

# MINNILLO & JENKINS CO., LPA

## Attorneys

Paul J. Minnillo, Esq.  
Christian A. Jenkins, Esq.  
Erik W. Laursen, Esq.  
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## Staff

Rebecca Parham, Sr. Paralegal  
JoAnn Johnson, Paralegal  
Julie Coleman, Legal Assistant

## OFFICE LOCATIONS

### EASTGATE

809 B Eastgate South Drive  
Cincinnati, Ohio 45245  
513.752.6560 (phone)  
513.297.5928 (fax)

### HYDE PARK

2712 Observatory Avenue  
Cincinnati, Ohio 45208  
513.723.1600 (phone)  
513.723.1620 (fax)

### WEST CHESTER

7324 A Kingsgate Way  
West Chester, Ohio 45069  
513.723.1600 (phone)  
513.297.5928 (fax)

**INSTRUCTIONS:** Bankruptcy/Bill Consolidation is a very technical procedure and we need a lot of financial information to serve you best. Please fill out the following information as completely and accurately as possible. Remember, you sign this document and your Bankruptcy Petition under oath and penalty of perjury. If you are not sure of an answer, put a question mark or note in the margin. We will discuss it with you at our next meeting. If you are married and filing a Bankruptcy/bill consolidation without your spouse, you should still complete this worksheet with your spouse's information.

**WE ARE A LAW FIRM AND A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY UNDER THE BANKRUPTCY CODE.**

## NOTICE REQUIRED BY FEDERAL LAW

Federal Law requires that all information provided relative to your case be complete, accurate and truthful. All of your assets and liabilities are required to be completely and accurately disclosed here and after your case is filed. Information provided during your case may be audited pursuant to Federal law, and any failure to provide requested information may result in a dismissal of your case and other sanctions including criminal sanctions and a permanent bar to filing a bankruptcy case in the future.

1. **NAME:** \_\_\_\_\_ SOCIAL SECURITY #) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(FIRST/MI/LAST)

**Phone** \_\_\_\_\_ (Home) \_\_\_\_\_ (Cell/Other) **Email:** \_\_\_\_\_

**SPOUSE:** \_\_\_\_\_ SOCIAL SECURITY #) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(FIRST/MI/LAST)

**Phone** \_\_\_\_\_ (Home) \_\_\_\_\_ (Cell/Other) **Email:** \_\_\_\_\_

**DEPENDENTS GENDER AND AGE:** \_\_\_\_\_  
\_\_\_\_\_

(A) What is your marital status (circle one)?: DIVORCED, SINGLE, SEPARATED, MARRIED, WIDOWED

(B) If you have used, or been known by, any other names within the last 6 years (include maiden names, nicknames, or business names), list them here:  
\_\_\_\_\_  
\_\_\_\_\_

(C) How did you hear about our office? \_\_\_\_\_

2. Please list **all** of your addresses during the last three years:

<u>Date Moved In:</u>	<u>Date Moved Out:</u>	<u>Address, City, State and County</u>	<u>Zip</u>
_____ to <u>Present</u>	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____

3. Your Occupation \_\_\_\_\_

<u>Employer's Name</u>	<u>Address (City, State and Zip)</u>	<u>Work Phone</u>
Years employed _____		

4. Spouse's Occupation: \_\_\_\_\_

<u>Employer's Name</u>	<u>Address (City, State and Zip)</u>	<u>Work Phone</u>
Years employed _____		

5. List all checking/savings/brokerage accounts and safety deposit boxes that you have maintained or used during the last year.

