

CONSULTATION AGREEMENT AND ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURES AND INSTRUCTIONS

This Agreement is entered into on this ____ day of _____, 20__, by and between _____, (hereinafter referred to as the "Client" whether one or more) and L. Showell Blades IV, P.A. (hereinafter "The Firm").

Client has requested the opportunity to consult with and obtain information and advice from the Firm regarding obtaining relief from debts, including relief from debts by filing bankruptcy under the US Bankruptcy Code. This agreement is for purposes of that consultation only. If at the end of the initial consultation, the parties agree that the Firm is to provide any additional services short of being retained to file a bankruptcy, the parties shall attach an addendum to this contract setting forth the additional services the Firm is to provide to the Client, the obligations of the Client, and the Firm's fees for such services. If the Client retains the Firm to file a bankruptcy, the parties shall execute a separate contract setting forth the fees and other terms of such representations. With respect to the consultation, the parties agree as follows:

- | | Client's Initials |
|--|-------------------|
| 1. The fee for the consultation is \$_____. | _____ |
| There is no fee for the consultation. | _____ |
| The first _____ minutes of the consultation are free. The Client shall pay _____ for each _____ minutes thereafter. | _____ |
| 2. The Firm shall provide the Client with the following services: | |
| A. Analyze the client's financial circumstances based on information provided by Client. | |
| B. To the extent possible, based on the information provided by the Client, advise the Client of the Client's bankruptcy options and non-bankruptcy options. | |
| C. If the Client has not provided the Firm with sufficient information upon which to fully advise the Client regarding the Client's options, inform the Client what information the Client needs to provide to enable the Firm to provide such advice and information. | |
| D. Advise the Client of the requirements placed upon the Client to file a chapter 7 or 13 bankruptcy. | |
| E. To the extent possible, quote the Client an estimated fee for the Firm's services to provide bankruptcy assistance or other legal services to the Client. | |
| 3. The Client acknowledges that the first date upon which the Firm has first offered to provide any bankruptcy assistance service is this date, and that the Firm provided the Client with Notice to Client Who Contemplates Filing Bankruptcy, | |

the Statement Mandated by Section 527 (b) of the Bankruptcy Code, the Checklist of Information Needed to File a Bankruptcy Petition and the Instructions on Providing Information Required to File Bankruptcy, copies of which are attached to this Consultation Agreement.

L. Showell Blades IV, P.A.

Date: _____

By: L. Showell Blades IV

Date: _____

Client

Date _____

Client

ADDENDUM TO CONSULTATION AGREEMENT

The undersigned Client has consulted with the Firm concerning bankruptcy assistance. Additional information is needed for the Attorney to more completely counsel the Client on the Client's options. The parties agree as follows:

1. Client shall provided the Firm with the information set out on the attached Schedule A.
2. Upon obtaining the information the Firm will consult with the Client concerning the Client's bankruptcy and non-bankruptcy options. Specific services to be provided by the Firm are as follows:

3. The fees for such additional services are as follows:

L. Showell Blades IV, P.A.

Date: _____

By: L. Showell Blades IV

Date: _____

Client

Date: _____

Client

SCHEDULE A

CHECKLIST OF INFORMATION NEEDED TO FILE A BANKRUPTCY PETITION:
(IT WILL NEED TO BE UPDATED BEFORE YOU SIGN IF TIME HAS GONE BY)

The Bankruptcy Code requires you to disclose detailed information regarding your assets and debts under penalty of perjury and that The Firm verify it. ADDITIONALLY, some of this information must be FILED WITH YOUR BANKRUPTCY or your case is dismissed. The Firm cannot file your case without the following:

