

**THE TILLMAN LAW FIRM/LIBERTY LAW GROUP**

**NOTE: PLEASE SUBMIT YOUR COMPLETED PAPERWORK, SUPPORTING DOCUMENTS AND RETAINER FEE**

To: Prospective Client

Thank you for contacting our firm regarding your options for debt relief under the various chapters of the Bankruptcy Code. Enclosed are the following documents for your review:

- Confidential Bankruptcy Intake Sheet
- Bankruptcy Client Checklist - Checklist of documents that you need to provide to our firm
- Notice to Individual Consumer Debtor Under §342(b) of the Bankruptcy Code, containing a description of chapter 7, 11, 12, and 13 and the general purpose, benefits, and costs of proceeding under each of those chapters; explaining the types of services available from credit counseling agencies; and informing you of the bankruptcy fraud provisions. Disclosures required by 11 U.S.C. §527(a) (2) and by 11 U.S.C. §527(b), as well as a Summary List of Debts that are generally non-dischargeable
- Consumer Authorization and Release for Credit Report
- Information Regarding Domestic Support Orders Form
- DHR.com Credit Counseling Course Information Form - All debtors must complete a **court approved credit counseling** session and provide a certificate of completion prior to filing bankruptcy. Please see the last page of this package regarding this. This is the link for a list of several other approved credit counseling agencies.  
[http://www.usdoj.gov/ust/ea/bapcpa/ccde/cc\\_approved.htm](http://www.usdoj.gov/ust/ea/bapcpa/ccde/cc_approved.htm)  
You may contact any of the agencies on the list or use the one included in this package
- Contract for Compensation for Legal Services (Fee Agreement), which explains the fees associated with your bankruptcy. **If you elect to pay using our payment plan, please indicate and keep in mind that you must make weekly or bi-weekly payments until paid in full.** If anything concerning your debts, assets or income changes during the time in which you are making payments, you must notify us of the same.

Please note that we will take no action on your behalf until we have received all of the documents listed on the attached checklist. Additionally, you must remit the amount of fees and costs set forth in the Fee Agreement as a condition of filing the case with the Bankruptcy Court. We promise to make your case a hassle-free one by utilizing e-mail, mail, phone and fax as much as possible. Our goal is to provide you with quality service to get you through this process as quickly and as efficiently as possible. We look forward to working with you.

Very Truly Yours,  
Timolyn Whitney Tillman  
Timolyn Whitney Tillman, Esq.

Enclosures

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**PLEASE SEND ALL CORRESPONDENCE TO THE VIRGINIA BEACH OFFICE**  
Virginia Office: 4646 Princess Anne Road, Suite 101, Virginia Beach, VA 23462 - Phone (757) 333-0599  
Norfolk Office: 440 Monticello Avenue, Suite 1892, Norfolk, VA 23510 - Phone (757) 333-0599  
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"We are a General Practice and a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code."



DATE: \_\_\_\_\_ Have you Consulted for Bankruptcy Before? \_\_\_\_\_ Filed Bankruptcy Before? \_\_\_\_\_

How did you hear about us? Internet Referral Moneyclip Phonebook Other \_\_\_\_\_

WE FILE 2 TYPES OF CONSUMER BANKRUPTCIES: Which do you prefer?

Ch 7 – Remove debt forever!

Ch 13 – Consolidate & Repay debt over 3-5 years.

A. PERSONAL INFORMATION

SPOUSE'S INFORMATION (even if filing individually)

Table with 2 main columns for personal and spouse information, including fields for name, address, phone, and social security number.

B. DO YOU OR YOUR SPOUSE OWN ANY REAL ESTATE? YES NO (if no, skip to "C")

Table for real estate information with columns for description, present value, value based upon, year purchased, and purchase price.

Have you filed a Homestead Declaration? No Yes Don't Know

Have you received a "Notice of Default"? No Yes - When?

Is there a Sale Date Pending? No Yes - When?

C. CAR/MOTORCYCLE INFORMATION – Give your best estimates. List all cars, whether PAID OR NOT, IN YOUR NAME OR NOT.

Table for car/motorcycle information with columns for year, auto make, auto model, mileage, mo/yr bought, fair market value, loan, name of lien holder, balance owed, mo pmt, and # mo's late.