<u>Bank/Credit Union/brokerage Name and Location</u>	<u>Account Type</u>	<u>Current Balance</u>	<u>Names on Account</u>	<u>If Closed, Date Closed</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**In a bankruptcy or bill consolidation case, you are entitled to retain as much as \$400.00 per person in financial accounts on the date your case is presented to the Court for filing. It is best that you keep only a minimum amount of money in any financial account (less than \$400) before filing bankruptcy. DO NOT deposit pay checks, etc. in your bank account(s) until after we file your bankruptcy petition. Please stop any direct deposits. If you cannot stop your direct deposit, make sure to remove any funds as soon as they are deposited. Get cash for your paychecks and make any payments or purchases by money order or cash. If you owe money for any debt to the bank where you have your accounts, you should close those accounts immediately so that the bank cannot remove those funds.**

**PLEASE ANSWER THE FOLLOWING QUESTIONS:**

- 6. Have you sold, traded, transferred or given away any vehicles or property in the past 24 months (2 years)?  
Yes\_\_\_\_ No\_\_\_\_ (SOFA #10)
- 7. Are you holding any property which belongs to another person? Yes\_\_\_\_ No\_\_\_\_
- 8. Is any of your property currently in someone else's possession? (SOFA #14) Yes\_\_\_\_ No\_\_\_\_
- 9. Have you ever filed bankruptcy or Chapter 13 before? (1015-2 and pet. pg. 2) Yes\_\_\_\_ No\_\_\_\_
- 10. Are you being sued or have you been a party in a lawsuit within the past year? (SOFA #4) Yes\_\_\_\_ No\_\_\_\_

If yes, list the parties in the lawsuit, case number, and in which court the lawsuit has been filed. Attach any papers you may have.

	Type of Case	Case Status	Case Number	Location of Court
_____ VS _____	_____	_____	_____	_____
_____ VS _____	_____	_____	_____	_____

- 11. Are you now being evicted, or is your real estate being foreclosed? (SOFA #4) Yes\_\_\_\_ No\_\_\_\_
- 12. Have you paid back any loans to family members in the last 12 months? (SOFA #3(b)) Yes\_\_\_\_ No\_\_\_\_
- 13. Have you sold, traded, transferred or given away any real estate in the last 4 years? Yes\_\_\_\_ No\_\_\_\_
- 14. Has any of your personal property been repossessed or returned to a creditor during the past year?  
Yes\_\_\_\_ No\_\_\_\_ (SOFA #5)
- 15. Have you suffered any losses from fire, theft or gambling in the past year? (SOFA #8) Yes\_\_\_\_ No\_\_\_\_
- 16. Have you been involved in an automobile accident or other accident during the last five (5) years? Yes\_\_\_ No\_\_\_  
If so, who was at fault? \_\_\_\_\_  
If yes, was it alcohol or drug related in any way? Yes\_\_\_\_ No\_\_\_\_
- 17. Does anyone owe you money? Yes\_\_\_\_ No\_\_\_\_ (SCHED B NO. 17)
- 18. Are you expecting any money from any other sources in the next six months including worker's compensation, social security, accident claims, or an inheritance? Yes\_\_\_\_ No\_\_\_\_ (SCHED B)
- 19. Do you owe any taxes (Federal, State or Local)? Yes\_\_\_\_ No\_\_\_\_
- 20. Have you obtained any money, property, credit or services by means of false pretense, fraud, misrepresentation or by a false financial statement? Yes\_\_\_\_ No\_\_\_\_
- 21. Do you have any debts you are required to pay for intentional or malicious injury caused to another person or property? Yes\_\_\_\_ No\_\_\_\_
- 22. Do you have any debts for student loans? Yes\_\_\_\_ No\_\_\_\_

