



**CONSULTATION AGREEMENT  
AND  
ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURES AND INSTRUCTIONS**

This Agreement is entered into on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, by and between \_\_\_\_\_, (hereinafter referred to as the "Client" whether one or more) and the Law Offices of Pamela Simmons-Beasley (hereinafter the "Attorney").

***Disclaimer: This agreement does not constitute an attorney-client relationship. No such relationship will be established until the retainer fee has been paid.***

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 Initial's

1. The fee for the consultation is \$ \_\_\_\_\_.  
 There is **no fee** for the initial consultation.  
 The first \_\_\_\_\_ minutes of the consultation are free.  
 The Client shall payfor each - 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 acknowledges that the first date upon which the Attorney has first offered to provide any bankruptcy assistance service is this date, and 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.

The Law Offices of Pamela Simmons-Beasley, LLC

Date: \_\_\_\_\_  
By: Pamela Simmons-Beasley

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_



## 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.

The Law Offices of Pamela Simmons-Beasley, LLC

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Signature

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Date



## 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.

Note: This Notice and the Statement are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion they are designed to intimidate people who need debt relief under the Bankruptcy Code, and are based on the erroneous assumption that debtors are dishonest. 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.

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 as determined.
4. After reasonable inquiry you are required to state your current monthly income. Current monthly income is described as the average of your gross income over the past 6 months.
5. After reasonable inquiry you are required to assist us in determining your ability to repay creditors.
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 described as the income remaining after deducting reasonable expenses.
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.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## 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.**

- \_\_\_\_\_ 1. READ AND FILL OUT THE FORMS COMPLETELY, ACCURATELY, AND NEATLY.
- \_\_\_\_\_ 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.
- \_\_\_\_\_ 3. List ALL your property.
- \_\_\_\_\_ 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.
- \_\_\_\_\_ 5. Attach additional sheets if you do not have sufficient space to include all the information.
- \_\_\_\_\_ 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.
- \_\_\_\_\_ 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.
- \_\_\_\_\_ 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 advices, 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.

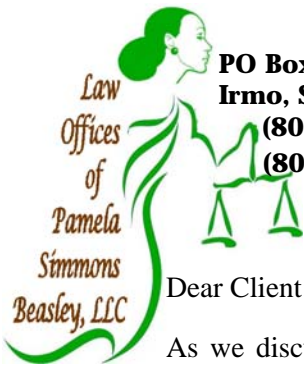
7. If the court, the United States Trustee, or any other party to your case request it, you must file with the court:
  - a. A copy of each federal income tax return, or transcript of the return, required for each year while your case is pending at the same time filed with the IRS.
  - b. A copy of each 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 perjury, of 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 sources of your income, the identity of any person responsible with you for the support of your dependents, and the identity 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.

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Signature

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Date



**PO Box 393  
Irmo, SC 29063  
(803) 798- 9890 PH  
(803) 750- 9696 FAX**

**URL: [www.pbeasleylaw.com](http://www.pbeasleylaw.com)  
Email: [beasleylaw@sc.rr.com](mailto:beasleylaw@sc.rr.com)**

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Dear Client:

As we discussed, enclosed is a worksheet that will help me to assess your financial situation. Please complete the worksheet to the best of your ability. If you do not understand a question, we will discuss it when we meet in my office.

My office is in the **Dutch Center** located at 810 Dutch Square Blvd., **Suite 385**, Columbia, SC. The building sits between Good Year Tire and Department of Motor Vehicles and AllSouth Federal Credit Union. The building also houses several retail establishments on the first floor. You may enter either side entrance and take the elevator up to the third floor.

Please bring the following items to this initial meeting:

- Any legal papers you have received
- Most recent billing statements from all creditors
- Most recent bank statement
- Drivers license and Social Security card
- Pay stubs from the 6 months prior to your filing to your most recent
- Proof of insurance on real estate for which you are still making payments
- Tax bill for any real property deeded to you (PAID or UNPAID)
- SIGNED-Tax returns for two years prior to your filing (W2's attached)
- Proof of insurance (Declaration page) for all vehicles; VIN# and mileage for each vehicle titled to you

**Prior to filing a bankruptcy, you will need to complete credit counseling from an approved agency. We provide a list of approved agencies to you at the consultation.**

Should you have any questions, please do not hesitate to contact me.

