

JEFFREY S. ARNOLD

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Re: Bankruptcy Initial Information Letter

Please note that Jeffrey S. Arnold is a debt relief agency.

Thank you for choosing my office to prepare your bankruptcy filings, and to assist you in seeking bankruptcy relief from your debts. I know that quite often the decision to seek relief through bankruptcy is not a decision which is made lightly, and it is often times one that is made with some amount of reluctance. However, most times the fresh start provided by bankruptcy will relieve that stress upon marriages and lives, so that your lives can return to normal again without the harassing telephone calls, the constant need to appear in Court, garnishments, and the like.

The purpose in forwarding this letter to you is to continue to provide information regarding bankruptcy, and to give you some general guidelines regarding the administration of your case, and some do's and don'ts to keep in mind during the bankruptcy proceeding.

Your case can not be filed until you have returned to my office to review and sign your completed petition, as well as complete a debtor education course.

First, the beginnings of a bankruptcy case almost always involve a great deal of information. My office will require you to provide your most recent 60 days worth paycheck stubs and 6 months income information from your human resources or payroll department, your income tax returns for the last two years, including any schedules and 1099's, W-2's and the like. The most recent statements from all of your debts, including even those debts that you would like to keep after your bankruptcy is concluded are also necessary. Further, we typically request that you fill out information sheets, which detail assets owned by you, and expenses incurred on an average monthly basis. Providing honest and forthright information on those forms not only helps assist in preparing your bankruptcy paperwork, but will form the basis for which that bankruptcy paperwork is prepared. You will sign the bankruptcy documents under oath, and under penalties of perjury. It is important that the information is as accurate as it can be.

The debts that you have provided to my office for your bankruptcy case will be included in the appropriate location. There are generally three types of debts an individual incurs: Secured debt (house, car, or some other type of debt, which, if not paid, results in the loss of the property placed as collateral), unsecured priority debts (typically taxes owed either to the IRS or the State), and unsecured, nonpriority debts. It is the first and last categories which most people place on their bankruptcy (please be reminded that all debts must be listed on your bankruptcy case filings, whether you intend to keep the debt or not). Generally, any debt listed is eligible for bankruptcy discharge, with a few exceptions. All of these creditors MUST be notified.

If you are currently being garnished the garnishment will stop by law upon filing of your bankruptcy paper work with the court. Any money taken out of your check

after your case is filed may be recovered and sent back to you. Funds taken before your case is filed are NOT recoverable.

Tax debts owed may not be dischargeable, depending upon when the tax debt was incurred. If you believe that you have an income tax debt, and we have not discussed it earlier, please provide documentation of this debt to my office. Many older tax debts are in fact, dischargeable, but must be supported with adequate documentation to do so.

Debts for educational benefits and student loans are typically not dischargeable. Nor are debts incurred for injury or death caused by the debtor's operation of a motor vehicle while intoxicated.

Debts for child support or spousal maintenance arrearage is also not dischargeable.

Debts which may not be dischargeable also include debts incurred for obtaining money, property, services, or credit by means of false pretenses, fraud, or/and a false financial statement. Also, debts for embezzlement, debts caused by intentional and malicious injury to a person or property of another person, and like debts are generally discharged unless the person to whom the money is owed files a complaint in your case, and they prevail on that complaint. This process would be called an "adversary proceeding", which, as you will recall is handled by my office for an additional charge.

If you believe that you are obligated to pay any of the above type of debts, and we have not discussed them previously, please provide documentation of these debts and information relative to these debts at once. It may alter or substantially change the type of bankruptcy you file. Many of the above type of debts are dischargeable in a chapter 13 bankruptcy, and may be to your advantage to discuss these debts in more detail, and with your documentation as chapter 7 versus 13 may be decision more properly made.