23. Are you self employed in any way? Yes\_\_\_\_ No\_\_\_\_
24. Have you been in business alone or with anyone else during the last 6 years? Yes\_\_\_\_ No\_\_\_\_ (SOFA #16-21)
25. Have you ever been divorced? Yes\_\_\_\_ No\_\_\_\_
26. List the last time you used any of your credit cards for any purpose? Month \_\_\_\_\_ Year \_\_\_\_\_
27. Have you borrowed any money or gotten any money on credit in the last 90 days? (example: cash advances, convenience checks or personal loans) Yes\_\_\_\_ No\_\_\_\_
30. Are you expecting any money or property from a divorce settlement, bonus or income tax refund? Yes\_\_\_ No\_\_\_
31. Are you currently contributing to a 401(K) or other retirement plan? Yes\_\_\_\_ No\_\_\_\_  
If yes, are you currently paying back a loan from your retirement plan? Yes\_\_\_\_ No\_\_\_\_
32. Do you owe any money for child support or spousal support? Yes\_\_\_\_ No\_\_\_\_ (SCHED E)  
If yes, are you paying back a child support arrearage? Yes\_\_\_\_ No\_\_\_\_
33. Are there any special circumstances (e.g. serious medical condition) that would have a significant impact on your income or your expenses at this time or in the near future? Yes\_\_\_\_ No\_\_\_\_
34. Have you participated in a credit counseling program within the past six months? Yes\_\_\_\_ No\_\_\_\_ (SOFA #9)
35. Have you paid any one person or creditor more than \$600 in the past 90 days? Yes\_\_\_\_ No\_\_\_\_ (SOFA # 3a)

NOTE: If you file bankruptcy against Duke Energy (formerly Cinergy) for past due gas and electric bills, Duke Energy will require a security deposit from you within 20 days after filing your case. The deposit will be figured by Duke Energy by computing your average bills over the last 12 months and adding 30%.

If you are filing a bankruptcy or bill consolidation case, you should immediately stop using any credit cards and should not take out any more loans or incur any additional debt. If you have used your credit cards or incurred any debt in the last 3 months, please discuss it at your next meeting. Also, do not sell any of your property while your bankruptcy is pending and do not purchase anything of value unless you receive our permission first.

**Federal law requires that we have a record of your last six (6) months pay history. If you have your pay stubs for the last six (6) months, please bring them with you. If not, you MUST get a statement from your employer showing your last six (6) months pay history or provide us with some other proof of your income for the past six (6) months. Federal law requires that current monthly income and disposable income are to be stated.**

Give estimated current **MONTHLY** income: **YOU MUST ATTACH LAST 6 MOS PAYROLL HISTORY OR PAY STUBS.**

	Husband	Wife
1. Gross Pay (wages/salary/commissions)	_____	_____
2. Average monthly overtime income	_____	_____
3. Take home pay (gross pay less all deductions)	_____	_____
4. Other Income (Pension, Social Security, etc.)	_____	_____
5. Child Support or Alimony Received Support for whom: _____ (name of person)	_____	_____
6. Are you expecting any increase or decrease in your income in the next 12 months? Yes _____ No _____ If so, please describe: _____ _____		

Give estimated current **MONTHLY** expenses:

1. Home Expenses:	1 <sup>st</sup> Mort.	2 <sup>nd</sup> Mort.
a. Rent or home loan payment	_____	_____
b. Real Estate Taxes	_____	
c. Utilities:		
Electricity.....	_____	
Gas:.....	_____	
Water.....	_____	
Telephone.....	_____	
Garbage.....	_____	
Satellite.....	_____	
Cable.....	_____	
Internet .....	_____	
Cell Phones.....	_____	
Total Utilities.....	_____	
d. Home maintenance (repairs and upkeep) .....	_____	

2. Other expenses:

a. Alimony or Child Support **NOT DEDUCTED FROM WAGES.** \$ \_\_\_\_\_  
(list name(s) and age(s) of Child(ren)) \_\_\_\_\_

b. Insurance (not deducted from wages)  
Life..... \_\_\_\_\_  
Health..... \_\_\_\_\_  
Auto..... \_\_\_\_\_  
Homeowners/renters... \_\_\_\_\_  
Business Insurance.... \_\_\_\_\_  
Umbrella Policy..... \_\_\_\_\_  
Other (please specify).. \_\_\_\_\_

