

MINNILLO & JENKINS CO., LPA

Attorneys

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Cincinnati, Ohio 45208
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FAIRFIELD

447 Nilles Road, Unit 9
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COVINGTON

526 Philadelphia Street
Covington, Kentucky 41011
859-912-7118
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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 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:** _____

DEPENDENT(S)' AND OTHER HOUSEHOLD MEMBERS' GENDER(S) AND AGE(S):

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

1) Have you ever been divorced? ___ Yes ___ No

(B) If you have used, or been known by, any other names within the last 8 years (include maiden names, nicknames, or business names), list them here:

(C) How did you hear about our office? _____

(D) Have you ever filed bankruptcy or Chapter 13 before? ___ Yes ___ No *Staff note: (1015-2 and pet. Pg 3, ¶9)*

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

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

3. Your Occupation _____

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

4. Spouse's Occupation: _____

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

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

Bank/Credit Union/Brokerage Name and Location	Account Type	Current Balance	Name(s) on Account(s)	If Closed, Date Closed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Have you closed any accounts in the last year? ___ Yes ___ No. If yes, list them above.

In a bankruptcy or bill consolidation case, you are entitled to retain as much as \$475.00 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 \$475) 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 property with value (including cars, real estate, money, etc.) in the past 24 months (2 years), including vehicle trade-in? Yes ___ No ___ (SOFA #18)
- 7. Are you holding any property which belongs to another person, including a custodial bank account? Yes ___ No ___ (SOFA #23)
- 8. Is any of your property currently in a storage facility or being held by someone else? Yes ___ No ___ (SOFA #22)
- 9. Are you being sued or have you been a party in a lawsuit within the past year? Yes ___ No ___ (SOFA #9)
If yes, provide the information requested below and bring us any papers you may have.

Name of Case	Type of Case	Case Status	Case Number	Location of Court
_____ vs _____	_____	_____	_____	_____
_____ vs _____	_____	_____	_____	_____

- 10. Are you now being evicted, or is your real estate being foreclosed? Yes ___ No ___ (SOFA #9)
- 11. Have you paid any money to family, friends, or business associates in the last 12 months? Yes ___ No ___ (SOFA #7)
- 12. Have you sold, traded, transferred or given away any real estate in the last 4 years? Yes ___ No ___
- 13. Has any of your personal property been repossessed, garnished, seized, surrendered or returned to a creditor during the past year? Yes ___ No ___ (SOFA #10)
- 14. Have you suffered any losses from fire, theft, other disaster, or gambling in the past year? Yes ___ No ___ (SOFA #15)
- 15. Have you been involved in an automobile accident or other accident during the last five (5) years? Yes ___ No ___
If yes, who was at fault? _____ If yes, was it alcohol or drug related in any way? Yes ___ No ___
- 16. Does anyone owe you money? Yes ___ No ___ (SCHED. A/B, ¶ 30)
- 17. 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 (i.e. lump sum payments)? Yes ___ No ___ (SCHED. A/B)
- 18. Do you owe any taxes (Federal, State or Local)? Yes ___ No ___
- 19. Have you obtained any money, property, credit or services by means of false pretense, fraud, misrepresentation or by a false financial statement? Yes ___ No ___
- 20. Do you have any debts you are required to pay for intentional or malicious injury caused to another person or property? Yes ___ No ___
- 21. Do you have any debts for student loans? Yes ___ No ___
- 22. Are you self-employed in any way? Yes ___ No ___ (SOFA #27)
- 23. Have you been in business alone or with anyone else during the last 4 years? Yes ___ No ___ (SOFA #27)
- 24. List the last time you used any of your credit cards for any purpose? Month _____ Year _____
- 25. 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 ___