During the course of your bankruptcy case, you should not incur any new credit. This is especially important for chapter 13 debtors, as they have informed the bankruptcy court that they have no further funds with which to acquire any new credit. However, this is also important to chapter 7 debtors, as representations made to the bankruptcy court include representations that there is no disposable income from which to pay any additional debts. Should additional credit be obtained it would call into question the truthfulness of the disclosures made on your income and expense forms, which could cause your bankruptcy case to be dismissed, or worse, sanctions including prosecution for bankruptcy fraud could be instituted. Therefore, it is very important that not only the disclosures made be truthful but that no new credit be taken. If you are in a situation where this is an absolute must, contact my office before making the decision to acquire new credit.

The bankruptcy court may seek the turning over of tax returns and tax refunds. Typically this occurs only when a bankruptcy has been filed before receiving a tax refund, but when the tax refund is owed (typically between January 1 and April 15), and when a bankruptcy case was opened before the end of the tax year, and not closed by the end of that tax year. We will discuss situations in which this occurs, however, if your bankruptcy case is filed before the end of the year, and carries over past that first of January, or your case is filed before you receive a tax refund, you must not spend the tax refunds until the bankruptcy court tells you that you may. Further, failure to turn over tax returns and tax refunds in whole or in part, in accordance with the directions received by the bankruptcy court, may result in your bankruptcy failing, and may result in some type of debt being owed, believe it or not, to the bankruptcy court. **Therefore it**

is very important that tax refund/return issues are dealt with very seriously, and that tax refunds are not spent unless directed to, in writing by the Bankruptcy Court, or by this office.

There are ways to avoid having your tax refund taken by the bankruptcy court. Chief among those ways would be to either file your bankruptcy early enough in the year that your bankruptcy case is closed before January 1, or by delaying the filing of your bankruptcy until after your tax money has been received, and dispersed/spent. If you choose to go with the second method, please contact my office, so that we may discuss the permissible use of tax refund money.

Finally, another impermissible occurrence would be for the repayment of any debts to family members within the last year before your bankruptcy case was filed. If you have repaid a debt to a family member within the last year, you need to provide information on that debt to my office as well. Also, if any credit or debt was incurred during the 90 days immediately before the filing your bankruptcy case, information relative to that debt needs to be provided as well, including cash advances on credit cards.

Finally, if you have filed bankruptcy before, there maybe only a limited availability of the automatic stay (the Order that stops creditor harassment). It may be necessary to seek special permission from the Court for the Stay to be extended or even entered. You must advise this office of any prior bankruptcy filings.

While the above paragraphs would make it appear as though there are a great number of rules to be followed and pitfalls which could beset the bankruptcy filer, the fact of the matter is that most bankruptcies do not involve any of these issues. Most of the bankruptcies that do involve issues such as I have discussed in this letter can still be a successful and uncontested case. Typically, though, in order for bankruptcy to proceed smoothly and easily through the process, resulting in discharge of debt, the information relative to any of the above pitfalls must be received by this office before filing the case, so that the proper steps can be taken to ensure that whatever problem exists is not a problem any longer once the bankruptcy has been filed.

Our office will make every effort to make sure that your bankruptcy proceeds to its normal conclusion, and that you receive discharge of your debts. It is the goal of this office, as I am sure it is your goal, that when your bankruptcy case is concluded, the only debt you will retain, is that debt which you are required by law to retain, or that debt which you have sought and elected to retain. We will provide any and all assistance necessary to ensure that you reach your goal.

Your case will take approximately three to four months from start to finish, including preparation of the petition, and attendance at your one hearing. That hearing is called a "Section 341 First Meeting of Creditors". This is typically the only hearing that you will attend. At that hearing, you will be asked a series of questions concerning your schedules and your eligibility to receive additional items of property. I will provide a copy of those questions to you after your case has been filed, and with approximately 4 weeks notice of that hearing. The hearing is difficult if not impossible to reschedule, so you should make arrangements, once you receive notification of that hearing, to take off work schedule a babysitter, etc, in order to attend. I will send directions, also, so that you know how to get to the Federal Building on Harrison street in Fort Wayne. Also, by way of reminder, the payment of the bankruptcy fee must be made in full by the Friday before your Section 341 first meeting of creditors, or I will be unable to continue representing you as your attorney in your bankruptcy case. Recent decisions by the Court of Appeals have made it necessary that the fee be collected in this manner. You are, as always, certainly welcome to make payments.