c. Car/Truck Payments..... \_\_\_\_\_

d. food (groceries and eating out)..... \_\_\_\_\_

e. Clothing (including uniforms, shoes, etc.)..... \_\_\_\_\_

f. Laundry and cleaning ..... \_\_\_\_\_

g. Medical Costs not paid by insurance (co-pays, deductibles, medicines, etc.) ..... \_\_\_\_\_

h. Gasoline, vehicle maintenance and repairs... \_\_\_\_\_

i. Education (school fees, student loans, etc.)... \_\_\_\_\_

j. Entertainment (movies, newspapers, magazines, book clubs, etc.) ..... \_\_\_\_\_

k. Tobacco..... \_\_\_\_\_

l. child care, preschool or tuition ..... \_\_\_\_\_

m. haircuts, personal care items ..... \_\_\_\_\_

n. pet care and supplies ..... \_\_\_\_\_

o. Other Expenses..... \_\_\_\_\_  
give specifics: \_\_\_\_\_  
\_\_\_\_\_

Are you expecting any increase in your expenses in the next 12 months? Yes \_\_\_\_\_ No \_\_\_\_\_

If so, please describe: \_\_\_\_\_  
\_\_\_\_\_

## ASSETS

Please fill out the following list of your assets. List **all** real estate and vehicles, **even** if they are paid off. **IF YOU FAIL TO LIST AN ASSET YOU COULD LOSE THE RIGHT TO A DISCHARGE, YOU COULD BE PROSECUTED FOR BANKRUPTCY FRAUD, YOU COULD LOSE ANY EXEMPTION FOR THAT ASSET WHICH WILL RESULT IN LOSING THE ASSET ALTOGETHER.** You will keep your property in most situations, but you must list it completely.

Real Estate (including land contracts, time shares, lease/option contracts, burial lots, etc.)

	Approx. Value	Amount Owed	Name on title/Deed
Home Address _____	_____	_____	_____
Other Real Estate _____	_____	_____	_____

Auto/Truck/Motorcycles/Boats/Campers/ATV: Please fill out exact year, make and model, including approx. mileage (For ex.: **2002 Ford F-150, extended bed, extended cab, V8, 4X4, w/50,000 miles**). **YOU MUST BE SPECIFIC.**

	Approx. Value	Amount Owed	Title in Name of
Vehicle #1 _____	_____	_____	_____
Vehicle #2 _____	_____	_____	_____
Vehicle #3 _____	_____	_____	_____
Vehicle #4 _____	_____	_____	_____

State the approximate amount of cash you generally have on hand or at home \$ \_\_\_\_\_

List the value of any Savings Bonds, Stocks, Bonds you own \$ \_\_\_\_\_

List the value of any IRAs, 401(K)s, Pension or Profit Sharing Accounts \$ \_\_\_\_\_

Please state whether you own any Life Insurance and state its cash value \$ \_\_\_\_\_

List the value of any debts owed to you (including support) \$ \_\_\_\_\_

List the value of any Pending Inheritances \$ \_\_\_\_\_

List the value of any Pending Personal Injury Lawsuit \$ \_\_\_\_\_

List the value of any Pending Worker's Compensation or Social Security claim \$ \_\_\_\_\_

List the value of any College Savings Plans, tuition credit accounts or Education IRAs you hold for the benefit of any child \$ \_\_\_\_\_

List the value of any patents, trademarks or copyrights owned by you \$ \_\_\_\_\_

**HOUSEHOLD ITEMS YOU OWN**

Federal law requires that you list any and all property which you own or have any interest in. Please list the approximate **“YARD SALE”** value for each item listed.

