

BANKRUPTCY INFORMATION

Date: ____ - ____ - ____

Total Number of people in Household ____
Dependents Claimed on Tax Return: ____

Name: _____
Address: Street _____
P.O. Box _____
City _____ St _____ Zip _____
Phone: (____) _____
Cell: (____) _____
2nd Cell: (____) _____
E-Mail Address _____

Occupation: (Job Description) _____
Husband: _____
Wife: _____

Referred by:
Ocala Phone Book: Full: ____ Travel: ____
Mega Book/Talking Phone Book ____
Internet: _____
Friend Name: _____
Another Attorney: Name: _____

Monthly Income:
Husband: _____
Wages: Net ____ Gross: ____
Social Security: _____
Pension: _____
Other: _____

Marital Status (circle one):
Married, single, divorced
Widowed, married living apart

Wife: _____
Wages: Net: ____ Gross: ____
Social Security: _____
Pension: _____
Other: _____

Child Support/Alimony _____

BASIC MONTHLY LIVING EXPENSES:

1st Mortgage Payment: _____
2nd Mortgage Payment _____
Rent/Lease Payment: _____
Real Estate Taxes: _____
Homeowners Insurance: _____
Renters Insurance: _____
Home Maintenance: _____
(i.e. lawn service, pest control, pool care,
Home Owners Assoc.)
Gas for Home: _____
Electric: _____
Garbage: _____
Water/Sewer: _____
Telephone: _____
Cell: _____
Cable: _____
Security: _____
Internet: _____

Insurance: (Do not List if Payroll Deducted)
Health: _____
Life: _____
Auto: _____
Food Expenses: _____
Auto Gas, Oil, Maint: _____
Auto Loan: _____
Clothing Allowance: _____
Laundry/Dry Cleaning: _____
Education: _____
Daycare: _____
Medical/Dental _____
Child Support: _____
Alimony: _____
Tobacco _____
Recreation Allowance: _____
Charitable Contributions: _____
Other: _____

Any Ownership interest in any business in past 2 years: _____

Total number of Bank Accounts _____

Autos: Year: _____ Make: _____ Model: _____ Mileage: _____
 Est. Value: _____ Amount owed: _____ Title: H _____ W _____ Jt _____
 Year: _____ Make: _____ Model: _____ Mileage _____
 Est. Value: _____ Amount owed: _____ Title: H _____ W _____ Jt _____
Boat: Year: _____ Make: _____ Model: _____ Est. Value: _____ Amt. Owed: _____

Campers/Trailers/Motorcycles:
 Year: _____ Make: _____ Model: _____ Est. Value: _____ Amt. Owed: _____
 Year: _____ Make: _____ Model: _____ Est. Value: _____ Amt. Owed: _____

Home: Estimated Value: _____ Amt. Owed: _____ Years lived there: _____

Other Real Estate:
 Description: _____ Value: _____ Amount Owed: _____

Valuable Collectibles: Description: _____ Est. Value: _____ Amt. Owed: _____

Investments:: _____

Name of Creditor	Balance Due	Monthly Payment	Security
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
8. _____	_____	_____	_____
9. _____	_____	_____	_____
10. _____	_____	_____	_____
11. _____	_____	_____	_____
12. _____	_____	_____	_____
13. _____	_____	_____	_____
14. _____	_____	_____	_____
15. _____	_____	_____	_____

Please advise if you have used any of your credit cards within the last 3 months
 .(If you have more than 15 creditors, the receptionist will give you an additional page).
 I understand Fawn Singletary will not file any pleadings or documents or represent me in any manner
 whatsoever unless and until such time as a retainer agreement is signed and all fees are paid.

Signature: _____ Date: _____

✓ _____

FAWN SINGLETARY
ATTORNEY AT LAW

2600 SE LAKE WEIR AVE
OCALA, FL 34471
Telephone: (352) 629-4858
Telefax: (352) 629-3327

INITIAL CONSULTATION AGREEMENT AND REQUIRED NOTICES

Please Note: These documents and disclosures are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, they are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing for bankruptcy, so long as you provide us accurate and complete information.

Today, I had an initial consultation with Fawn Singletary, Esq (the "Firm"). I was advised that the Firm is a debt relief agency as defined in the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ("BAPCPA"), and that it helps people file for relief under the bankruptcy code.

There is no charge for the initial consultation. The Firm provides the following services at the initial consultation:

- A description of the relief available, the benefits and the risks of filing for bankruptcy under sections 7, 11, 12 and 13 of the Bankruptcy Code.
- An analysis, based on the information and documents provided by me, if any, of my income, expenses, assets and liabilities. This analysis is only preliminary, since the Firm does not have all of the information and documents that will be required to fully evaluate my situation.
- If it has appeared from this analysis that bankruptcy may be an appropriate remedy for me, a discussion of the information and documents I will need to provide the Firm. If it has appeared from today's analysis that bankruptcy may not be an appropriate remedy for me, a discussion of other possible alternatives.