26. Are you expecting any money or property from a divorce settlement, bonus or income tax refund? Yes ___ No ___
27. 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 ___
When will the loan expire or be paid in full? _____
28. Are you required to pay child support or spousal support to anyone? Yes ___ No ___ (SCHED E)
If yes, are you paying back a child support arrearage? Yes ___ No ___
29. 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 ___
30. Have you participated in a credit counseling or debt resolution program within the past six months? Yes ___ No ___
(SOFA #17)
31. Have you paid any one person or creditor more than \$600 in the past 90 days? Yes ___ No ___ (SOFA # 6)
32. In the past year, have you posted anything (including photos) on social media or the internet about your income, your assets, your expenses or your debts? Yes ___ No ___
33. Is there anything that a former spouse, a former business partner, an estranged family member or a former boyfriend/girlfriend knows about your financial affairs that you have not disclosed in this worksheet? Yes ___ No ___
34. Have you paid any debts for the benefit of a family member, a friend or a business associate within the past year?
Yes ___ No ___ (SOFA #8)
35. Have you resided in Texas, Arizona, Wisconsin, California, Idaho, Louisiana, New Mexico, Puerto Rico or Washington in the past 8 years? Yes ___ No ___ (SOFA #3)
36. Have you given any gifts to any one person, church, or charity exceeding \$600 within the past two years? Yes ___ No ___
(SOFA#13 & 14)
37. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? Yes ___ No ___ (SOFA #19)
38. Have you filed all tax returns for any tax year that you were required to file a return? Yes ___ No ___
If so, if you owed taxes for any such year, did you file the tax returns on time (with extensions) Yes ___ No ___

NOTE: If you file bankruptcy against Duke Energy 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 gross pay history or provide us with some other proof of your gross 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:

	Husband	Wife
1. Gross Pay (<i>wages/salary/commissions</i>)	\$ _____	\$ _____
2. Average monthly overtime income	\$ _____	\$ _____
3. Take home pay (<i>gross pay less all deductions</i>)	\$ _____	\$ _____
4. Other Income (<i>Pension, Social Security, etc.</i>)	\$ _____	\$ _____
5. Child Support or Alimony Received	\$ _____	\$ _____

Support for whom: _____
 Name(s) of person(s)

6. Are you expecting any increase or decrease in your income in the next 12 months? Yes ____ No ____
 If so, please describe: _____

7. Does anyone contribute to your household expenses? Yes ____ No ____ If yes, please describe: _____

Give estimated current **MONTHLY** expenses:

1. Home Expenses

- a. Rent or home loan payment (*first mortgage*) \$ _____
- b. Real Estate Taxes (*if not included with mortgage payment*) \$ _____
- c. Property, homeowner's or renter's insurance \$ _____
- d. Home maintenance (*repairs and upkeep*) \$ _____
- e. Condominium or Homeowners' Association Fees \$ _____
- f. Additional mortgage payments (*such as home equity payments*) \$ _____
- g. Utilities:
 - Electricity / Gas \$ _____
 - Natural Gas \$ _____
 - Water \$ _____
 - Sewer \$ _____
 - Garbage \$ _____
 - Telephone \$ _____
 - Cell Phones (*Carrier's name: _____*) \$ _____
 - Cable / Satellite \$ _____
 - Internet \$ _____

TOTAL UTILITIES: \$ _____

2. Other expenses:

- a. Food (*groceries and eating out*) \$ _____
- b. Child care, preschool or tuition \$ _____
- c. Education (*school fees, student loans, etc.*) \$ _____
- d. Clothing (*including uniforms, shoes, etc.*) \$ _____
- e. Laundry and dry cleaning \$ _____
- f. Personal care products (*haircare, supplies, etc.*) \$ _____
- g. Medical and dental costs not paid by insurance \$ _____
(*co-pays, deductibles, medicines, etc.*)
- h. Transportation (*gasoline, maintenance and repairs, bus fare*) \$ _____
- i. Entertainment \$ _____
(*movies, newspapers, magazines, book clubs, etc.*)
- j. Charities \$ _____
- k. Insurance **NOT DEDUCTED FROM WAGES**
 - Life \$ _____
 - Health \$ _____
 - Vehicle \$ _____
 - Business Insurance \$ _____
 - Umbrella Policy \$ _____
 - Other, please specify: _____ \$ _____
- l. Car/Truck Payments
 - Car payments for Vehicle 1 \$ _____
 - Car payments for Vehicle 2 \$ _____
 - Other, give specifics \$ _____
 - Other, give specifics \$ _____
- m. Alimony or Child Support **NOT DEDUCTED FROM WAGES** \$ _____
List name(s) and age(s) of Child(ren): _____