- Item: Jewelry (**Any**) \_\_\_\_\_ Value \_\_\_\_\_
- Item: Firearm \_\_\_\_\_ Value \_\_\_\_\_
- Item: Boats/Motors/Trailers/Campers \_\_\_\_\_ Value \_\_\_\_\_
- Item: Couch \_\_\_\_\_ Value \_\_\_\_\_
- Item: Chairs \_\_\_\_\_ Value \_\_\_\_\_
- Item: TV \_\_\_\_\_ Value \_\_\_\_\_
- Item: VCR/DVD \_\_\_\_\_ Value \_\_\_\_\_
- Item: Stove \_\_\_\_\_ Value \_\_\_\_\_
- Item: Refrigerator \_\_\_\_\_ Value \_\_\_\_\_
- Item: Microwave \_\_\_\_\_ Value \_\_\_\_\_
- Item: Stereo \_\_\_\_\_ Value \_\_\_\_\_
- Item: Living Room Set \_\_\_\_\_ Value \_\_\_\_\_
- Item: Dining Room \_\_\_\_\_ Value \_\_\_\_\_
- Item: Bedroom Set #1 \_\_\_\_\_ Value \_\_\_\_\_
- Item: Bedroom Set #2 \_\_\_\_\_ Value \_\_\_\_\_
- Item: Washer \_\_\_\_\_ Value \_\_\_\_\_
- Item: Dryer \_\_\_\_\_ Value \_\_\_\_\_
- Item: Wearing Apparel \_\_\_\_\_ Value \_\_\_\_\_
- Item: Computer \_\_\_\_\_ Value \_\_\_\_\_
- Item: Business Equipment \_\_\_\_\_ Value \_\_\_\_\_
- Item: Tools \_\_\_\_\_ Value \_\_\_\_\_
- Item: Pets/Animals/Livestock \_\_\_\_\_ Value \_\_\_\_\_
- Item: Other \_\_\_\_\_ Value \_\_\_\_\_

Are any of the items listed here covered by any special riders on your insurance policy? YES \_\_\_\_\_ NO \_\_\_\_\_  
Do you own any antiques or collectibles? YES \_\_\_\_\_ NO \_\_\_\_\_  
Have you listed everything you own or have any interest in? YES \_\_\_\_\_ NO \_\_\_\_\_

## STATEMENT OF INTENTION

In the spaces that follow please indicate the type of collateral that you have securing a loan, whether you wish to keep it and continue to pay for it, or give it back. (Mark an "X" in the appropriate column.)

If you should fail to perform your stated intention within 30 days of the date your case is filed with the Court (in a Chapter 7 only), you could lose the automatic stay protection of the Bankruptcy Code and lose such secured assets. We believe that creditors will not act to repossess collateral where the payments are current and the item (such as a home or vehicle) is insured, so please make sure to keep current on those items you wish to keep and make sure to maintain insurance.

TYPE OF COLLATERAL	KEEP	GIVE BACK
_____	_____	_____
_____	_____	_____
_____	_____	_____

BRING THE FOLLOWING ITEMS CHECKED TO OUR NEXT MEETING FOR REVIEW. PLEASE NOTE THAT WE CANNOT FILE YOUR CASE UNTIL WE RECEIVE ALL OF THESE DOCUMENTS. FAILURE TO PROVIDE THESE DOCUMENTS WHEN REQUESTED WILL CAUSE A DELAY IN THE FILING OF YOUR CASE.

1.  Recorded Deed and Recorded Mortgage to any house or real estate you own (including lease options, land contracts, time shares, or burial plot deeds)—These can be obtained from your county's Recorder's Office.
2.  Tax returns for the past **THREE** (3) tax years—Federal, State, Local, including W2s.
3.  Titles/leases to **all** cars, mobile homes, boats, ATVs, wave runners, trailers, etc.—original or memo copy.
4.  Proof of **all** income from all sources for the past **six** months including pay stubs, social security statements, etc.
5.  **All** outstanding bills (including mortgages, car loans, etc.)
6.  IRA, 401 (K) or pension statements (include Education IRAs and college tuition programs)
7.  A certificate of participation in credit counseling.
8.  **All** life insurance policies you own outside of your employment.
9.  **All** bank statements for the past three months.
10.  Your divorce decree(s) (if you have been divorced in the last six years) or separation agreement
11.  Your photo identification and social security card for copying.
12.  Other: \_\_\_\_\_.