1. _____ The Kelly Blue Book (for SC) or NADA value for all vehicles (cars, trucks, motorcycles) you own.
2. _____
3. _____ The tax appraisal from the county for the current year for all vehicles of any type, land, and mobile homes.
4. _____ Your last 6 months' pay stubs and statements regarding ALL income from ALL sources for ALL people living in your house for the last 6 months. This includes: social security and disability, unemployment, side jobs, second and third jobs, children's income/disability/social security, investment income, interest income, wages, salaries, inheritances, cashing in retirement accounts, etc.....EVERYTHING! **THIS WILL NEED TO BE UPDATED IF WE DO NOT FILE THE MONTH YOU FIRST HIRE THE FIRM.!!!!!!!!!!!!!!!**
5. _____ Your most recent pay stub AT THE TIME WE GO TO COURT.
6. _____ You must at the very least have a realtor verbally tell you what your house would sell for and I need a copy of any appraisals you have had on your home or land in the last 5 years..
7. _____ A copy of the loan documents for any loan you have against your retirement account.
8. _____ A copy of the payment history of any contributions to your retirement account in the last year before you file bankruptcy.
9. _____ A SIGNED copy or proof of efilng or transcript of your most recent filed federal

and state tax returns and tax returns for last 2 years. IF A CREDITOR ASKS FOR IT, IT IS NOW THE LAW THAT YOU WILL HAVE TO PAY TO SEND IT A COPY OF YOUR MOST RECENT FEDERAL TAX RETURN AND ALL ATTACHMENTS.

10. _____ A completed business questionnaire IF YOU FILE A CHAPTER 13 and are self-employed.... (This form is on my website under 'Forms' as "Business Questionnaire". I also need a copy of the last tax return filed for any business you own.
11. _____ Proof of all charitable contributions made in the last 6 months.
12. _____ Your original Social Security Card and valid driver's license or other picture identification so that we can scan it in this office (**BRING THE ORIGINAL . DO NOT MAKE A COPY**).
13. _____ If you have a lot of medical expenses (more than \$1200 a year out of pocket), you need proof of what you spend for you and anyone else in your family and an itemization of all UNREIMBURSED medical expenses.
14. _____ If you have any "Special Circumstances" where your living expenses are higher than the regional average, you need to document them and explain why you have them.
15. _____ The last two Bank statements for the two months' prior to WHEN WE FILE YOUR CASE for ALL Checking and Savings, even if your name is on your mother's or childrens', etc.) and ONE (THE LATEST) statement for ANY investment account in which you have an interest (IRA's, Money Market Accounts, 401-k's, Pensions, etc...). **YOU WILL NEED TO GET US THE BANK STATEMENT THAT INCLUDES THE DATE YOU FILE TO GET TO US 2 WEEKS BEFORE YOUR COURT DATE (WHICH WILL BE AFTER YOU HAVE SIGNED...) BUT YOU WILL NOT HAVE IT THE DATE WE FILE YOUR BANKRUPTCY BECAUSE IT WILL NOT HAVE COME YET.**
16. _____ The last ONE statement you have received from all of your creditors and collection agents and attorneys. *If you do not have a bill for a creditor, then write a complete list of ALL OF YOUR CREDITORS FOR WHOM YOU DO NOT HAVE A BILL....PLEASE ONLY THE ONES FOR WHOM YOU DO NOT HAVE A BILL!!!!!!! (EVEN THE ONES YOU WANT TO PAY)* including their Name, Address, Account Number, and most recent balance. them. IF A CREDITOR IS NOT LISTED, THEN YOUR BANKRUPTCY DOES NOT EFFECT IT. IF A CREDITOR DOES NOT HAVE THE RIGHT ADDRESS, THEN THE BANKRUPTCY DOES NOT EFFECT IT. It costs \$100 to add creditors, so make sure you have a complete list the **first** time.
17. _____ A list of all payments made to all creditors to whom you have paid a TOTAL of \$600 in the last 3 months (**PRIOR TO THE DAY YOU PAY IN FULL**) Name, Amount Paid, and When.
18. _____ A list of ALL personal property in the house and the garage sale value of each item. See the Salvation Army's website which has a Link on my website for values if you are not sure of what to put.
19. _____ We MUST have a certificate from an APPROVED debt counselor stating that you have obtained its services and which is dated no more than 6 months prior to your having filed bankruptcy. YOUR CASE CANNOT BE FILED WITHOUT IT. Use Hummingbird Credit Counseling.org which also has a Link to it on my website. If you are filing in SC, do not forget to do the telephone call portion of the counseling. The internet portion takes 1 hour and the telephone portion, 15 minutes.

