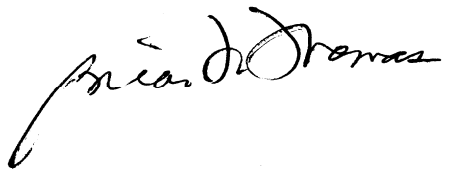


**Consultation Agreement and Acknowledgment of Receipt of Disclosures and Instructions**

This Agreement is entered into on this \_\_\_\_\_ day of \_\_\_\_\_ 2010, by and between \_\_\_\_\_, hereinafter referred to as the "Client" whether one or more) and Brian S. Thomas, LLC (hereinafter the "Attorney").

Client has requested the opportunity to consult with and obtain information and advice from the Attorney obtaining relief from debts, including relief from debts by filing bankruptcy under the United States Bankruptcy Code. This agreement is for purposes of that consultation only. If at the end of the initial consultation, the parties agree that the Attorney 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 Attorney is to provide to the Client, the obligations of the Client, and the Attorney's fees for such services. If the Client retains the Attorney 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 \$0.00 _____                        | x _____           |
| There is no fee for the initial consultation                           | x _____           |
| The first <u>30</u> minutes of the consultation are free               | x _____           |
| The Client shall pay <u>n/a</u> for each <u>n/a</u> minutes thereafter |                   |
2. Attorney shall provide the Client the following services:
    - a. Analyze the client's financial circumstances based on information provided by the 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 Attorney with sufficient information upon which to fully advise the Client on the Client's options, inform the Client what information the Client needs to provide to enable the Attorney 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 Attorney's services to provide bankruptcy assistance or other legal services to the Client;
  3. The Client acknowledge that the first date on which the Attorney has first offered to provide any bankruptcy assistance service is this date, find that the Attorney provided the Client with the Notice to Client who Contemplates Filing Bankruptcy, the Statement Mandated by Section 527(b) of the Bankruptcy Code, and the Instructions on Providing Information Required to File Bankruptcy, copies of which are attached to this Consultation Agreement.



By: Brian S. Thomas, LLC

Date: x \_\_\_\_\_  
Client

Date: x \_\_\_\_\_  
Client

**Addendum to Consultation Agreement**

The undersigned Client has consulted with the Attorney 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 provide the Attorney with the information set out on the attached schedule A;

2. Upon obtaining the information the Attorney will consult with the Client and provide additional information and advice to the Client concerning the Client's bankruptcy and non-bankruptcy options. Specific services to be provided by the Attorney are as follows;

Analysis of possible Chapter 7 or Chapter 13 Bankruptcy along with non-bankruptcy options.

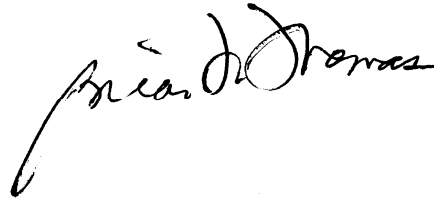
Review of assets and liabilities. Review of budget and miscellaneous financial documentation. Review reaffirmation and redemption; review obligations within context of Bankruptcy proceeding. Review of financial management obligations.

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

\$1,200.00 legal fee plus court costs (\$299.) when a Chapter 7 bankruptcy is filed.

\$3,000.00 legal fee plus court costs (\$274.) when a Chapter 13 bankruptcy is filed.

Payment plan is available



By: Brian S. Thomas, LLC

Date x  
Client

Date x  
Client

## Schedule A Information to be Provided by Client

Client's Initials

- \_\_\_\_\_ Tax Returns for the following years – 2008 and 2009  
 \_\_\_\_\_ Transcripts or Tax Returns for the following years  
 \_\_\_\_\_ Transcripts or Tax Accounts for Following years  
\_\_\_\_\_ Client to Provide  
\_\_\_\_\_ Client has signed power of attorney authorizing attorney to obtain

\_\_\_\_\_ Copies of following Contracts – car loans; lease, furniture and equipment purchases/leases

\_\_\_\_\_ Copy of Separation Agreement and Property Settlement Agreement

\_\_\_\_\_ Copy of Divorce Decree and Proof of Child Support

\_\_\_\_\_ Copy of statement from Mortgage Company showing current balance

\_\_\_\_\_ Other Documents Specified Below

Proof of Social Security, Listing of Assets, Value of Assets

Bank statements – six months

Income for six full months prior to Bankruptcy

Current pay stub

Credit report – [www.annualcreditreport.com](http://www.annualcreditreport.com) . Go to the website, click “New Jersey” and answer some questions. You will be given a choice of three credit reports. Click “Experian”. Do not sign up for any services and do not provide a credit card number. Simply scroll down the page and click “No Thanks”. Answer a few questions from Experian. If you answer the questions correctly, you should be able to print your report. The average report is ten to twenty pages long.