I have been informed and agree that the Firm will not provide any services or bankruptcy assistance to me at this time, other than specifically stated in this Agreement. It is understood that the Firm will not provide any other legal services to me and will not file bankruptcy for me unless and until the Bankruptcy Questionnaire has been completed, all documents and information requested have been provided, and I have received a certification and budget analysis from an approved credit counseling agency. Should I wish the Firm to provide additional services, including the filing of bankruptcy, I will sign a separate retainer agreement detailing such services and their cost.



Fawn Singletary, Esq. is a federally-designated Debt Relief Agency, which has proudly helped people filing for bankruptcy since 1988

Fawn Singletary, Esq. is a Member of the National Association of Consumer Bankruptcy Attorneys

**BAPCPA REQUIRED NOTICE NO. 1 (§ 342(b)(1) and 527(a)(1) of the Bankruptcy Code)
PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY**

This discussion is intended only as a brief overview of the types of bankruptcy. You should not decide whether or not to file for bankruptcy relief solely on this information. Bankruptcy law is complex, and there are many considerations that must be taken into account in making the determination whether or not to file. Anyone considering bankruptcy is encouraged to make a decision only after seeking the advice and assistance of an experienced bankruptcy attorney.

In many situations bankruptcy is the only way that you can keep your home from foreclosure, your car from repossession, your possessions from auction and creditors from making your life miserable.

When a person is discharged in bankruptcy, he or she is relieved from liability for most debts incurred before the bankruptcy was filed and protected from future collection of those debts. The purpose of bankruptcy is to give you a "fresh start," and the bankruptcy code is interpreted by the Courts to give effect to these words.

Types of Bankruptcy

The Bankruptcy Code is divided into chapters. The chapters that usually apply to consumers are Chapter 7, where most or all of your debt is wiped out, and Chapter 13, which involves a repayment plan.

In most cases, once you file your case, the "Automatic Stay" immediately goes into effect. The Automatic Stay means that a bankruptcy filing automatically stops, or stays, and brings to a halt most lawsuits, repossessions, foreclosures, evictions, garnishments, attachments, utility shut-offs, and debt collection harassment. Generally, creditors cannot take any further action against you or your property without permission from the Bankruptcy Court.

Chapter 7. Chapter 7 is designed for people who are having financial difficulties and are not able to re-pay their debts.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you can usually qualify for a Chapter 7 if your average gross monthly income for the last six months is below your state's Median Income, your gross income less certain expenses is below your state's Median Income, or you can show "special circumstances" that would allow you to qualify for Chapter 7. The filing fee for a Chapter 7 is \$299.00.

Under Chapter 7, you can usually exempt, or keep, most or all of your assets. Most retirement accounts and pensions are also exempt. Secured property, normally your car and house, may not have any net equity, in which case you can keep it as well. The Trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

Once your Chapter 7 case is over, you receive a Discharge. The discharge prevents your creditors from taking any steps to try to collect their unsecured debt. They cannot call you, write you, sue you, or take any steps that could be considered an attempt to collect their debt. If you want to keep property that has a lien on it, you must keep your payments current, and may be required to reaffirm your debt. Some debts can not be discharged. Typical examples are child support, alimony, and other domestic support obligations, some taxes, student loans, criminal restitution, and debts for death or personal injury caused by operating vehicles while intoxicated with alcohol or drugs.

Chapter 13. Chapter 13 is a valuable tool that lets you catch up overdue mortgage or car payments, taxes and domestic support obligations. It also applies where you have the ability to repay some or all of your debts over time. You must have less than \$307,675 in unsecured debt (such as credit cards and doctor's bills) and less than \$922,975 in secured debt (such as mortgages and car loans) to qualify for Chapter 13. The filing fee for a Chapter 13 is \$274.00.

Under Chapter 13, you keep all of your property, both exempt and non-exempt, as long as you resume making your regular payments on secured debt and keep current under the repayment plan that you propose. A repayment plan can last for up to five years. After finishing your payments, most of your unsecured debts are discharged.

Chapter 11. Chapter 11 is designed primarily for business reorganization, but is also available to consumer debtors. Its provisions are quite complex. In the vast majority of cases, Chapter 11 is unnecessary and too expensive for most consumer debtors. The filing fee for Chapter 11 is \$1,039.00.

