

THE DAY LAW OFFICE

4108 DELTONA BLVD. • SPRING HILL, FL 34606

PLEASE REPLY TO:
P.O. BOX 5535
SPRING HILL, FL 34611

(352)684-6545-Phone
(352)684-4529-Fax
daylawofficebk@tampabay.rr.com-email

David J. Day, Esq.
Sandra H. Day, Esq.

Cortney B. Menendez , Florida Registered Paralegal
Stacey Ferruzza, Legal Assistant

Dear Potential Client:

I look forward to meeting with you and discussing your legal matter with you. I ask that you completely fill out the enclosed paperwork and I understand that it may be burdensome and ask you to disclose more than you are comfortable with at an initial meeting. Please be confident that this information is kept confidential and will help me analyze your situation and determine which bankruptcy is best for you. The more information I have available on the intake, the less you will have to attempt to remember at our meeting.

Please read and complete the paperwork in its entirety. The first few pages are required to be given to you by law, and must be signed by all parties who may be filing a bankruptcy case. We will make a copy when you arrive for your records upon your request.

Please go to the internet and go to the www.nadaguides.com/cars and enter the information about your vehicles and print this out and bring with you to your appointment.

I truly look forward to meeting with you and please know that you are not alone. My practice area for the last fifteen years has primarily been bankruptcy and I have personally filed over 3,000 cases. My experience and compassion will make you feel comfortable during the process.

If you are unable to keep this appointment, I ask that you give the office 24 hours notice.

Sincerely,



Sandra Day

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DATE: _____

NAME: _____ SPOUSE _____

Please list your spouse even you are separated or they do not plan on filing. We must know if you are married.

MARITAL STATUS: Married: _____ Separated: _____

If divorced ex-spouses name or names: _____

ADDRESS: _____ CITY: _____

STATE: _____ ZIP CODE: _____

CELL PHONE: _____ HOME PHONE: _____

WORK PHONE (please give only if you want calls to this #) _____

EMAIL ADDRESS: _____

SOCIAL SECURITY NUMBER: _____ SPOUSE: _____

(We use the social security number to search PACER database for prior cases)

HAVE YOU FILED FOR BANKRUPTCY IN THE PAST: _____ YEAR: _____

ARE YOU CURRENTLY IN AN ACTIVE BANKRUPTCY: _____

HAVE YOU EVER SPOKEN TO OR MET WITH ANOTHER BANKRPUPTCY ATTORNEY?

NO _____ YES _____ Name of Attorney: _____

APPROXIMATELY HOW MUCH CREDIT CARD DEBT DO YOU HAVE: \$ _____

MEDICAL DEBT: \$ _____ IRS DEBT: \$ _____

CAR REPOS: \$ _____ OTHER DEBT:\$ _____

HOW WERE YOU REFERRED TO OUR OFFICE: _____

To be completed by attorney:

Conflict Check: _____

Chapter: _____

Fee Quoted: _____

Filing Fee: _____

Issues:

Foreclosure: _____

Lawsuits Pending: _____

Liens to remove: _____

IRS ISSUES: _____

Other: _____

PLEASE READ:

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 Attorney Sandra H. Day of The Day Law Office (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.

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.

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 \$335.00.

Under Chapter 7, you can usually exempt, or keep, most or all of your assets under Florida law, or, if you have not lived in Florida for the past two years, under the state's exemption law that applies to your case. 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 its 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 cannot 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 \$394,725.00 in unsecured debt (such as credit cards and doctor's bills) and less than \$1,184,200 in secured debt (such as mortgages and car loans) to qualify for Chapter 13. The filing fee for a Chapter 13 is \$310.00.

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.

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.

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 BANKRUPTCY**

Please Note: These Notices are required by legislation adopted 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 bankruptcy, so long as you provide accurate and complete information.

1. All information that the assisted person is required to provide with a petition thereafter during a case under this title is required to be complete, accurate and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in section 707(b)(2) and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and
4. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

**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 only attorneys, not bankruptcy petition preparers, can give you legal advice.

ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I have received from Attorney Sandra H. Day 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)

*signed in spouses absence with permission

BOTH OF THESE SPACES MUST BE SIGNED IF YOU ARE MARRIED AND FILING JOINTLY

CHAPTER 7/13 BANKRUPTCY INTAKE

1. Have you ever filed bankruptcy before? _____ If yes: When _____ Where _____ Chapter _____
2. How long have you lived in Florida _____

If you have not lived in Florida for 2 years where have you resided in the last four years? _____

3. Do you own real estate including: vacant lots, property out of state, out of country or co-owned with another person?:
PLEASE LIST ALL:

REAL ESTATE YOUR NAME IS ON	FAIR MARKET VALUE	BALANCE ON LOAN
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Are any of the above properties for sale or leased: _____

Have you made any agreements with the mortgage company ex: loan modification, forbearance? _____

4. Do you own a timeshare/vacation club/other or cemetery plot: _____

TIMESHARES/CEMETARY PLOTS	FAIR MARKET VALUE	BALANCE OF LOAN
---------------------------	-------------------	-----------------

5. List all vehicles owned or co-owned: ***PLEASE DISCLOSE ALL VEHICLES/MOTORCYCLES***

Please go to the internet and go to the www.nadaguides.com/cars and enter the information about your vehicles and print this out and bring with you to your appointment.