**CREDIT REPORTS:** We will obtain a credit report if desired for a fee of **\$30.00 (single)** and **\$50.00 (husband and wife)**. To order a free credit report go to: [www.annualcreditreport.com](http://www.annualcreditreport.com), call (877) 322-8228, or write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281.

**CLIENT CERTIFICATION**

The undersigned client(s) hereby represent that the foregoing answers to the questions in this worksheet are true and accurate to the best of my/their knowledge and belief. Should any changes occur to our financial situation after signing this worksheet, we will notify our attorney.

The undersigned understand(s) that to be eligible to file for Bankruptcy they must receive a briefing on credit counseling and budget analysis from a Credit Counseling Agency approved by the U.S. Trustee. To receive a discharge under Chapter 7 or Chapter 13, a debtor must attend a personal financial management course approved by the U.S. Trustee. The briefing and course may be provided over the telephone or the internet.

I hereby acknowledge receipt of a written copy of the bankruptcy fee agreement and the Notice to Individual Consumer Debtor Under Sect. 527(b) of the Bankruptcy Code.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

Federal Bankruptcy Law requires you to obtain a “credit briefing” from an approved credit counselor before you can file for Bankruptcy. The credit briefing normally lasts about 30 to 90 minutes and can be done by phone, internet, or in person. There will be an additional cost for this that you will have to pay on your own. If you need assistance in obtaining this certificate, please do not hesitate to call.

You must have this credit briefing with one of the approved credit counselors. Also, you must provide me with a certificate showing that you obtained this briefing. That certificate can be faxed to my office at (513) 723-1620.

Federal Bankruptcy Law also requires you to do a debt management class prior to receiving a discharge. You should do this class at the same time and provide us the certificate of completion right away.

## APPROVED CREDIT COUNSELORS

<u>Name</u>	<u>Options</u>	<u>Cost</u>
Consumer Credit Counselors of Midwest 1147 Cincinnati Batavia Pike Batavia, Ohio 45103/ (800)355-2227 <a href="http://www.cccservices.com">www.cccservices.com</a>	Phone Internet In Person	\$50 Flat Fee for Pre-Petition \$50 Flat Fee for Post-Ed
Advantage Debt Management Cincinnati, Ohio 45245/ (513) 947-1234 <a href="http://www.helpwithbills.org">www.helpwithbills.org</a>	Phone Internet In Person	\$40 Flat Fee for Pre-Petition \$40 Per Person for Post-Ed
CCCS of Greater Atlanta (800)251-2227 <a href="http://www.cccsatl.org">www.cccsatl.org</a>	Phone Internet	\$50.00
Lifespan, Inc. Hamilton, Ohio 45011/ (513)868-3210 <a href="http://www.lifespanohio.org">www.lifespanohio.org</a>	Phone In Person	\$50.00
Greenpath, Inc. (888)860-4220 <a href="http://www.greenpath.com">www.greenpath.com</a>	Phone Internet	\$50.00 (one person) \$60.00 (two people)
Money Management Int'l. (877)918-2227 <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	Phone Internet	\$50.00
Springboard Nonprofit Consumer Credit Management (800)947-3752 <a href="http://www.credit.org">www.credit.org</a>	Phone Internet	\$100+\$4 for S&H (Combo by Phone) \$90 + \$4 for S&H (Combo by Internet)

**THE FOLLOWING NOTICE IS REQUIRED BY FEDERAL LAW**

A debt relief agency providing bankruptcy assistance to an assisted person shall provide each assisted person at the same time as the notices required under subsection (a)(1) the following statement, to the extent applicable, or one substantially similar. The statement shall be clear and conspicuous and shall be in a single document separate from other documents or notices provided to the assisted person:

**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 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 needs 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 Chapter 13 in which you repay you 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.

