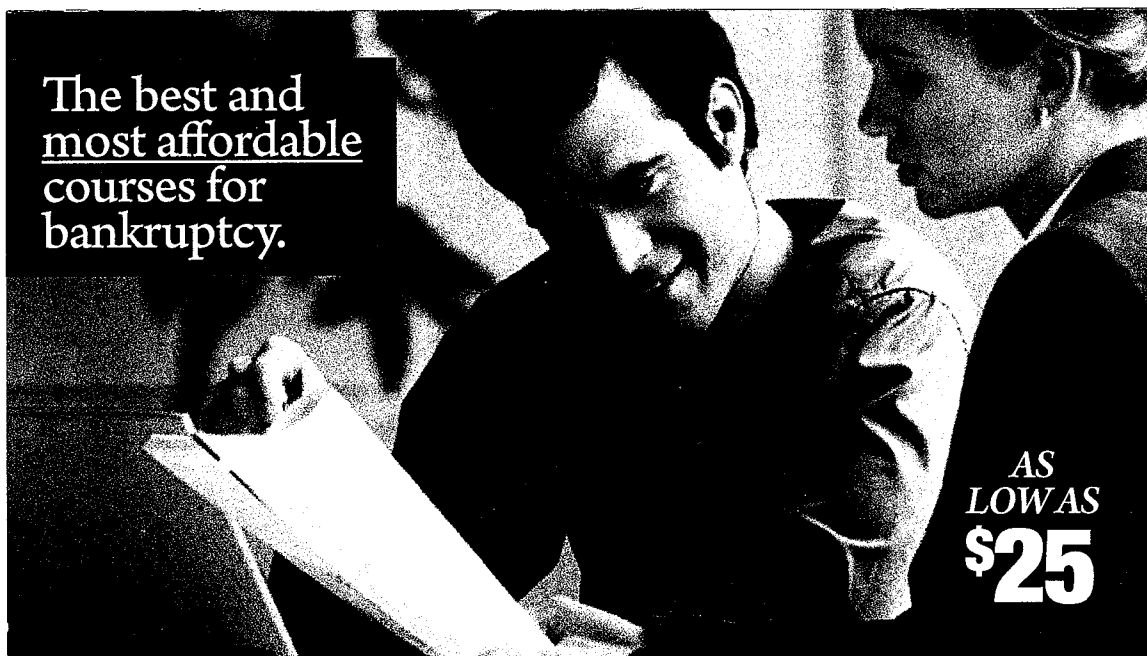
<u>CHAPTER 7</u>	<u>CHAPTER 13</u>
\$1,100 Attorney’s Fees	\$3,500 Attorney’s Fees
\$335 Filing Fee	\$310 Filing Fee
\$33 Credit Report	\$33 Credit Report
<u>\$32 Homestead Deed</u>	
\$1,500 Total	\$3,843 Total

Payment Plan

_____ Must be paid prior to filing your case.

CREDIT COUNSELING CERTIFICATE
Mr. Sandler in the Woodbridge Office

Mr. Sandler uses a company called Abacus:



Visit www.abacuscc.org and start your course today.
Available in English and Spanish.

Attorney Code: ACC58396

FIRST COURSE
Pre-Filing Credit Counseling

Choose from two courses:

1. Internet Course: \$25
Visit: www.abacuscc.org and select "First Course"
2. 24-hr Automated Phone Course: \$35
Call toll-free 800-516-3834 to register and take the entire course on your home phone.

What you will need:

Estimates of your monthly income and spending, and your attorney's email and/or fax.

Take the course online or by phone 24/7, certificates are available immediately.

Need Help?

Contact Customer Service
Toll-Free: 800-516-3834
Email: customerservice@abacuscc.org

SECOND COURSE
Post-Filing Debtor Education

Choose from two courses:

1. Internet Course: \$35
Visit: www.abacuscc.org and select "Second Course"
2. 24-hr Automated Phone Course: \$45
Call toll-free 866-507-3232 to register and listen to the entire course on your home phone.