D. OTHER DEBT INFORMATION – Give your best estimates

Table for other debt information with columns for item description, approx # of items, approximate total combined balances, approx total charges within last 6 months, approx total payments within last 6 months, and months late.

**E. RETIREMENT, 401K, IRA, EDUCATIONAL IRA, STOCK, BANK ACCOUNTS & OTHER VALUABLE ASSETS – Give your best estimates.**

RETIREMENT PLAN (ie. 401K, IRA, PERS, Profit Sharing)	VESTED VALUE \$	LOANS TAKEN AGAINST IT \$	MONTHLY CONTRIBUTION YOU MAKE \$
BANK/SAVINGS ACCOUNTS \$	STOCKS \$	CASH VALUE OF LIFE INSURANCE \$	OTHER VALUABLE ASSETS WORTH > \$3,00.00 \$

**F. EMPLOYMENT & INCOME INFORMATION – Please estimate you and your spouse’s GROSS INCOME (income before taxes & deductions)**

CURRENT OCCUPATION	LAST YEAR GROSS INCOME \$	HOURS WORK EACH WEEK	HOURLY RATE \$ /hour	TOTAL PAST 6 MO INCOME	CURRENT MONTHLY GROSS
SPOUSE’S CURRENT OCCUPATION	LAST YEAR GROSS INCOME \$	HOURS WORK EACH WEEK	HOURLY RATE \$ /hour	TOTAL PAST 6 MO INCOME	CURRENT MONTHLY GROSS

**G. Monthly Living Expenses IF NO DEBT – Give your best estimates**

MONTHLY EXPENSE	ESTIMATE	(leave blank)
Rent/Total Mortgage Payments	\$	
Gas & Electricity	\$	
Water & Sewer	\$	
Phone	\$	
Cable/Satellite/Internet	\$	
Home Maintenance	\$	
Food	\$	
Clothing/Laundry/Dry Cleaning	\$	
Out-of-pocket medical & dental expenses	\$	
Transportation/Gas	\$	
Recreation, entertainment, magazines	\$	
Charitable Contributions	\$	
Insurance -Homeowner’s/Renter’s	\$	
Insurance -Medical/Dental/Eye (out of pocket)	\$	
Insurance-Auto	\$	
Car Payments	\$	
PAST Taxes (not already deducted from pay)	\$	
Childcare/Daycare	\$	
Spousal/Child Support COURT ORDERED	\$	
Support-other NOT COURT ORDERED	\$	
Business Expenses/Tools of Trade	\$	
Student Loan Payments	\$	
Storage:	\$	
Pets:	\$	
Gardner:	\$	
Gym, Parking, Bank Fees:	\$	
Auto Upkeep	\$	
Fines/Tickets	\$	
School/Books/Education for Trade	\$	
<b>TOTAL (Attorney will add for you)</b>	\$	

Do you have or expect to receive any income or property from the following:

Royalties?	No	Yes
Trust Fund?	No	Yes
Inheritance?	No	Yes
Second Job?	No	Yes
Life Insurance?	No	Yes
MSA or Divorce?	No	Yes
Overtime/Commissions?	No	Yes

If Yes, please explain:

Have you transferred/sold assets > \$1000 in last 2 years?  
No Yes Please explain:

Are you expecting a tax refund this year?  
No Yes How much?

Are there any co-signers on any of your accounts?  
No Yes Please explain:

Are you suing anyone? (i.e. Work Comp, MVA, etc)?  
No Yes Please explain:

Has any of the following occurred in the past **90 DAYS?**

- \$600 or more of wages garnished?
- \$600 or more of bank account money taken?
- Judgment lien entered against you or lien on home?

If you answered yes on any of the above, please explain (who/how much/when):

OFFICE USE ONLY

Notes:

**BANKRUPTCY CLIENT CHECKLIST**  
**PAGE 1 OF 2**

All clients must provide the following documents (where applicable) to this office prior the preparation of their bankruptcy petition. Please return this page with a check by each listed item to indicate that the documents have been provided. If items are not applicable please indicate by placing N/A by that item.