- n. Tobacco \$ _____
- o. Pet care/supplies \$ _____
- p. Other Expenses \$ _____
- q. Payments to people who don't live with you \$ _____
- r. Other Expenses, give specifics: _____ \$ _____
_____ \$ _____

3. Are you expecting any increase or decrease in your expenses in the next 12 months? Yes ___ No ___

4. Do any of your expenses include expenses for people other than your dependents or yourself? Yes ___ No ___

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, AND/OR 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 contacts, time shares, lease/option contracts, burial lots, etc.)

	Approx. Value	Amount Owed	Name on Title/Deed
Home Address: _____	\$ _____	\$ _____	_____
Are taxes/insurance included in your monthly mortgage payment? Yes ____ No ____ Unknown ____			
Other Real Estate: _____	\$ _____	\$ _____	_____

Auto/Truck/Motorcycles/Boats/Campers/ATV: Please fill out the table below for each vehicle you own.

Year	Make & Model	Style/Color	Mileage	Approx. Value	Amount Owed	Title in Name of:

State the approximate amount of cash you currently have on hand or at home \$ _____

List the value of any Savings Bonds, Stocks, Bonds, Certificates of Deposit (CD) 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, Workers Compensation or Social Security Claims \$ _____

List the value of any privately held businesses that you own or have an interest in \$ _____

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 \$ _____

List the value of any franchises, licenses, trusts or future interests owned by you \$ _____

List the value of any class action lawsuits that you may be involved in \$ _____

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:

Jewelry (ANY) _____	Value \$ _____
Firearm _____	Value \$ _____
Boats/Trailers/Campers _____	Value \$ _____
Couch _____	Value \$ _____
Chairs _____	Value \$ _____
TV _____	Value \$ _____
VCR/DVD _____	Value \$ _____
Stove _____	Value \$ _____
Refrigerator _____	Value \$ _____
Microwave _____	Value \$ _____
Stereo _____	Value \$ _____
Living Room Set _____	Value \$ _____
Dining Room _____	Value \$ _____
Bedroom Set #1 _____	Value \$ _____
Bedroom Set #2 _____	Value \$ _____
Washer _____	Value \$ _____
Dryer _____	Value \$ _____
Wearing Apparel _____	Value \$ _____
Computer/laptop/ipad/tablet _____	Value \$ _____
Business Equipment _____	Value \$ _____
Tools _____	Value \$ _____
Pets/Animals/Livestock _____	Value \$ _____
Other _____	Value \$ _____
Musical Instruments _____	Value \$ _____
Cell Phone/Smart Phone _____	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.) – PLEASE REMOVE FROM ENVELOPES
6. IRA, 401(k), pension or other retirement statements (inc. Ed. 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. In chapter 13 cases, proof of insurance for your vehicle(s) and your home (if you do not rent).
13. Other: _____.

CREDIT REPORTS: We will obtain a credit report if desired for a fee of \$40.00 (single) and \$70.00 (husband and wife). To order a free credit report go to: www.annualcreditreport.com, call (877) 322-8228, or write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281.

IF YOU WOULD LIKE US TO PULL THE CREDIT REPORT FOR YOU, PLEASE INDICATE HERE WITH YOUR INITIALS: _____ (PLEASE NOTE: Credit report fees are due prior to the paralegal pulling the credit report).