If the contents of this letter have raised any additional questions other than what we discussed at your conference in my office, please feel free to contact me. Additionally, if it has raised questions or concerns in your mind regarding certain classification of debts or information, contact my office to make an appointment to discuss them with me. The last thing I want to happen is for us to file your bankruptcy case, and find that there will be some type of issue in your bankruptcy case that will cause us to expend unnecessary energy, cost you additional fees, and could jeopardize your discharge. Your cooperation is very important in ensuring that your case lasts as short as possible, and has the expected conclusion of discharge of your debts.

Again thank you for contacting my office, and retaining this office to handle your bankruptcy case. If there is any information that we can provide, please feel free to contact me.

NOTE: YOU WILL NOT GET A DISCHARGE UNLESS YOU TAKE YOUR POST FILING CLASS, AND CONFIRM WITH MY OFFICE WE HAVE RECEIVED AND FILED THE SAME WITH THE COURT.

Please remember your case CAN NOT be filed until you have returned to my office to review and sign your completed petition and your debtor education course.

In the meantime:

- You should not tell any creditors you are filing bankruptcy nor should you refer them to our office. Once you file, your creditors will be given notice by mail.
- Pay any secured debts you are keeping such as houses and cars.
- Continue to attend any previously set hearing/court dates set by creditors.
- If you get any new debt such as a car loan or property after you come to see us, you must disclose this.
- If you change your address, you must notify us in writing. Don't forget the county and any new contact phone numbers.
- On the day you come in to sign, don't have anymore than \$300 total in the bank accounts until you get notice your case is filed. This includes outstanding checks!
- Do not transfer any money or property to family members or friends (even if you owe them.) Otherwise the bankruptcy court could pursue them to get the money/property back.

In about 30-40 days after you file, you will have your court date. You must attend. The Trustee will ask you the same questions we asked you. About 90-120 days later, you will get your discharge in the mail.

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

April 3, 2009

Debtor's Signature

Date

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

DEBTOR'S ACKNOWLEDGMENT OF REPORTING REQUIREMENTS

Fort Wayne Division

The undersigned(s) by signing this form hereby acknowledge that he (they) have read this document, had an opportunity to discuss any questions with their counsel, and understand the contents of this document.

TAX REFUNDS:

I understand that the Trustee is entitled to administer my tax refund for the tax year occurring during the date of the filing of my bankruptcy or its conversion to Chapter 7, and for any prior tax years. I understand that I have a duty to provide the Trustee with copies of my return should the Trustee so request, as soon as it is prepared. I understand and agree that if I receive a tax refund exceeding \$500.00 in aggregate for the current tax year or any prior tax years, I am not to cash those checks, but agree to forward the checks to my attorney or directly to the Trustee, for the Trustee's administration on behalf of my creditors.

INHERITANCES, LIFE INSURANCE, DIVORCE/PROPERTY SETTLEMENTS:

I understand that the Trustee is entitled to any interest that I currently have in any estates or as the beneficiary of any life insurance policies, or any divorce property settlement. I further understand that to the extent that I become entitled to an inheritance, a death benefit under a life insurance policy by reason of the death any relative or friend occurring within 180 days after the date I filed my bankruptcy petition, or a divorce property settlement within 180 days after the date I filed my bankruptcy petition, is also property of my bankruptcy estate to be administered by my Trustee. Should I receive notice that I am entitled to an interest in an estate, or that I am listed as a beneficiary under a life insurance policy for someone dying within 180 days of the date I filed my bankruptcy petition, I agree to immediately notify the Trustee in my bankruptcy case of the occurrence of such event. I understand that I have a duty to fully cooperate with the Trustee in the administration of the estate and/or the collection of the non-exempt insurance benefits. I further understand that should I receive my check or other payment directly from an estate or insurance company that may constitute property of the bankruptcy estate, I will not cash those checks but will immediately contact my attorney or the Trustee for instructions with respect to the handling of those checks.