**INCOME INFORMATION**

1. Last 6 months of paystubs (including paystubs for a non-filing spouse). If Paystubs are lost or not available, please request a payroll report from your employer showing all wages and deductions for the pay periods covering the last 6 months prior to filing your bankruptcy case.
2. If applicable, proof of income from all other sources for the last 6 months, including child support, unemployment, social security, boarders, tenants, etc.
3. Last 90 days income from retirement accounts, IRAs, 401Ks, VRS, etc.
4. Federal and State Income tax returns for the past two years, including copies of any W-2's, 1099's and 1098 forms. If any taxes are owed for any prior tax years, please provide documentation concerning the tax years owed and balances.

**FINANCIAL INFORMATION**

1. Last 3 months of bank accounts statements for all financial accounts (savings, checking, Certificate of Deposits, PayPal accounts, debit card accounts, pre-paid cards). Note: documentation showing your bank account balances on the date your case is filed will also be required.
2. A copy of any stock certificates, bonds, credit union and passbook savings accounts evidencing investments or savings.
3. Security agreements, financing statements and any or all personal property leases.

**ASSET INFORMATION (Automobiles, etc.)**

1. Copies of titles to all motor vehicles (including motorcycles and boats) that you own that have no balances owed on them (no liens, no title loans).

2. Documentation showing the balances owed on all vehicles (you may call the creditor and request a payoff).
3. For Virginia cases: For vehicles that have liens, provide us with a copy of your DMV transcript showing the liens on the vehicles (vehicles that have a car loan or title loan attached to them). This is not the same as a driving record. Please visit the State of Virginia's DMV website to obtain a copy: [http://www.dmv.virginia.gov/general/#records/drive\\_record.asp](http://www.dmv.virginia.gov/general/#records/drive_record.asp)
4. Copies of any and all lease agreements, including motor vehicle leases, rent-to-own property, cell phone contracts, etc.
5. Purchase contracts for all automobile loans, furniture loans, computers, etc. (for items in which you are making monthly installment payments).
6. Documents verifying interest in any future property (such as a will).

### **ASSET INFORMATION (REAL PROPERTY - HOUSES/LAND)**

1. Lien Search – we will have a title company do a lien search on your property.
2. A copy of the Deed and Deed of Trust on any real property that you own or in which you have an interest.
3. Most recent tax assessment for the property.
4. A copy of any appraisals done on the property within the last 12 months for all real property.

### **INSURANCE INFORMATION**

1. Automobile Insurance: copies of the declaration page for all auto insurance policies showing the coverage and policy limits.
2. Life Insurance: copies of the declaration page for all life insurance policies showing whether the policy is a term life or whole life policy. If you have a whole life insurance policy, please obtain documentation from your insurance carrier showing the current cash value of the policy.

### **MISCELLANEOUS**

1. Copies of any lawsuits, foreclosures, judgments, liens or garnishments filed within the last year.

2. Separation agreements, decrees of dissolution, divorce decrees or support obligations filed within the past (1) year. **If you are obligated to pay child support or spousal support to anyone, please provide a copy of the court order and complete the Domestic Support Obligation form.**
3. Copies of recent credit reports from all 3 major credit reporting agencies. If desired we can order a 3-source credit report from you. The direct fee for this report is \$40.00 and will be billed to your account. Please make sure the attached authorization is signed and returned to our office.
4. A copy of your driver's license or state identification card and social security card.
5. **Credit Counseling Certificate.** A certificate of credit counseling must be obtained prior to the filing of your case. Please see the attachment for further information.
6. Copies of any previous bankruptcy cases filed within the past (8) years.
7. If you have ever filed a Chapter 7 bankruptcy case before and you lived in Virginia when you filed the Chapter 7, you must obtain a copy of your previously filed Homestead Deed from the Circuit Court – Deeds Division in the city or county where you lived at the time that you filed the bankruptcy.
8. A list of the prior addresses you have lived within the past three (3) years. Please include dates of occupancy.
9. Completed set of our Client Intake forms, included the debt sheets, which provides us with the information necessary to prepare a well-detailed bankruptcy petition acceptable to the Court. In no circumstance will your credit report be used in place of the Debt Sheets. Your credit report will be used as a guide to make sure all of your debts are included.

