

CARSON LAW CENTER, P.C.

CHAPTER 7 FRESH-START BANKRUPTCY PRICING GUIDELINE AND NOTICE OF ENGAGEMENT

DEFINITION: A SIMPLE BANKRUPTCY MUST BE:

- No contest or filed objections by creditors
- For one debtor
- Household income must be below the median gross income for the state of Missouri
- No more than 20 creditors and collection agencies
- Assets do not exceed allowable exemptions
- No real estate
- No business debts
- Client promptly returns all secured property not reaffirmed
- Client promptly provides all information needed
- Client signs all documents
- No continuances
- No amendments
- No reaffirmation agreements
- No lawsuits
- No lien avoidances
- No garnishments
- No additional court hearings involved
- Attorney is not involved in any negotiations
- Client is responsible for providing correct addresses on all creditors and collection agencies
- Creditors are notified of the bankruptcy by the Bankruptcy Court
- The need for legal customizing (non-standard or special provisions) will be determined solely by attorney, based upon facts presented by client, and there will be an additional charge.
- Carson Law Center reserves the right to use its base forms and file bankruptcy petitions according to Its filing schedules
- Carson Law Center does not talk with creditors prior to filing.

THE OCCURANCE OF ANY OF THESE WILL CAUSE ADDITIONAL FEES.

A. **BASE FEE:**

BASE LEGAL FEE (for items listed above) <u>NON-REFUNDABLE</u>	\$890.00
Filing fee	\$335.00
Total	\$1225.00

B. ADDITIONAL FEES:

Circumstance	Fee	Fee Applied
Additional creditors/collection agencies (21-30)	\$100.00	
Additional creditors/collection agencies (31-50)	\$100.00	
Additional creditors (over 50)	\$	
Joint petition – husband & wife residing together	\$75.00	
Non-filing spouse’s income and expense	\$150.00	
Reaffirmation – secured creditors	\$60.00 each	
Negotiation with secured creditors on value/balance	\$	
Release garnishment/lien avoidance	\$160.00	
Other (legal special provisions)	(Min) \$50 each	
Engaged in business (must file for EACH business within 6 years of filing)	\$200- \$1000 each	
Negotiation with IRS regarding dischargeable debt	\$160.00	
Out of District Bankruptcy (outside of Kansas City; St Joseph only)	\$150.00	
Platte County residents transfer to Kansas City	\$50.00	
Negotiations with creditors re: non-dischargeable credit card debt	\$	
Additional meetings/calls with Attorney/paralegals (calls - \$150/hour attorney; \$75/hour paralegal; Meetings - \$150/hour attorney; \$75/hour paralegal)	\$	
Over Median income but qualify for a Chapter 7	\$	
TOTAL		

ADDITIONAL COSTS:

SERVICE CHARGE FOR ALL RETURNED CHECKS		\$50.00
Charges <u>by</u> client to a typed petition prior to filing of case	\$50.00	
Additional reaffirmation agreement	\$80.00	
Continuance (for client’s failure to show, failure to provide documents, failure to surrender property etc)	\$150.00	
Amendments to petition including adding creditors: No less than two weeks before discharge (charge is <u>per</u> item plus filing fee)	\$150.00	
Two weeks prior to discharge (charge is <u>per</u> item plus filing fee)	\$200.00	
Conversion to a Chapter 13	\$800.00	
Correction of creditors’ address		\$25.00
Response to Creditor’s Objection to Discharge		\$1,000.00

Adversary proceeding (\$250 per hour, retainer required of \$2000.00)

THE CLIENT SPECIFICALLY AND EXPRESSLY AGREES THAT THE ATTORNEY HAS NO OBLIGATION TO ENTER HER APPEARANCE WITH RESPECT TO ANY

ADVERSARY OR OTHER COLLATERAL ACTION WHICH MAY BE FILED DURING PENDENCY OF THE BANKRUPTCY UNLESS AND UNTIL A SEPARATE WRITTEN AGREEMENT HAS BEEN REACHED AND ANY AGREED RETAINER HAS BEEN PAID IN FULL.

Initials

C. PAYMENT OPTIONS

Single payment: Total amount due to open and start processing file.

Partial payment: \$299.00 minimum is required to open file & conduct financial analysis only. Client must complete and return all paperwork. Attorney reviews, evaluates, and approves. Final attorney approval may require file adjustment and/or attorney may refuse to take client's case for filing garnishments/liens/business debts.

THIS IS A NON-REFUNDABLE MINIMUM SET-UP FEE FOR OFFICE TIME, INITIAL INTERVIEW AND FILE REVIEW AT: \$259/HOUR PLUS OPERATIONS FILE SET-UP FEE OF \$37 AND ACCOUNTING COMPUTER ACTIVATION FEE OF \$37. IF YOUR FILE IS CLOSED, YOU WILL BE BILLED HOURLY - \$259 FOR ATTORNEY, \$80 FOR STAFF.

- **REFUNDS: THERE ARE NO REFUNDS ONCE THE FILE IS OPENED EXCEPT FOR UNUSED TRUST FUNDS.**
- **DEACTIVATION: Bankruptcy files not filed within 45 days from the date file was opened will be deactivated & closed. Files may be reactivated for a fee of \$75 IF reactivated with 60 days of deactivation. After the 60 days client will have to begin a new file.**
- **Check Acceptance Policy: Carson Law Center only accepts check for your initial payment. Any subsequent payments must be paid in an alternative manor. Carson Law Center does not accept credit cards. Carson Law Center will not file any case until 20 days has elapsed from the date we accept a check from you to allow it to clear your bank account.**

D. NOTICE OF ENGAGEMENT: signing this document & payment of initial fee engages your attorney/client relationship. Such relationship is generally terminated in a few ways: closing your file after 45 days, your case completes & the Court closes your case, or if your case gets dismissed.

CLIENT AUTHORIZATION: I AGREE TO PAY CARSON LAW CENTER THE PRICE INDICATED ABOVE ON THE BASIS THIS IS A SIMPLE INDIVIDUAL UNCONTESTED BANKRUPTCY. I HAVE TRUTHFULLY DISCLOSED ALL INFORMATION ABOUT MY BANKRUPTCY TO MY ATTORNEY. MY ATTORNEY HAS EXPLAINED TO ME THAT MY INITIAL \$299 DEPOSIT IS NON-REFUNDABLE AND THAT MY ATTORNEY MUST REVIEW, EVALUATE & APPROVE ALL OF MY FINANCIAL INFORMATION BEFORE AGREEING TO ACCEPT MY CASE FOR FILING. I ALSO UNDERSTAND THAT MY FINANCIAL

SITUATION MUST CONFORM TO BANKRUPTCY COURT GUIDELINES OR CARSON LAW CENTER MAY REFUSE TO PROCEED WITH MY CASE. I AUTHORIZE CARSON LAW CENTER TO OPEN MY FILE & PROCESS MY BANKRUPTCY ACCORDING TO THE TERMS OF THIS PRICING GUIDELINE.

DO NOT SIGN THIS DOCUMENT UNTIL YOU HAVE READ & UNDERSTOOD ITS CONTENTS.

CLIENT

ACCEPTED: CARSON LAW CENTER

By: _____

By: Lydia M. Carson_____

Date: _____

NOTE: PRICES QUOTED IN THIS GUIDELINE ARE SUBJECT TO CHANGE WITHOUT NOTICE. THIS OFFICE GENERALLY FILES NEW MISSOURI CASES EVERY THURSDAY BUT DOES NOT GUARNATEE ANY SPECIFIC FILING DATE.