

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

Please direct all mail to:

**Beecher Law Firm**  
P.O. Box 178  
Waterloo, IA 50704  
Attn: Jennifer Erickson

WATERLOO:  
620 Lafayette St., Ste 300

CEDAR RAPIDS:  
222 3<sup>rd</sup> Ave. SE, Ste. 299  
(The Armstrong Building)

**Toll Free: 1-877-888-1766**  
(All Offices)

[jerickson@beecherlaw.com](mailto:jerickson@beecherlaw.com)

[www.IowaBankruptcyHelp.com](http://www.IowaBankruptcyHelp.com)

**ADDITIONAL OFFICE LOCATIONS:**

AMES: 1608 S. Duff Ave.  
DUBUQUE: 810 Locust St.  
INDEPENDENCE: 112 First St.  
MARSHALLTOWN: 30 W. Main St.  
MASON CITY: 404 S. Monroe St.  
VINTON: 218 W 4<sup>th</sup> St.

Dear Client,

Thank you for your questions about bankruptcy. I would like to schedule a free initial consultation with you and provide you with an opinion as to your situation. These can be scheduled by telephone or in person, with a substantial discount to those clients filing bankruptcy who schedule these appointments by telephone. I provide legal services throughout Eastern Iowa, focusing primarily on debt issues. In order to provide you with a **free opinion** 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 statements (i.e., credit card bills, medical bills, etc.) that are not listed on the enclosed credit report we pulled with your permission;
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;** and
4. Your last filed tax return;

I have enclosed a return envelope to use for returning this information to me. Please note my staff does all of its data processing in our Waterloo office. Please mail all of 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 Jennifer 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 as you are preparing your mailing of information and documents back 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



KEVIN AHRENHOLZ  
▪ BANKRUPTCY LAWYER ▪

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 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](http://www.annualcreditreport.com).


**PLEASE GATHER THE FOLLOWING ITEMS IN CASE I NEED TO REFER TO THEM LATER:**

1. Your most recent loan statements and /or payment books for all loans secured by real estate, automobiles, or other assets. I will need to know the payoff of each loan, the approximate dates these loans were taken, and what the loan was for.
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.
4. Your latest tax returns that have been filed (State and Federal) (if you have not already sent them to me).

We will discuss your situation in more detail at that meeting. 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 BRING ANY MONEY TO OUR FIRST MEETING TOGETHER.** The meeting is free of charge if you elect not to file bankruptcy, and there is no obligation to file or to continue with my services. There is no charge or cost to you unless you file a bankruptcy petition, unless I assist you with creditor/debtor issues beyond our first free meeting at your request.

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

Sincerely yours,



Kevin D. Ahrenholz

KDA/jse  
Enclosures