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty that do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay non-dischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe

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Them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.  
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a) (1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Certificate of the Debtor**

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

_____	X _____	_____
Printed Name of Debtor	Signature of Debtor	Date
_____	X _____	_____
Printed Name of Joint Debtor (if any)	Signature of Joint Debtor (if any)	Date



**DISCLOSURES REQUIRED BY 11 USC § 527(a) (2)**

As an Assisted Person, please BE ADVISED that:

- (1) All information that you are required to provide with a petition and 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 you provide during your 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 sanctions.

**SUMMARY LIST OF DEBTS THAT ARE GENERALLY NONDISCHARGEABLE**

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay non-dischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

BY SIGNING THIS, I ASSERT THAT THIS DISCLOSURE WAS PROVIDED TO ME WITHIN 3 DAYS AFTER LIBERTY LAW GROUP FIRST OFFERED TO PROVIDE BANKRUPTCY ASSISTANCE TO ME AND I HAVE READ AND UNDERSTAND THE ABOVE INFORMATION.

\_\_\_\_\_  
CLIENT'S SIGNATURE (Debtor)

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CLIENT'S SIGNATURE (Joint Debtor)

\_\_\_\_\_  
DATE

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**DISCLOSURES REQUIRED BY 11 USC § 527(b)**

As an Assisted Person, please BE ADVISED that:

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.

BY SIGNING THIS, I ASSERT THAT THIS DISCLOSURE WAS PROVIDED TO ME WITHIN 3 DAYS AFTER LIBERTY LAW GROUP FIRST OFFERED TO PROVIDE BANKRUPTCY ASSISTANCE TO ME AND I HAVE READ AND UNDERSTAND THE ABOVE INFORMATION.

\_\_\_\_\_  
CLIENT'S SIGNATURE (Debtor)

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CLIENT'S SIGNATURE (Joint Debtor)

\_\_\_\_\_  
DATE

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CIN Account Number: A1635  
Account Name: \_\_\_\_\_

**CONSUMER AUTHORIZATION AND RELEASE**

I / We hereby authorize Credit Infonet, Inc. doing business as CIN Legal Data Services ("CIN") to obtain my consumer report/credit information (hereinafter referred to as "Report") from one or more of the three national credit repositories (Equifax, Experian, TransUnion) and provide a copy of the Report to my attorney, Timolyn W. Tillman, Esq. ("Attorney") for Attorney to perform due diligence and verification pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. § 1681b (a) (2).

I / We acknowledge that the Report is provided "AS IS" AND THAT CIN MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE REPORT OR THAT IT WILL MEET MY NEEDS, AND CIN EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES.

I / We recognize that accuracy, validity or completeness of the Report provided by CIN is not guaranteed by CIN and I / We hereby release CIN and CIN's parent, sister, affiliated companies, successors and assigns and its and their directors, officers, agents, employees, and independent contractors (collectively, "CIN's Affiliates") from any liability for any negligence in connection with the preparation of the Report and from any loss, damages, expenses, costs or obligations of any kind and nature whatsoever suffered by me resulting directly or indirectly from the inaccuracy, invalidity, or incompleteness of the Report.

I / We covenant not to sue or maintain any claim, cause of action, demand, cross action, counterclaim, third party action, or other form of pleading against CIN or CIN's Affiliates for damages based on the inaccuracy, invalidity, or incompleteness of any Report provided by CIN hereunder.

If one or more provisions, or a portion of a provision, of this document are held for any reason to be invalid, illegal or unenforceable, such invalidity or illegality or unenforceability will not affect any other provisions of this document, and this document will be construed as if such invalid, illegal or unenforceable provision had not been contained herein.