Year	Make	Model	Mileage	Amount owed	VALUE	Payments Current?	Keep or let go
------	------	-------	---------	-------------	-------	-------------------	----------------

8. List any Boats, Campers, Four Wheelers, Trailers, Golf carts, ATVs, Jet Skis etc. owned:

Year	Make	Model	Mileage/hours	Amount owed	VALUE	Payments current?	Keep/Let Go
------	------	-------	---------------	-------------	-------	-------------------	-------------

9. TAXES/IRS: Have you filed all required income tax returns (Form 1040) with the IRS? YES NO Circle answer

How much was your tax refund last year?: _____ Refund was spent on: _____

Are you waiting on a refund from another year at this time? _____ Amount: \$ _____

Do you owe the IRS at this time? _____ Amount: _____ When was tax assessed? _____

Do you owe property taxes? _____

REAL ESTATE	AMOUNT OF PROPERTY TAX OWED
-------------	-----------------------------

10. Do you have a retirement account/401k/403B or pension plan of any kind? _____

Annuity: _____ Whole life insurance: _____ Any other retirement: _____

Stocks: _____ Bonds: _____ Mutual Funds: _____ Other: _____

11. Are you a co-owner of any other property? (vehicle/bank account/real estate/other) _____

Please list property and ownership: _____

When was the last time you charged on a credit card? _____ What was charged? _____

12. Please list all bank accounts/Certificates of Deposit (CD) Money Market accounts etc):
- | Bank | Balance | Please circle type of account | | Joint with another |
|-------------|----------|-------------------------------|---------|--------------------|
| Bank: _____ | \$ _____ | Checking | Savings | _____ |
| Bank: _____ | \$ _____ | Checking | Savings | _____ |
| Bank: _____ | \$ _____ | Checking | Savings | _____ |
| Bank: _____ | \$ _____ | Checking | Savings | _____ |
| Bank: _____ | \$ _____ | Checking | Savings | _____ |
13. Have you taken out a cash advance from a credit card or used a credit card check in the last:
 30 days _____ 60 days _____ 90 days _____ 120 days _____
 Have you taken out a cash advance from AMSCOT or other pay day loan company? _____
 Date: _____ Amount: _____
 Have you charged anything over \$500.00 in the last year on one credit card? _____ Item: _____ Amount: _____
14. Have you borrowed money from a Finance Company like SpringLeaf Fiancial? _____ Amount: \$ _____
 Was any personal property or your vehicle pledged as collateral for this loan? _____ Item: _____
15. Have you paid a family member or friend back any money that you have owed them in the last 12 months? _____
 If Yes: Amount paid back in last 12 months:\$ _____ Relationship to you: _____
16. Have you been in a car accident/injured in the last four years? _____ Did you have a lawsuit? _____
 Is the lawsuit concluded? _____ Amount awarded: \$ _____
17. Have you been injured or do you have the right to sue for any other type of action?: YES or NO Please circle one
- | | | |
|--------------------------------|-----------|---------------|
| Medical Malpractice | YES OR NO | Please circle |
| Class Action Lawsuit | YES OR NO | Please circle |
| Workers Compensation | YES OR NO | Please circle |
| Personal Injury | YES OR NO | Please circle |
| Any other type of legal action | YES OR NO | Please circle |
18. Are you currently waiting to receive any of the following? PLEASE CIRCLE ANSWER
- | | | |
|-------------------------------------|-----|----|
| IRS REFUND | YES | NO |
| INHERITANCE | YES | NO |
| LIFE INSURANCE PROCEEDS | YES | NO |
| SOCIAL SECURITY/DISABILITY BACK PAY | YES | NO |
| BP CLAIM | YES | NO |
| OTHER MONIES | YES | NO |
19. Do you owe: CHILD SUPPORT? _____ AMOUNT \$ _____ to whom: _____
 ALIMONY? _____ AMOUNT \$ _____ to whom: _____
20. Do you have student loans? _____ BALANCE: _____
21. Have you SOLD anything in the last 2 years valued at more than \$500.00 or had a title?
 ITEM: _____ VALUE:\$ _____ SALE PRICE:\$ _____
22. Have you TRADED in any vehicles in the last 2 years? _____
 YEAR & MAKE VEHICLE: _____ VALUE GIVEN IN TRADE: \$ _____
23. Have you given anything away that was valued at more than \$500.00 in the last year? _____
 ITEM: _____ VALUE: _____ Person Given to: _____
24. Have you pledged any of your assets to obtain new debt in the last year? _____ ITEM: _____ Date: _____
25. Have you been Served with a Summons/Lawsuit? : _____ County: _____ Creditor: _____
 Do you have any Judgments against you? _____ County: _____ Creditor: _____
26. Are you the beneficiary of a Trust, Annuity or Inheritance? _____
27. What is the value of the items in your home at a garage sale? _____ (you do not have to sell them!)