What you will need:

Your case number, the district where your case was filed, and your attorney's email and/or fax.

Take the courses online or by phone 24/7, certificates are available immediately.

Need Help?

Contact Customer Service
Toll-Free: 800-516-2759
Email: customerservice@sagepf.com

In partnership with:



CREDIT COUNSELING CERTIFICATE
Mr. Fisher in the Fairfax Office

Mr. Fisher uses a company called Decaf:

**Instrucciones Para tomar el
Curso de Bancarrota**

- Asesoramiento Pre-Bancarrota
 Educación Financiera Previa al Descargo

**Instrucciones para
tomar el Curso en Línea**

- 1** Vaya al sitio web
www.AhoraDECAF.com
- 2** Ingrese el código de su Abogado
- 3** Complete el Curso

**Instrucciones para
tomar el Curso por teléfono**

- 1** Llame al **866.963.2095**
- 2** Proporcione al Asesor de DECAF
el código de su abogado
(localizado abajo)
- 3** Complete el Curso

Código del Abogado:

91619

Attorneys:
To re-order Instruction Sheets
call 1.877.332.2366 or
email.orders@debt-foundation.org

D | E | C | A | F

DEBT EDUCATION AND CERTIFICATION FOUNDATION

Bankruptcy Course Instructions

- Pre-bankruptcy Course
 Post-bankruptcy Course

Online Instructions

- 1** Go to www.DECANow.com
- 2** Enter your attorney code
(Located below)
- 3** Complete the course

Telephone Instructions

- 1** Call **866.859.7013**
- 2** Provide the DECAF
representative with your attorney
code *(Located below)*
- 3** Complete the course

Attorney Code:

91619

Attorneys:
To re-order Instruction Sheets
call 1.877.332.2366 or
email.orders@debt-foundation.org

D | E | C | A | F

DEBT EDUCATION AND CERTIFICATION FOUNDATION

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: _____

HOW DID YOU HEAR ABOUT US (circle)?

Referral / Internet / Direct Mail / Other _____

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 state/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 (and the dates you lived there):

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? _____

Life Insurance Co.: _____ Is this Term Life Insurance? _____

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

Life Insurance Co.: _____ Is this Term Life Insurance? _____

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:** \$ _____

6. **Household Goods:** Put a number in each space indicating how many of each item that you own, and then put in the YARD SALE value of that item in the column to the right.

<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. If you can, IT
MUST BE LISTED IN YOUR BANKRUPTCY FORMS!**

**** _____ ****

**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

Government Entity	Tax Year	Amount Due
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Unsecured Debts (credit cards, personal loans, payday loans, old landlords, repossessions, utilities or medical bills; DO NOT LIST DEBTS FOR WHICH YOU ARE PROVIDING STATEMENTS).

Owed To	Type of Debt	Balance	Payment
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
Total		\$ _____	_____

(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: \$ _____ 2nd 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: \$ _____
1st Auto Payment \$ _____
2nd 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?

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

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

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

Details _____

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

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

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

Details _____

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 _____

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

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

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

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

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 _____

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 \$6,000 vehicle exemption on one vehicle. That means if your vehicle is worth \$6,000 or less over what is owed, we can protect it. In addition, if your vehicle has more than \$6,000 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. THANK YOU.

<p>PRIMARY APPLICANT</p> <p>NAME _____</p> <p>SSN _____</p> <p>SIGNATURE _____</p> <p>DATE _____</p>	<p style="text-align: center;">Photo ID</p>
<p>CO-APPLICANT (IF JOINT APPLICATION)</p> <p>NAME _____</p> <p>SSN _____</p> <p>SIGNATURE _____</p> <p>DATE _____</p>	<p style="text-align: center;">Photo ID</p>

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 \$1,100.00 for Chapter 7 bankruptcy; and
- (2) \$335.00 for the bankruptcy filing fee;
- (3) \$32.00 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