CLAIMS AND LAWSUITS:

I understand that any claims or lawsuits that I may have the right to bring belong to my bankruptcy estate should my Trustee decide to administer the claim. I acknowledge that I have a duty, and agree, to keep the Trustee fully informed of any such claims or causes of action, including their status. I will promptly notify the Trustee of any offers of settlement. I agree that I will not cash any settlement checks issued to me without receiving a written acknowledgment from the Trustee that he or she has no interests in the proceeds. I have been advised and understand that, to the extent that a cause of action belongs to the bankruptcy estate, only the Trustee has the authority to settle the claim.

LOTTERY TICKET(S):

I understand that the winnings with respect any lottery ticket(s) purchased before the filing of my bankruptcy case belong to my bankruptcy estate. To the extent that I am the holder of any lottery ticket(s) purchased before the filing of my bankruptcy case exceeding the amount of

\$100.00 in the aggregate, I will promptly disclose the existence of the winning ticket or tickets to the Trustee upon my discovery that I am holding a winning ticket. I will not cash any check issued to me with respect to such winning ticket(s) without the prior written consent of the Trustee in my bankruptcy case. Should the Trustee so instruct me, I understand that I have a legal obligation to deliver the check to the Trustee for administration for the benefit of my creditors.

UNSCHEDULED PROPERTY:

I understand that my bankruptcy scheduled have been filed under penalties of perjury, and that the Trustee is relying upon those schedules in administering my bankruptcy estate. To the extent that I become aware of property to which I am entitled, and to which I was entitled as of the date of the filing of my bankruptcy petition, I agree to immediately disclosure the existence of such property to the Trustee to the extent the value of such property exceeds the sum of \$100.00 in the aggregate. Should the Trustee so instruct me, I understand I have a legal obligation to deliver any such property to the Trustee for administration for the benefit of my creditors, unless I have properly exempted such property on my bankruptcy schedules.

ADVICE OF COUNSEL:

I hereby represent and warrant to the Trustee that I have read this complete document, and that I have had the opportunity to discuss the contents of this document with my attorney, and that I understand my obligations to report to the Trustee and cooperate with the Trustee in the administration of my bankruptcy estate as set forth in this acknowledgment.

Debtor

COPY

Joint Debtor, if applicable
Bankruptcy Case No. _____

PURSUANT TO 18 U.S.C. §152, A PERSON WHO KNOWINGLY AND FRAUDULENTLY CONCEALS FROM A TRUSTEE ANY PROPERTY BELONGING TO THE ESTATE OF THE DEBTOR IS GUILTY OF A FEDERAL CRIME PUNISHABLE BY FINE AND IMPRISONMENT OF NOT MORE THAN FIVE (5) YEARS. FURTHER, TO THE EXTENT THAT YOU CONCEAL PROPERTY OF THE BANKRUPTCY ESTATE FROM THE TRUSTEE OR FAIL TO FOLLOW ANY LAWFUL ORDER OF THE COURT, THE TRUSTEE MAY SEEK TO HAVE YOUR DISCHARGE DENIED OR REVOKED. A DENIAL OF YOUR DISCHARGE WILL NOT AFFECT THE TRUSTEE'S RIGHT TO ADMINISTER THE PROPERTY ON BEHALF OF THE CREDITORS. THE TRUSTEE MAY SEEK BOTH THE TURNOVER OF THE PROPERTY AND A DENIAL OF YOUR DISCHARGE SHOULD YOU CONCEAL PROPERTY OF THE BANKRUPTCY ESTATE.

BANKRUPTCY RETAINER AGREEMENT

In Consideration of the legal services to be rendered by JEFFREY S. ARNOLD, Attorney at Law, P.C., Client hereby employs said counsel to represent Client in bankruptcy proceedings.

The flat fee for handling your Chapter 7 case to its conclusion is \$_____ OR \$_____ if paid in full, up front. This includes a 3-credit bureau report, the filing fee, and attorney fees for the basic proceedings.

