

**Consultation Contract
and
Acknowledgment of Receipt of Disclosures and Instructions**

This Agreement is entered into by and between Simon, Fitzgerald, Cooke, Reed and Welch (hereinafter referred to as "Attorney"), and the Consulting Party (assisted person) (hereinafter referred to as "Consulting Party").

Consulting Party has requested the opportunity to consult with and obtain information and advice from the Attorney concerning relief from debts, including relief from debts by filing bankruptcy under the United States Bankruptcy Code. This agreement is for purposes of this initial consultation only. If the Consulting Party retains the Attorney to file a bankruptcy, the parties will execute a separate contract setting forth the fees and other terms of such representation. With respect to this consultation, the parties agree as follows:

There is no fee for the initial consultation. If you retain us, the initial consultation services will be included in the fee quoted to you. If for any reason the bankruptcy is not filed after the documents have been prepared, some portion of the amount paid may be applied to the services rendered.

The Consulting Party acknowledges that the first date upon which the Attorney has first offered to provide any bankruptcy assistance service is this date, and that the Attorney provided the Consulting Party with the Notice to Consulting Party Who Contemplates Filing Bankruptcy, the Statement Mandated by Section 527(b) of the Bankruptcy Code and the copies of which are attached to this Consultation Agreement.

NO BANKRUPTCY HAS BEEN FILED BY THE SIGNING OF THIS DOCUMENT.
NO BANKRUPTCY WILL BE FILED UNTIL AFTER THE FOLLOWING STEPS.

1. You must bring all requested documents and completed form to this office;
2. You must pay the fees requested;
3. Once paperwork is brought to this office and fees paid, a signing date must be scheduled;
4. You must sign the completed legal documents that will be prepared after the above steps.

Date: _____ SIMON, FITZGERALD, COOKE, REED & WELCH

BY: _____
Attorney for Debtor(s)

Consulting Party

Consulting Party

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

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 creditors where you may be questioned by the 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.

Notice to Clients Who Contemplate Filing Bankruptcy

The purposes of this Notice and The Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document are to make you aware of some of your obligation should you file bankruptcy.

You are notified as follows:

1. All information that you are required to provide with your bankruptcy petition and thereafter in your case is required to be complete, accurate, and truthful.
2. All your assets and all your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case.
3. The value of each asset which is secured by a lien on such asset must be stated as the replacement value of such asset after reasonable inquiry to establish such value. The replacement value means the replacement value of the date of the filing of the bankruptcy petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value means the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value as determined.
4. After reasonable inquiry you are required to state your current monthly income as set out in section 707(b)(2) of the Bankruptcy Code.
5. In a case under Chapter 13, after reasonable inquiry, you are required to state your disposable income determined in accordance with section 707(b)(2) of the Bankruptcy Code.
6. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide information may result in dismissal of your case or other sanctions, including criminal sanctions.