Chapter 12. Chapter 12 lets family farmers repay their debts over a period of time, and is in many ways similar to a Chapter 13. The filing fee for a Chapter 12 is \$239.00.

Credit Counseling. Reputable credit counselors can advise you on managing your money and your debts. They may also be able to develop a plan to repay your debts. Unfortunately, many credit counselors are not reputable and charge high fees and contributions that will cause you to fall deeper into debt and damage your credit rating. Furthermore, many misrepresent their non-profit status and/or their affiliations with religious or charitable organizations, and are little more than collection agents for the credit card companies.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you are required to take two short credit counseling courses, one before you file bankruptcy, and one after you have filed. We will refer you to a reputable credit counselor who has been approved by the United States Trustee Department for these courses.

**BAPCPA REQUIRED NOTICE NO. 2 (§ 527(a)(2) of the Bankruptcy Code)
NOTICE OF MANDATORY DISCLOSURE TO CONSUMERS WHO CONTEMPLATE FILING BANK-
RUPTCY**

***Please Note:** These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide us accurate and complete information.*

If you do not follow these rules you could be subject to Criminal Sanctions including Jail and Fines. If you do not follow these rules your case will be dismissed and you may not be able to re file your case.

Rule #1- The information you give to an attorney, a staff member of the law firm, the Bankruptcy Trustee, or the Bankruptcy Court that is provided with your petition and during the case must be complete, accurate, and truthful.

Rule #2- Everything you own and every debt you owe must be completely and accurately disclosed in the documents filed to commence this case. Bankruptcy is not a "pick" and "choose" proceeding. You do not leave some debts in and leave some debts out. Everything must be included. You must value each item you own at the rate it would cost you to replace the item with one of the same condition, age, and usefulness.

Rule#3 - You will be required to complete a current monthly budget. This will be performed with your Attorney. This budget will be based on your Current Monthly Income and your regular monthly expenses. This Current Monthly Income is more than just that paid to you by your employer and will include any income received in the past 6 months commencing with the first full month before your bankruptcy filing. This could include government assistance, social security,

unemployment, or side jobs or any other sources. The regular expense should be as close as possible and should be based on a reasonable inquiry.

Rule #4- The Bankruptcy Code requires you to perform certain tasks including filing certain documents with the Court. Your attorney will notify you of the need and time limits for performing these tasks. If you fail to meet these deadlines your case will automatically be dismissed and you may be barred from refiling a case.

All of the information you provide will be subject to audit by the United States Department of Justice. If you fail to provide this information your case may be dismissed. If you act dishonestly you may be subject to criminal sanctions.

These rules are given as a warning and not as an attempt to scare you from filing bankruptcy.

Bankruptcy is a right provided to you under Federal Law. These Rules are only given to prevent people from intentionally abusing this by cheating and being dishonest. This notice is required by law under the Bankruptcy Reform Act enacted by Congress under intense lobbying by the credit industry and should not intimidate you from filing bankruptcy. Over the 17 years our office has assisted people with filing bankruptcy we have observed that almost all of our clients are honest and hardworking people who due to circumstances beyond their control cannot repay their debts.

**BAPCPA REQUIRED NOTICE NO. 3 (§ 342(b)(2) of the Bankruptcy Code)
FRAUD & CONCEALMENT PROHIBITED**

If you decide to file bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both.
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.

**BAPCPA REQUIRED NOTICE NO. 4 (§ 527(b) of the Bankruptcy Code)
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES**

***Please Note:** These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide us accurate and complete information.*

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. An attorney can help guide you through this intricate process, making it easier and less stressful for you.

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 will be questioned by a court official called a "trustee" and, much more rarely, 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. It may not be in your best interest to reaffirm a debt.

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, if held, 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. However, please be advised that in most cases, you will only be concerned with chapter 7 and chapter 13.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but BE AWARE only attorneys, not bankruptcy petition preparers, can give you legal advice.

ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I have received from Fawn Singletary, Esq, a copy of all of the following documents:

- 1. Consultation Agreement**
- 2. Notice Mandated By Section 342(b)(1) and 527(a)(1) of the Bankruptcy Code**
- 3. Notice Mandated By Section 527(a)(2) of the Bankruptcy Code**
- 4. Notice Mandated By Section 527(b) of the Bankruptcy Code**
- 5. Notice Mandated By Section 342(b)(2) of the Bankruptcy Code**

If my spouse was not present when I received a copy of these notices, I hereby also acknowledge receipt of said notices on behalf of my spouse, and promise to provide my spouse with either a copy of these notices or the opportunity to read and review the copy I received.

Dated: _____

Prospective Client

Prospective Co-Client (if present)