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 knowledge and belief. Should any changes occur to my financial situation after signing this worksheet, I will notify my attorney.

By my signature below, I understand that to be eligible to file for Bankruptcy I must receive a briefing on credit counseling and budget analysis from a Credit Counseling Agency approved by the U.S. Trustee prior to being eligible to file my bankruptcy. Additionally, I understand that to receive a discharge under Chapter 7 or Chapter 13, I 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

THE FOLLOWING NOTICE IS REQUIRED BY FEDERAL LAW (11 USC §527(b))

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 527(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 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.

Have read and understood:

Date

Client

Date

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) legal advice regarding the ramifications of signing a reaffirmation agreement. 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 and any other services as specified in the local rules. 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 and local rules and (6) Amendments to add new creditors. Any such legal fees not included will be billed at a rate of \$250.00 per hour, subject to change.

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 a separate fee agreement must be made. Any such legal services will be in addition to those described above.

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 or appraisal (if necessary).**

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 the attorney fee set forth herein is EARNED UPON RECEIPT. If Minnillo & Jenkins Co., LPA does not complete the representation of the client(s) for any reason, the client(s) may be entitled to a refund. 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 **\$335** 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 AND FILING THE CASE WITH THE COURT.**

CH 13--In consideration of the legal services to be rendered to the client by Minnillo & Jenkins Co., LPA, the client agrees to pay **\$3,700.00** as attorney fees and **\$310** for court costs. The total attorney's fees and court costs equal **\$4,010.00**. Prior to preparing the petition for bankruptcy on behalf of client a retainer of **\$250.00** 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

Minnillo and Jenkins Co., LPA

Paul J Minnillo, Esq Christian A Jenkins, Esq
Andrew L Ruben, Esq.

CREDIT COUNSELING AND FINANCIAL MANAGEMENT COUNSELING

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. The providers that have provided an attorney code for our office have our contact information on file and often provide discounts; please be sure to provide the code when asked.

Federal Bankruptcy Law also requires you to do a debt management class prior to receiving a discharge. You should do this class after your case has been filed and provide us the certificate of completion right away.

APPROVED PROVIDERS FOR CREDIT COUNSELING

Name	Hours	Options	Cost
CC Advising <i>1st Pre-Filing Course</i> (855) 980-6690 https://ccadvising.com Attorney Code: MJ45208	Online 24/7 Phone support 9am-12am	Internet <i>English, Spanish & Russian</i>	\$9.76 per person \$19.52 per couple \$5.00 upcharge to fax
Cricket Debt Counseling <i>First- Pre-Filing Credit Counseling</i> (866) 719-0400 www.CricketDebt.com Attorney Code: 507817	Online 24/7 Phone support 9am-9pm Mon -Fri	Internet <i>Eng. + 65 lang.</i> Phone <i>English & Spanish</i>	\$24.00 per household
Debtor Education & Certification Foundation (DECAF) <i>Course 1: Credit Counseling (Before Filing)</i> (877) 793-6795 www.bkcert.com Attorney Code: 95523	24/7	Internet Phone <i>English & Spanish</i>	\$19.00 per household* *free “reset” course for expired certificates
Access 24/7 <i>First Course: Pre-Filing Credit Counseling Course</i> (888) 234-7209 www.AccessBk.org Attorney Code: RED7236PM	24/7	Internet Phone <i>English & Spanish</i>	\$14.95 per household \$18.95 per household
DebtorEdu <i>First Course: Pre-Filing Credit Counseling</i> Customer Service: (800) 610-3920 www.debtoedu.com	Online 24/7 Phone support 9am-12am Mon -Fri	Internet <i>English & Spanish</i>	\$14.95 per household
InCharge Bankruptcy Counseling <i>Pre-Filing: Online Credit Counseling</i> (877) 300-4188 PersonalFinanceEducation.com	Online 24/7 Phone support 8am-9pm Mon -Fri	Internet Smart phone & tablet friendly	\$25.00 per household