Very truly yours,  
/s/ Pamela Simmons-Beasley  
Pamela Simmons-Beasley  
Attorney at Law

**BANKRUPTCY INFORMATION SHEET**

Full Name(s) \_\_\_\_\_

Address \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

County: \_\_\_\_\_

Length of time at this address: \_\_\_\_ year's \_\_\_\_ months

Other names and addresses used in the last two years:  
 \_\_\_\_\_  
 \_\_\_\_\_

SSN: (His) \_\_\_\_\_ State Issued: \_\_\_\_\_ DOB: \_\_\_\_\_

(Hers) \_\_\_\_\_ State Issued: \_\_\_\_\_ DOB: \_\_\_\_\_

Dependant Children: (Names and ages)  
 \_\_\_\_\_  
 \_\_\_\_\_

How many in household \_\_\_\_\_

**EMPLOYMENT**

His Employer: \_\_\_\_\_

Address: \_\_\_\_\_ *Please list full address for payroll* \_\_\_\_\_

Position: \_\_\_\_\_

Length of Time at This Job: \_\_\_\_ year's \_\_\_\_ months

Her Employer: \_\_\_\_\_

Address: \_\_\_\_\_ *Please list full address for payroll* \_\_\_\_\_

Position: \_\_\_\_\_

Length of Time at This Job: \_\_\_\_ year's \_\_\_\_ months

**INCOME**

His income earned in 2009: \_\_\_\_\_

2008: \_\_\_\_\_

Her income earned in 2009: \_\_\_\_\_

2008: \_\_\_\_\_

**MARITAL STATUS**

Individual, Not Married \_\_\_\_\_

Individual, Married, Living Apart \_\_\_\_\_

Individual, Married, Living Together \_\_\_\_\_

Joint, Living Together \_\_\_\_\_

Joint, Living Apart \_\_\_\_\_

**MONTHLY EXPENSES**

Rent/Mortgage \$ \_\_\_\_\_

Property Taxes \$ \_\_\_\_\_

Property Insurance \$ \_\_\_\_\_

Home Maintenance \$ \_\_\_\_\_

Electricity/Gas \$ \_\_\_\_\_

Water/Sewer \$ \_\_\_\_\_

Telephone \$ \_\_\_\_\_

Garbage \$ \_\_\_\_\_

Security \$ \_\_\_\_\_

Cable \$ \_\_\_\_\_

Food \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Laundry/Dry Cleaning \$ \_\_\_\_\_

Medical/Dental \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Recreation/Entertainment/  
Newspapers/Etc. \$ \_\_\_\_\_

Charities (church, etc...) \$ \_\_\_\_\_

Homeowner's/Renter's Ins. \$ \_\_\_\_\_

Auto Insurance \$ \_\_\_\_\_

Other Insurance \$ \_\_\_\_\_

Auto Taxes \$ \_\_\_\_\_

Car Payment \$ \_\_\_\_\_

Child Support Paid \$ \_\_\_\_\_

Alimony Paid \$ \_\_\_\_\_

Child Care \$ \_\_\_\_\_

**TOTAL MONTHLY EXPENSES** \$ \_\_\_\_\_

HOW OFTEN ARE YOU PAID & HOW MUCH ARE YOU PAID  
(NET EACH PAY PERIOD)?

| FREQUENCY    | HIS | HERS |
|--------------|-----|------|
| MONTHLY      |     |      |
| TWICE A MO.  |     |      |
| EVERY 2 WKS. |     |      |
| WEEKLY       |     |      |

(ATTACH COPY OF RECENT PAY STUB)

OTHER INCOME RECEIVED  
SOURCE AND AMOUNT PER MONTH \***NEED DOCUMENTATION\***

| SOURCE         | HIS | HERS | START DATE | END DATE |
|----------------|-----|------|------------|----------|
| CHILD SUPPORT  |     |      |            |          |
| PUBLIC ASSIST. |     |      |            |          |
| RETIREMENT     |     |      |            |          |
| SECOND JOB     |     |      |            |          |
| SOC. SECURITY  |     |      |            |          |

Have you ever filed bankruptcy before? Yes \_\_\_\_ No \_\_\_\_ If yes, when? \_\_\_\_\_

**\*List all real estate that you own and all mortgages on the property**

| Property Address | Mortgage Company* | Total Owed | Market Value |
|------------------|-------------------|------------|--------------|
| 1.               |                   |            |              |
| 2.               |                   |            |              |

**\*List all cars that are titled in your name and list all debts on these cars**

| Make, Year, Model, Mileage, VIN | Lien Holder* | Total Owed | Market Value |
|---------------------------------|--------------|------------|--------------|
|                                 |              |            |              |
|                                 |              |            |              |

**\*List again under "Creditor Information" Below**

**CREDITOR INFORMATION**

Please note that all creditors must be listed along with the total amount owed even if the payments are presently up to date. **Include any back taxes.**

