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BANKRUPTCY ATTORNEY FEE AGREEMENT

Chapter 7. The attorney fees for a typical non-business Chapter 7 case are \$1,500.00, plus an additional \$335.00 to cover the bankruptcy court filing fee. The total cost to you is **\$1,835.00**. The total amount may be paid in full, in advance, or you may elect to make several payments until the total is paid in full. An initial fee payment of at least \$500.00 is required in order for us to start work on your case. If you make an initial payment of just \$500.00, the entire remaining balance of \$1,335.00 (for a total of \$1,835.00) will still need to be paid before your bankruptcy petition will be filed with the Bankruptcy Court. A bankruptcy petition is usually ready to file with the Court within a couple of weeks after you have provided all of the required documents and financial information to our office. You may take longer than a couple of weeks to pay the balance due on your account with our office, but keep in mind that collection actions by your creditors (such as wage garnishments, lawsuits, collection calls, etc) will not be stopped until our fees are paid in full and your bankruptcy petition has been filed with the Court.

Chapter 13. The attorney fees for most Chapter 13 cases are \$4,000.00, plus \$335.00 to cover the bankruptcy court filing fee (currently \$310.00) and office expenses such as postage and supplies. The total cost to you is **\$4,335.00, although most of the attorney fees (up to \$3,500.00) may be included in your Chapter 13 repayment plan, meaning that you only need to pay \$835.00 prior to the filing of your Chapter 13 case.**

Services Provided

The attorney and his staff will provide the following services under the fee agreements described above:

1. The attorney will review and analyze your current financial situation;
2. The attorney will make a determination as to whether client qualifies for relief under Chapter 7 and/or Chapter 13 of the Bankruptcy Code;
3. The attorney will describe the type of debt relief available under Chapter 7 or Chapter 13 and will describe how the bankruptcy process works;
4. We will provide the client with various written notices required to be provided by the Bankruptcy Code;
5. We will provide a questionnaire to be completed, with instructions, and a list of documents to be provided to this office and the Bankruptcy Court and/or Trustee;

6. With the client's assistance and with information provided by the client, we will prepare a bankruptcy petition and all required schedules, including but not limited to schedules of assets and liabilities; schedules of income and expenses, a statement of financial affairs; and a schedule of exempt property;
7. We will compute your average monthly income based on income for the past 6 months as provided by the client, and we will complete the Bankruptcy Means Test;
8. We will prepare a Chapter 13 debt repayment plan, if applicable, and amendments thereto if necessary
9. The attorney will represent the client at the Meeting of Creditors after the case is filed. If the attorney is unavailable, substitute representation will be provided.
10. The attorney will negotiate with secured creditors in disputes over the value of real estate and vehicles and will provide representation in the execution of reaffirmation agreements, if applicable

By signing this fee agreement, you acknowledge and agree that **all amounts paid for attorney fees to this office are deemed to be earned at the time payment is made and are non-refundable once the attorney or his staff have started working on your case. This means that if you change your mind for any reason after you have made a payment to this office, and the attorney or his staff have already started working on your case, there will be no refund for any amounts paid for attorney fees. Any amounts paid to this office for attorney fees will not be placed in a trust account. The fact that you have paid your fee in advance does not affect your right to terminate the client-lawyer relationship.** Amounts you have paid for costs such as filing fees *may* be refundable if the costs have not already been incurred at the time the request for a refund is made.

I agree to the provisions set forth above and agree to pay the fees as described above for a Chapter 7 _ (or) Chapter 13 bankruptcy filing. I understand that amounts paid for attorney fees are non-refundable once work has started on my case.

Client signature

Date

Client signature

Date

Attorney Signature

Date

NOTE: IT IS EXTREMELY IMPORTANT THAT YOU COMPLETE THE QUESTIONNAIRE ACCURATELY AND THOROUGHLY BEFORE YOU TURN IT IN TO OUR OFFICE FOR PROCESSING. AN ADDITIONAL FEE OF AT LEAST \$50.00 WILL BE CHARGED TO YOU EACH TIME WE ARE REQUIRED TO AMEND YOUR BANKRUPTCY SCHEDULES DUE (AFTER THE INITIAL COURT FILING) TO INCOMPLETE OR INACCURATE INFORMATION.