Have read and understood.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

\_\_\_\_\_  
Client

## BANKRUPTCY FEE AGREEMENT

The undersigned client hereby, only upon payment of the retainer described below, retains and employs Minnillo & Jenkins Co., LPA, to represent him/her/them in a case to be initiated under Chapter 7 or Chapter 13 of the Bankruptcy Code.

The legal services to be rendered are as follows: (1) Bankruptcy counseling; (2) preparation and filing of a petition, statement of affairs and schedules; (3) attendance of one meeting of creditors in the bankruptcy case; (if meeting of creditors is rescheduled for any reason, a \$250.00 additional fee will be charged); (4) representation regarding reaffirmation agreements. For Chapter 13 cases, the standard fee also includes the drafting of a Chapter 13 plan, the attendance at all 341 Meetings and Confirmation, the drafting of amended documents prior to confirmation, examination of claims filed, representation on objections to confirmation, the drafting of a payroll order and liquidation analysis. Legal services which are not included in this Fee Agreement are as follows: (1) Any adversary proceedings in Bankruptcy Court; (2) Motions to avoid liens; (3) Motions for redemption; (4) Motions to convert a case; (5) Any other post-petition Chapter 13 work (e.g. defense of relief from stay motions; defense of motions to dismiss, objections to claims, suspension motions, motions to modify plans, etc.), subject to the Court's standard confirmation order. Any such legal fees not included will be billed at a rate of \$185.00 per hour.

It is understood and agreed by the client that the client has not retained or employed Minnillo & Jenkins Co., LPA, to represent the client in any other legal matter or litigation which may be presently pending, or which may be commenced after the date of this Agreement. Should the client request representation in any other matter, the client understands that any such legal services will be in addition to those described above and will be billed to the client.

The fee quoted below expires ninety (90) days from the date set forth below. Within that 90 day period, if the client wishes to make any substantial changes to the case before it is filed, the attorneys reserve the right to charge a reasonable fee to make such necessary changes. If the client fails to pay the fees in full as set forth below within 90 days, there will be an automatic update and file maintenance fee of \$300.00. **The fee quoted below does not include the cost of obtaining a credit report.**

Any funds received from, or for the benefit of, the client(s) shall be applied first toward payment of attorney fees and/or reimbursement of funds advanced for the client. Client(s) understand(s) and agree(s) that a refund of any amounts paid is not guaranteed. The amount of any potential refund of fees paid shall be based upon the time expended by the attorney and any paralegal(s) on behalf of the client(s), the value of the services rendered to the client(s), the difficulty of any issues involved in the case, the time limitations imposed by the client(s) or the circumstances of the case and any other factors deemed relevant by Minnillo & Jenkins Co., LPA.

**CH 7--**In consideration of the legal services to be rendered to the client by Minnillo & Jenkins Co., LPA, the client agrees to pay \$\_\_\_\_\_ as attorney fees and \$299 for court costs. The total attorney's fees and court costs equal \$\_\_\_\_\_. Prior to preparing the petition for bankruptcy on behalf of client a retainer of \$\_\_\_\_\_ is required. The remaining \$\_\_\_\_\_ shall be paid **PRIOR TO SIGNING**.

**CH 13--**In consideration of the legal services to be rendered to the client by Minnillo & Jenkins Co., LPA, the client agrees to pay \$\_\_\_\_\_ as attorney fees and \$274 for court costs. The total attorney's fees and court costs equal \$\_\_\_\_\_. Prior to preparing the petition for bankruptcy on behalf of client a retainer of \$\_\_\_\_\_ is required. An additional \$\_\_\_\_\_ is required to file your case with the remaining \$\_\_\_\_\_ to be paid **WITHIN THE CHAPTER 13 PLAN**.

By signing this agreement, client hereby acknowledges having received a copy of this agreement at the initial meeting with the attorney.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date seen and fee agreement given

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**Minnillo and Jenkins Co., LPA**  
Paul J Minnillo, Esq                      Christian A Jenkins, Esq  
Erik W Laursen, Esq                      Molly Slutsky Simons, Esq