Date: \_\_\_\_\_  
Primary Applicant Name: \_\_\_\_\_  
Primary Applicant SSN: \_\_\_\_\_  
Primary Applicant Signature: \_\_\_\_\_  
Co-Applicant Name: \_\_\_\_\_  
Co-Applicant SSN: \_\_\_\_\_  
Co-Applicant Signature: \_\_\_\_\_

**\*Please copy a photo ID for both the Primary Applicant and Co-Applicant in the space above. Fax completed form to CIN at 800-803-3307**

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**INFORMATION REGARDING DOMESTIC SUPPORT ORDERS**  
**(CHILD SUPPORT/SPOUSAL SUPPORT OBLIGATIONS)**

Date \_\_\_\_\_

Name of Debtor: \_\_\_\_\_

Bankruptcy Case Number: \_\_\_\_\_

---

Name and Address of person having a claim for Domestic Support  
Obligation **(you are obligated to pay this person child support or  
spousal support)** :

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

---

Name and Address of government agency, if any, who is collecting  
the payments for the support obligation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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**PLEASE SEND ALL CORRESPONDENCE TO THE VIRGINIA BEACH OFFICE**

Virginia Office: 4646 Princess Anne Road, Suite 101, Virginia Beach, VA 23462 - Phone (757) 333-0599  
Norfolk Office: 440 Monticello Avenue, Suite 1892, Norfolk, VA 23510 - Phone (757) 333-0599  
Newport News Office: 11815 Fountain Way, Suite 300, Newport News, VA 23606 - Phone (757) 333-0599

E-Mail: [Legal@LibertyLawClinic.com](mailto:Legal@LibertyLawClinic.com) Fax: (866) 562-8290

[www.DivorceByMail.com](http://www.DivorceByMail.com) [www.aBankruptcyByMail.com](http://www.aBankruptcyByMail.com)

*"We are a General Practice and a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code."*

# DHDR.com 1-888-963-8088

First Course (before case is filed) by DebtHelper

## Internet Delivery Method \$24

- Step 1** Go to [www.DHDR.com](http://www.DHDR.com) and click on the blue "Start The First Course" button.
- Step 2** Read the disclosures, scroll to the bottom and click the box "I /We have read these disclosures..." and then click "Continue."
- Step 3** Complete the personal information and click "Go to Next Step". Enter additional financial information and your partner/attorney code, which is [TX0385](#), select "Go to Next Step."
- Step 4** Continue through appropriate prompts.
- Step 6** Begin the course by clicking where it says "Login." Complete the course online and Submit. Enter your payment.
- Step 7** Complete "Live Chat" or phone call to 800-920-2262 for certificate.

## Telephone Delivery Method \$24

- Step 1** Call toll free 1-888-963-8088
- Step 2** Tell the certified counselor you wish to take the "first course through DHDR.com via the telephone." Provide the counselor with Partner/Attorney Code: [TX0385](#). The counselor will take you through the course.

**NOTE:** Remember to each speak to counselor directly for follow up session as directed.

\*1-888-963-8088

## Second Course (after case is filed) by Dave Ramsey's Debtor Education

### Internet Delivery Method \$25

- Step 1** Go to [www.DHDR.com](http://www.DHDR.com) and click on the blue "Start the Second Course" button by Dave Ramsey's Debtor Education.
- Step 2** Enter your attorney code, which is [TX0385](#). Click "Submit."
- Step 3** Choose the online or DVD course and select single or joint filer.
- Step 4** Create your account:
- Enter your case number and judicial district.
  - Follow prompts carefully. Your username and password will not necessarily be the same as first course. If filing jointly, you will need two unique usernames.
  - Select and answer security questions for each filer.
  - Verify your account information.

### DVD Delivery Method \$45

- Step 1** Call 1-888-963-8088 and choose option two. You will need your attorney code, which is [TX0385](#), and your case number.
- Step 2** The DVD will be sent to you via USPS Priority Mail and will arrive within six business days.
- Step 3** View the DVD on your home DVD player.
- Step 4** To obtain your certificate, follow the instructions located on the first page of the workbook that accompanies the DVD.

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Texas Office: 16422 Stuebner Airline Road, Spring, TX 77379 - Phone (281) 882-3928  
E-Mail: [tillman@justice.com](mailto:tillman@justice.com) Fax: (866) 562-8290 [www.aBankruptcyByMail.com](http://www.aBankruptcyByMail.com)

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