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. (Please see the reverse.)

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.

CONTRACT FOR LEGAL SERVICES TO BE PROVIDED

Niebuhr Law Firm

PO Box 10407, Peoria, IL 61612-0407
(309) 689-0116 (309) 689-0787
1-800-461-9402 Fax (309) 689-1018

FEES: CHAPTER 7		**CHAPTER 13**	
$276	Attorney Fees	$301	Attorney fees before filing
$299	Filing Fee	$274	Filing fee
$575	Total	$575	total paid before filing

Chapter 7 Cases: The initial consultation is at no charge. $150.00 must be paid before the attorney will draft the bankruptcy paper work, and/or respond to creditor's calls.
Chapter 13 Cases: The initial consultation is at no charge. $500.00 dollars must be paid before the attorney will draft the bankruptcy paper work, and respond to creditor's calls. The attorney fees for a Chapter 13 case vary. **Currently the fee ranges from $2,000.00 for simple filings up to $2,5.00 for more complicated cases. Amount quoted: _____ Initials of client_____**

WORK TO BE PERFORMED BY NIEBUHR LAW FIRM

The initial consultation, preparation of the petition and schedules, and unlimited creditor phone calls regarding your case. The following activities will be performed after the client's full payment, completion of credit counseling, and the signing of all bankruptcy paperwork:

- The case will be filed electronically with the court within 15 days.
- We will fax paperwork to utility companies and/or employers to stop wage garnishments.
- An attorney will represent you at the Meeting of Creditors.
- We will notify you concerning reaffirmation agreements that are received from a creditor. This office **does not** prepare reaffirmation agreements; the creditor must provide them.

Additional fees if needed:

- Amendments to court filed documents: $50 plus court filing fees
- Replacement copies of paperwork – ranges from $6 to $26
- Lien Removal - $200 plus court filing fees
- Deed in lieu of foreclosure $100.00
- Redemption of Secured Liens - $200 plus court filing fees

NOTICE TO CLIENTS

- All payments will be made in cash, money order, or cashier's check.
- The client will notify the Niebuhr Law Firm of any change of phone number or address.
- Any delay of more than (90) ninety days, on the client's part, allows the Niebuhr Law Firm to close the file, dismiss the case and withdraw as the attorney of record.
- **The attorney fees are non-refundable.**
- Filing fees are refundable, if the case has not been filed.
- The client will attend the Meeting of Creditors and bring the (2) two required forms of ID as well as any documentation needed by the trustee.
- The client will contact an approved credit counseling agency to complete the credit counseling and debtor education requirements. This agency may charge an additional fee.