

BEECHER, FIELD, WALKER, MORRIS, HOFFMAN & JOHNSON, P.C.

Please direct all mail to:

Beecher Law Firm
620 Lafayette St., Suite 300
P.O. Box 178
Waterloo, IA 50704
Attn: Barb Johnson

Fax: 319-234-1225

Toll Free: 1-877-888-1766

www.IowaBankruptcyHelp.com

www.IowaChapter7.com

OFFICE LOCATIONS:

Waterloo: 620 Lafayette St., Ste 300
Cedar Rapids: 222 3rd Ave. SE
Suite 299 (Armstrong Bldg.)
Des Moines: 309 Court Ave., Suite 805
Mason City: 103 E. State St., Suite 606B
Vinton: 218 W. 4th St.

Thank you for your questions about bankruptcy. I would like to schedule a free initial consultation with you to provide you with an analysis of your situation and eligibility for bankruptcy. These consultations can be scheduled by telephone or in person. I provide legal services throughout Eastern Iowa. In order to provide you with a **free analysis** on whether you qualify for bankruptcy, I need you to return to me:

1. The enclosed 9-page worksheet (Bankruptcy Questionnaire);
2. Your most recent debt statements (i.e., credit card bills, medical bills, etc.);
3. All pay stubs for the past **six months**. (This can include a print out from your employer for each pay period for the past six months. If you do not receive pay stubs because you are self employed or are paid in cash, then some evidence of your pay for each month for the past six months (Quick Books report, bank statements, etc.). **Please note that W-2s do NOT serve as a substitute for your pay stubs over the past six months;**
4. Your last filed tax return;

If you decide to file a bankruptcy petition, you will be eligible for a \$200.00 discount if each of the following three contingencies are met: (1) you return the questionnaire and all information referenced above in one mailing within 30 days. Please review this letter and the enclosed checklist to help you organize your mailing so that you do not forget anything; (2) You complete and return the enclosed authorization form and remit \$35.00 each (\$70.00 for a couple) made out to the Beecher Law Firm authorizing me to purchase a tri-bureau credit report for you. This allows me to purchase the most accurate and up-to-date information on your debts, and the \$200.00 discount you will receive will more than pay for the \$35.00 I am asking you to advance. Providing me with a credit report that you pull will not qualify you for the discount; (3) schedule your free initial consultation by telephone instead of in person. This gives us flexibility in scheduling in the event a trial or hearing runs late, and it allows you to wait at home instead of in an office waiting room, and it saves everyone time and money on travel. In-person initial appointments are available to anyone requesting them, but these do not qualify you for the \$200.00 discount. Likewise, we will be happy to represent you even if you take more than 30 days to return the packet, or refuse our offer to purchase the tri-bureau credit report, but again, you will not be eligible for the discount.

I have enclosed a return envelope to use for returning this information to me. Please note that all data processing and accounting is done in the Waterloo office. Please mail your information to: **BEECHER LAW FIRM, P.O. BOX 178, WATERLOO, IA 50704-0178**. Please include your return address on the envelope and place enough postage on the envelope. Once I have received

these documents, my assistant will contact you to set up your **free** initial consultation. This appointment can be scheduled in any of our offices throughout Eastern Iowa or by phone. Limited evening and weekend appointments are also available by phone. I have enclosed a checklist for you to use to help you organize your return packet to me. I am also sending you a document called "Frequently Asked Questions" along with other notices that should answer many of your questions about bankruptcy.

When sending your statements to me, it helps if your bills and invoices are pulled from their envelopes, envelopes and promotional material removed, and the statements neatly stacked, and paper clipped together. I will also need to know if these debts have been turned over to any collection agencies or attorneys as we need to list them on your schedules as well. If I do not have the billing statement, the debt will not be listed, unless you can provide me with all of the information I need about the creditor and the debt, such as name, address, account number and approximate balance. Pulling your credit report from Equifax, or from all three credit reporting agencies, and providing us with a copy is also very helpful, but is no substitute for sending your latest invoices. A free one can be pulled annually at www.annualcreditreport.com. The tri-bureau report that I am offering to pull for you (for advanced payment of \$35.00 each) is the most accurate, and would substitute the need for you to pull or send any other credit report.

THE FOLLOWING ITEMS ARE HELPFUL IF YOU CAN SEND THEM, BUT NOT ESSENTIAL. I WILL NEED THIS INFORMATION BEFORE YOU FILE:

1. A photocopy of your most recent loan statements and /or payment books invoice for all loans secured by real estate, automobiles, or other assets. The questionnaire asks you the payoff of each loan, the approximate dates these loans were taken, and what the loan was for, and I will need to know this information, so obtaining it now will help you complete the questionnaire.
2. The legal descriptions and locations of any real property owned (a copy of the legal description can be made from your deed or abstract or sometimes off your county assessor's web site).
3. Information (quarterly statement) about annuities; IRAs, ERISA, Keogh or other pension or profit sharing plans; stocks and bonds; alimony, maintenance, support and property settlements, and life insurance policies.

My fees are discussed in detail in the enclosed "Frequently Asked Questions" if it has not already been quoted to you. I will go over it in detail with you when we meet. YOU ARE NOT REQUIRED TO SEND OR BRING ANY MONEY TO OUR FIRST MEETING TOGETHER. The meeting is free of charge.

If there are any other questions you have, please do not hesitate to call. My legal assistants, Barb, Margo, Emily, or I will be happy to assist you in any way we can.

Sincerely yours,

Kevin D. Ahrenholz

Enclosures