Your petition will be filed with the Bankruptcy Court when \$_____ is paid (Chapter 7 or Chapter 13). Full basic fee for a Chapter 13 case varies. Please see the fee disclosure form filed with the Court and discuss this with the office.

***** THE REMAINDER OF FEES OWED MUST BE PAID BY THE FRIDAY BEFORE YOUR SECTION 341 HEARING OR THE ATTORNEY CANNOT CONTINUE TO REPRESENT YOU IN THIS CASE.*****

The Client understands that the funds paid in this matter will NOT be segregated and filing fees will be kept in the normal interest bearing account of attorney, along with fees paid, until paid to the court.

This flat fee includes representation in a basic Chapter 7 case. This includes preparation of your initial filing paperwork (petition, schedules, and the like), representation at the Initial Meeting of Creditors, and processing reaffirmation agreements as needed and provided. The flat fee does not include representation in adversary proceedings related to the bankruptcy, representation in Motions to Dismiss proceedings, proceedings outside the normal course in a Bankruptcy, proceedings related to the conversion of Chapters, including dealings with U.S. Trustee related to "substantial abuse" motions. Retainer fee for services described in this paragraph is at least \$800.00, which is payable prior to our office agreeing to perform these additional services. Fees for court proceedings will be billed on an hourly basis according to the fee schedule set out below and will be billed in addition to the flat fee. You will be notified when you will be billed in this manner.

Additional fees are charged on an hourly basis for proceedings in a Chapter 13 case post Chapter 13 Plan Confirmation, whether for Plan Modification or Motions to Dismiss proceedings, or any other services provided after Confirmation of the Chapter 13 Plan. Specific additional services billed on flat fee basis are listed below as well. Hourly charges for the attorney and office staff are as follows:

Jeffrey S. Arnold, Attorney

\$150.00 per hour

Legal Assistant

\$65.00 per hour

If the foregoing hourly rates are changed you will be given twenty (20) days written notice of the change. After such notice, and without objection, your fees will be based on the revised hourly rate.

Flat Fees for the additional services are as follows:

Preparation of Reaffirmation Agreement:	\$50.00 per Agreement
Preparation of Amendment:	\$65.00 per Amendment
Motion to Avoid Lien	\$200.00 per Lien
Missed Hearing	\$100.00
Incorrect Personal Information on Filings	\$100.00
Motion to Redeem Property	\$325.00 initial fee

If your case requires expenditures for appraisals, experts depositions, investigations, extraordinary long distance phone calls, extraordinary photocopying or other related expenses that are advanced by this firm, your statement will reflect those expenditures.

You will receive a detailed statement every month describing the legal serviced performed on your behalf. If expenditures are advanced by this firm, you will expected to reimburse this firm promptly after billing. Other expenditures may require your advancement of funds before the expenditure is made, and you will be contacted accordingly. All month billings must be paid in full within thirty (30) days of receipt, unless specific arrangements are made with this firm prior to the commencement of representation. All delinquent accounts will be charged interest at the rate of one and on half percent (1 ½%) per month (18% annual rate). You will required to advance all Court costs.

NO GUARANTEES OR PROMISES REGARDING THE OUTCOME OF THIS CASE HAVE BEEN MADE BY THE ATTORNEY. IF INCORRECT INFORMATION IS GIVEN TO THE ATTORNEY OR A MEMBER OF THE OFFICE STAFF IN ORDER TO MISLEAD OR PRESENT A FALSE IMPRESSION, CLIENT ACKNOWLEDGES THAT COUNSEL HAS A DUTY TO DISCLOSE THAT INFORMATION TO THE COURT AND TO CEASE REPRESENTATION OF CLIENT.

Executed this _____ day of _____, _____.

Signature of Client

Jeffrey S. Arnold, Attorney at
Law, P.C., by:
Jeffrey S. Arnold, Attorney at Law
(888) 600 - LAWS (5297)

Signature of Client