

INITIAL CONSULTATION AGREEMENT

We are a debt relief agency. We help people file for relief under the Bankruptcy Code.

This agreement is entered into on this _____ day of _____, 20____, by and between _____ and [_____, and the OCR LEGAL (referred to as the “Attorney”).

1. I (We) have requested a consultation with the Attorney to obtain information and advice about debt issues and relief from debt, including the possibility of filing bankruptcy under the federal Bankruptcy Code. The Attorney agrees to provide an initial consultation concerning these matters. There is no charge for this initial consultation.

2. The Attorney agrees to provide the following services at the initial consultation, based on the information I (we) have provided: (a) Analyze my (our) financial circumstances and advise me (us) of possible bankruptcy and nonbankruptcy options for responding to my (our) financial problems. I (We) understand that this analysis is only preliminary, because the Attorney does not have all of the information and documents that will be required to fully evaluate my (our) situation. (b) Describe the potential benefits and the disadvantages of filing bankruptcy, and explain the relief available under chapters 7, 11, 12 and 13 of the Bankruptcy Code. (c) Advise me (us) of the requirements, obligations and costs for filing a chapter 7 or 13 bankruptcy. (d) Inform me (us) of the additional information that I (we) will need to provide to enable the Attorney to more fully advise me (us) of my (our) potential options and legal rights.

3. I (We) agree to provide at the initial consultation information and documents, if any, concerning my (our) income, expenses, assets, and liabilities. I (We) understand that in order for the

Initials: _____ / _____

Attorney to give meaningful advice, detailed financial information must be provided completely and accurately.

4. The Attorney will provide at this time only the services specifically stated in this Agreement. If I (we) retain the Attorney to represent me (us) and provide additional services, including the filing of bankruptcy or other bankruptcy assistance, I (we) and the Attorney will sign a separate retainer agreement detailing the services and their cost, and the other terms of such representation.

5. I (We) acknowledge that the Attorney gave to me (us) at the initial consultation copies of this agreement and several notices required by the Bankruptcy Code listed below. If my spouse was not present when these notices were received at the initial consultation, I also acknowledge receipt of these notices on behalf of my spouse, and agree to provide my spouse with a copy of these notices.

All of the following documents were given me (us): (a) Initial Consultation Agreement (b) Notice Required by Sections 342(b) and 527(a) of the Bankruptcy Code (c) Notice Required by Section 527(b) of the Bankruptcy Code

Date:

Signature:

OCR Legal

Initials: _____ / _____

DISPUTES BETWEEN THE PARTIES

If a dispute arises from or relates to this contract or the alleged breach thereof, and/or services rendered or to be render, and if the dispute cannot be settled through negotiations within 30 days, the parties agree to endeavor first to settle the dispute by mediation chosen by the attorney before resorting to the now agreed arbitration. Any dispute arising from or relating to this contract or alleged breach thereof, and/or services rendered or be render, shall be resolved by arbitration administered by the arbitrator that the attorney chooses in accordance with its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. If all parties to the dispute agree, a mediator involved in the parties' mediation may be asked to serve as the arbitrator.

Date:

Signature:

OCR Legal

Initials: _____ / _____

DISCLOSURES

- All information provided in a bankruptcy case is required to be complete, accurate, and truthful;
- All assets and liabilities must be completely and accurately disclosed in documents filed to commence a case;
- Current monthly income, amounts for means test calculations and, in chapter 13 cases, disposable income must be stated after a reasonable inquiry;
- Information provided in a case may be audited and failure to provide such information may lead to the case's dismissal or to sanctions, including criminal sanctions.
- The replacement value of each asset must be stated when requested in the documents filed to commence the case after reasonable inquiry to establish that value.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Date:

Signature:

Initials: _____ / _____