### PLEASE NOTE THE FOLLOWING:

1. **My office does not make copies for clients. Therefore, do not provide me with original documents that you want returned.**
2. **I need only the most recent bill from each creditor. Please remove the bill from the envelope.**
3. **Please remove all bank statements from the envelopes.**
4. **Please do not make an appointment to sign your paperwork until the credit counseling is completed.**

**Statement Mandated by Section 527 (b) of the Bankruptcy Code**

### 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 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.

### **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 inquiring 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 is determined;
4. After reasonable inquiry you are required to state your current monthly income. Current monthly income is described on the attached of Terms and Definitions Addendum;
5. After reasonable inquiry you are required to state the amounts set out in section

707(b)(2) of the Bankruptcy Code. Those amounts are explained in the attached Terms and Definitions Addendum;

6. 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. Disposable income is explained on the attached addendum of Terms and Definitions;

7. 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.

### TERMS AND DEFINITIONS ADDENDUM

Current Monthly Income

Amounts Set Out Pursuant to Sections 707(b)

Disposable Income

### 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. Attached are forms designed to obtain the necessary information. Please carefully read and follow these instructions. Put your initials next to each instruction.

x \_\_\_\_\_ 1. READ AND FILL OUT THE FORMS COMPLETELY, ACCURATELY, AND NEATLY;

x \_\_\_\_\_ 2. DO NOT LEAVE BLANKS. If a particular blank does not apply to you, put "N/A" in the blank. By doing so we will know that you did not mistakenly overlook it;

x \_\_\_\_\_ 3. List ALL your property;

x \_\_\_\_\_ 4. 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;

x \_\_\_\_\_ 5. Attach additional sheets if you do not have sufficient space to include all the information;

x \_\_\_\_\_ 6. 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;

x \_\_\_\_\_ 7. 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;

x \_\_\_\_\_ 8. List the account number, if any, for each debt.

Debt Counseling Requirement: You are not eligible to file a bankruptcy unless you receive an

individual or group briefing from an approved nonprofit budget and counseling agency. That briefing must outline your opportunities for available credit counseling and assist you in performing a related budget analysis. It must occur within 180 days prior to filing the bankruptcy. It can take place on the internet or by telephone. If you have not yet received the counseling and you want our assistance, we will help you make the arrangements for it.

In addition to the information set out in these forms, you must file the following documents of information with your petition, or when specified, while your case is pending:

1. Copies of all pay stubs, payment advances, or other evidence of payment received within 60 days before the date of filing of the petition by you from any employer;
2. A statement of the amount of monthly net income itemized to show how the amount is calculated;
3. A statement disclosing any reasonably anticipated increase in income or expenditures over the 12-month period following the date of the filing of the petition;
4.
  - a. A certificate from an approved nonprofit budget and credit counseling agency describing the individual or group briefing received by you;
  - b. If you developed a debt repayment plan as a result of the briefing, a copy of the plan;
5. A record of any interest you have in an educational individual retirement account or under a qualified state tuition program;
6. A copy of your federal income tax return, or a transcript of the return, for the most recent year ending immediately before we file your case and for which you filed the return;
7. If the Court, the United States Trustee, or any other party to your case request it, you must file with the court:
  - a. A copy of each federal income tax return, or transcript of the return, required for each year while your case is pending at the same time filed with the IRS;
  - b. A copy of each required federal income tax return that had not been filed with the IRS when your case is filed and that you subsequently file for any tax year for the three years preceding the date we file your case;
  - c. A copy of each amendment to any federal income tax return or a transcript of each amendment filed with the court pursuant to paragraphs (a) and (b);
8.
  - a. In a Chapter 13 case at certain intervals in your case, you must provide a statement, under penalty of paying, or your income and expenditures during the previous tax year, and of your monthly income, the statement must show how income, expenditure, and monthly income are calculated;
  - b. The statement set out above must disclose the amount and services of your income, the identity of any person responsible with you for the support of your dependents, and the identify of any person who contributes to the household in which you reside;
9. A document that establishes your identity, including a driver's license, passport, or such other document containing your photograph, or such other personal identification establishing your identity.