20. _____ A completed Personal Budget showing all of your average monthly household expenses (Look on my website under for Forms for “Income” and “Expenses” if you are unsure of what to put). Please be sure to think about this, talk to your spouse/roommates to make sure you have included all expenses, even those that occur only once or twice a year. Also, be aware that you may have to prove these expenses.
21. _____ The make, model, caliber, age of all guns of any type.
22. _____ If you own tools (other than hand tools like hammers and screwdrivers), you need to list them (i.e. car mechanic tools with big rolling chest....).
23. _____ If you own a business you need a separate Business Budget, i.e. a list of what it brings in in an average month and a detailed itemization of all business expenses for an average month. The difference is the Profit, which is your Personal Income which would go on your Personal Budget above. A draft form is under Forms on my website.
24. _____ All vehicle, boat, mobile home, etc. Vehicle Identification Numbers.
25. _____ All family court or other court orders that obligate you to pay money/do anything.

About a week after the bankruptcy is filed with the Court, the COURT (not this law firm) will notify CREDITORS at the address you gave us (that is why the address must be correct!). At the same time YOU will be notified of the date and time of the hearing (about 30 days after the bankruptcy is filed). The hearing is called the First Meeting of Creditors. If you do not go, then your case will be dismissed. We will be at that hearing with you. We will mail directions to you a week or more before your hearing. If you have any questions, feel free to call and leave a message or email us.

I HAVE READ THIS AND UNDERSTAND THAT IF I DO NOT GET ALL OF THIS INFORMATION, THEN LEGALLY I CANNOT FILE BANKRUPTCY, EVEN IF I HAVE PAID THE LAW FIRM.. I UNDERSTAND THAT I MAY HAVE TO UPDATE THIS IF IT HAS TAKEN VERY LONG TO FILE AFTER I HIRE THE FIRM.

Date Received: _____

TERMS AND DEFINITIONS ADDENDUM

Current Monthly Income- means the average monthly income from all sources that the debtor receives without regard to whether such income is taxable, derived during the 6 month period ending on the last day of the calendar month immediately preceding the date of the filing of the case, and it includes any amount paid by any entity other than the debtor on a regular basis for the household expenses of the debtor or the debtor’s dependents, but excludes benefits under the Social Security Act, and a few other exceptions.

Amounts Set Out Pursuant to Sections 707 (b)- (see attached Bankruptcy Code Section).
 (Not attached on Website)

Disposable Income- (see attached Bankruptcy Code Section).
 (Not attached on Website)

INSTRUCTIONS ON PROVIDING INFORMATION REQUIRED BY BANKRUPTCY LAW

You are required to provide certain information to the court when you file bankruptcy. It is our obligation to make diligent inquiry of you so as to obtain information to include in your bankruptcy petition. We will interview you and all information provided must be truthful. If you are unsure of an answer, find out the correct answer and do not guess.

Please carefully read and follow these instructions. Put your initials next to each instruction.

- _____ 1. PROVIDE ANY REQUESTED INFORMATION COMPLETELY, ACCURATELY AND NEATLY.

- _____ 2. List ALL your property.

- _____ 3. List all your debts.
 - A) You must list debts that will not be discharged, such as student loans and child support.
 - B) You must list debts that you intend to pay.
 - C) You must list debts that you cosigned for someone else or that someone else cosigned for you.
 - D) You must list debts to family members.

4. Attach additional sheets if you do not have sufficient space to include all the information.

5. In determining the amount you owe each creditor list the amount on your most current statement or correspondence from the creditor. In rare cases your ability to file Chapter 7 may depend on how much debt you owe. In those cases, we will assist you in determining how much you owe each creditor.

6. If a creditor is still communicating with you, use the address supplied by the creditor in at least 2 communications over the last 90 days. Do not use the address to which you send payments. Use the correspondence address. Keep all mailings from your creditor, so we can keep up with any changes in the creditors' addresses and prove, if necessary, we used the appropriate addresses.

7. List the account number, if any, for each debt.