

Dear New Client: You must read everything here carefully and follow the instructions to a "T". If you receive this instruction sheet and don't file for months because of the time it takes you to provide the information, then go back before the expected execution date of your Petition (the date we meet and we all sign the final petition to upload to the Court) to make certain that you are prepared when you come to my office to file your Petition. We file too many bankruptcies to make any exceptions to these rules and we will file everything when you are in our offices. We do not have time to return to your filing issues later to correct your failure to be prepared. If you have a foreclosure date or other matters which demand that your Petition be filed on a particular date, you should be even more careful because postponement of your filing for lack of preparation could be devastating to the plan we have to save your assets. Plan ahead to avoid these problems.

I have enclosed the documents and information which will be needed to properly represent you in your bankruptcy proceedings. The Engagement Letter should be printed, signed, and returned, if not already signed and returned because of prior debt negotiation representation. Please read it carefully because it describes the details of our relationship.

I will also need your help in a request for your current credit report to help complete the Schedules of Creditors in your Petition. If you have not requested a credit report in the last year then should go to TransUnion Credit Bureau and go to the credit report which they describe as the "free annual credit report". Any other report will cost you a fee.

The remaining documents will describe the bankruptcy process and the information to complete the "Worksheet" to begin filling in the assets description, and the Statement of Affairs information that we need in preparing your Petition. You must complete the credit counseling course provided online at Cricket Debt Counseling BEFORE FILING. There are other agencies that I can refer you to if necessary.

My assistant, Arla Hawkins will be helping you gather the information and prepare for filing. Do not hesitate to call her at 602-616-1475, but please do not call her before the Engagement Letter and the advance fee have been paid. You will need to call me to make another appointment to return the Engagement Letter, advance fee, and the forms.

A similar second course, "The Financial Management Course" will be needed and this second course is also available at Cricket. The courts are warning us almost immediately after filing that the second course is necessary so take it as soon as possible. Then forward the certificates to me to be uploaded. This will avoid any delays in discharge.

The following are the things you MUST have the day we file without any exceptions. 1. All of the information should have been copied into the Worksheets furnished with this Information, or furnished to Arla before we can file. 2. You must also have the balance of your filing fee and fee for services paid before or upon the filing date. The precise amount must be paid by cashier's check or cash. Only cash will be accepted after two weeks before the filing date because checks and money orders will not have time to clear the bank before filing when your accounts become frozen. No modifications of fees will be made at the last minute to accommodate your circumstances. If the fees and filing fees are not available your Petition filing will be reset. We cannot accept fees after filing because we would then have to add ourselves to your list of creditors in order to comply with the letter of the law. We do not want to be discharged with your other creditors. 3. Your filing fee for a Chapter 7 is \$338.00 and for a Chapter 13 it is \$313, and in either case it must be delivered by separate cashier's check or cash to be deposited in

our trust account to be used with a debit card upon filing. 4. Your credit counseling certificates must have been completed and date stamped before the date and time on your Petition when it has been filed. They are good for six months so get them done immediately to not delay your filing.

If we file without a dated certificate pre-dating the filing we will have to dismiss and refile with a new filing fee, and charge you for the additional time and services. 5. Lastly, you must have your pay stubs for all paychecks received within 60 days of the date we file. This is not the same information you submitted when you revealed your income in the website or in answer to the written questions because that was for the last 6 complete months and did not include the month of filing. This 60 day rule obviously does include the date of filing. It is a simple determination because you simply count back 60 days from the date that we intend to file and bring every pay stub that you have received during that 60 day period. We will total them and prepare an Employer's 60 Day Wage Statement which you will sign in my office. We will attach the pay stubs and upload the statement.

If you don't have pay stubs and are employed we will need another source of evidence of pay receipt such as bank deposits. If you and a spouse are both employed then we need pay stubs for both parties. If you earned nothing in the last 60 days then we file a Wage Statement saying so. Thank you again for choosing us to assist you in your bankruptcy and during these difficult times. Some of these requirements may seem harsh and time consuming but if we do not provide the information we will receive deficiency notices which will delay action and could result in dismissal of your Petition. Be diligent now and save us both time and expense.

We look forward to helping you successfully complete the process and give you that fresh start that you need to relieve the constant stress of debt.

Gervais R. Brand (Gary)