**1) Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_

**Number of Months Past Due:** \_\_\_\_\_

**Co-Debtor's Name and Address:**

\_\_\_\_\_

\_\_\_\_\_

**Principle Balance Owed:** \_\_\_\_\_

**3) Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_

**Number of Months Past Due:** \_\_\_\_\_

**Co-Debtor's Name and Address:**

\_\_\_\_\_

\_\_\_\_\_

**Principle Balance Owed:** \_\_\_\_\_

**5) Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_

**Number of Months Past Due:** \_\_\_\_\_

**Co-Debtor's Name and Address:**

\_\_\_\_\_

\_\_\_\_\_

**Principle Balance Owed:** \_\_\_\_\_

**2) Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_

**Number of Months Past Due:** \_\_\_\_\_

**Co-Debtor's Name and Address:**

\_\_\_\_\_

\_\_\_\_\_

**Principle Balance Owed:** \_\_\_\_\_

**4) Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_

**Number of Months Past Due:** \_\_\_\_\_

**Co-Debtor's Name and Address:**

\_\_\_\_\_

\_\_\_\_\_

**Principle Balance Owed:** \_\_\_\_\_

**6) Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Monthly Payment:** \_\_\_\_\_

**Number of Months Past Due:** \_\_\_\_\_

**Co-Debtor's Name and Address:**

\_\_\_\_\_

\_\_\_\_\_

**Principle Balance Owed:** \_\_\_\_\_

7) Name: \_\_\_\_\_

Address: \_\_\_\_\_

Account Number: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

Number of Months Past Due: \_\_\_\_\_

Co-Debtor's Name and Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Principle Balance Owed: \_\_\_\_\_

8) Name: \_\_\_\_\_

Address: \_\_\_\_\_

Account Number: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

Number of Months Past Due: \_\_\_\_\_

Co-Debtor's Name and Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Principle Balance Owed: \_\_\_\_\_

What is the value of your clothes (if sold at a yard sale)? \$ \_\_\_\_\_

What is the value of your furniture & household goods (if sold at a yard sale)? \$ \_\_\_\_\_

Do you have financial assets (i.e. Pension, Collections, Stocks, 401K, IRA, Annuities, Checking and Savings Account) not listed above? If yes, please identify and give its approximate value: \_\_\_\_\_

\_\_\_\_\_

Do you have any pets/animals, firearms/guns, boats, motors, machinery, farming equipment, tools, cars that you own-without liens, etc... not listed above? \_\_\_\_\_

\_\_\_\_\_

Do you have any personal loans that the creditor is holding personal items against you as collateral? \_\_\_\_\_ If yes, list names of creditor(s): \_\_\_\_\_

Are you due a tax refund? Yes \_\_\_ No \_\_\_ Amount \$ \_\_\_\_\_

Are you a party to any leases or contracts that are still in effect? \_\_\_\_\_ If yes, list name and address of all parties: \_\_\_\_\_

\_\_\_\_\_

Have you ever sued anyone or been sued? \_\_\_\_\_ If yes, provide the person's name & address and briefly describe the circumstances? \_\_\_\_\_

\_\_\_\_\_

What do you wish to accomplish with this filing of bankruptcy? \_\_\_\_\_

\_\_\_\_\_

Emergency Contact: Name \_\_\_\_\_ Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

To the best of my knowledge, I have provided accurate information in completing this worksheet.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\*Attach any legal papers received from creditors.

Documents filed with the court are public records (II USC S 107) and these records are available electronically via CM/ECF

### Debtor's Education Courses

| NAME                             | WEBSITE  | TELEPHONE      | PRE-FILING              | PRE-DISCHARGED |
|----------------------------------|--|----------------|-------------------------|----------------|
| Consumer Bankruptcy Counseling   | ConsumerBankruptcyCounseling.info  |                | \$5.00                  | <b>NONE</b>    |
| 1-2-3 Debtor                     | 123debtor.com  |                | \$9.89 pp<br>\$19.69 pc | <b>NONE</b>    |
| Institute for Financial Literacy | <a href="http://www.IFLBK.org">www.IFLBK.org</a>                                       | 1-866-662-4932 | \$50.00                 | \$50.00        |
| InCharge                         | <a href="http://www.PersonalFinanceEducation.com">www.PersonalFinanceEducation.com</a> | 1-866-729-0049 | \$30.00                 | \$25.00        |
| DebtHelper.com                   | <a href="http://www.mybkcounseling.com">www.mybkcounseling.com</a>                     | 1-800-920-2262 | \$35.00                 | \$15.00        |
| Cricket Debt Counseling          | <a href="http://www.cricketdebt.com">www.cricketdebt.com</a>                           | 1-866-719-0400 | \$36.00                 | \$24.00        |
| BE Adviser                       | <a href="http://www.beadviser.com">www.beadviser.com</a>                               |                |                         | \$11.00        |

Pp – per person

Pc – per couple

\*Prices are subject to change

\*For additional courses go to [www.justice.gov/ust/eo/bapcpa/](http://www.justice.gov/ust/eo/bapcpa/)