



# Michael Barnett, PA

## Law Office

Michael Barnett, Esq.  
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## DEBT RELIEF AGENCY CONTRACT

Federal law requires that we enter into a contract with any persons to whom we are providing financial or bankruptcy advice within five days of the first recommendation made regarding bankruptcy. You are required to be given a copy of this contract, and the firm is required to retain a copy of the contract for two years, whether or not you retain the firm to file bankruptcy on your behalf.

This firm will initially go over your financial condition with you and make a recommendation based on the information of whether to file bankruptcy, and what type of bankruptcy to file. The firm does not give advice on any other area of law besides bankruptcy. The firm may require additional information prior to making a final recommendation, requiring additional appointments.

The client may have the option after the recommendation is made to file bankruptcy with the firm. If the client elects to employ the firm to file bankruptcy on their behalf, the firm will represent the client in filing the bankruptcy case and represent the client in matters before the bankruptcy court until the case is discharged. The firm will not represent the client in any appeals of any bankruptcy court orders unless separate arrangements are made for such appeal.

There is no fee charged for the initial consultation with the client regarding bankruptcy advice. Until the client retains the firm, at which time the client will sign and be given a separate bankruptcy contract, the client is not required to pay any fee to the firm. If the firm is retained, the client will be charged a retainer for the bankruptcy representation. In a chapter 7 this fee would need to be paid in full prior to the filing of the case. In a chapter 13 case a portion of the fee may be paid through the chapter 13 plan, and a portion would need to be paid prior to the filing of the case. The client has up to three months from the signing of the bankruptcy contract (not this DRA contract) to pay these fees and costs (though pending lawsuits or other issues may allow less time to file). For time spent in the chapter 13 case, and for any adversary matters or contested matters requiring more than one hearing, the client will be charged \$450/hour for services by Michael Barnett, \$100/hour for services by the senior paralegal, and \$50/hour for services by the junior paralegal. No charge will be made for the initial consultation even if the firm is retained at that appointment. Additionally, the client will be responsible for the following costs, but only if the firm is retained to file a bankruptcy for the client: \$335 filing fee if a chapter 7 is filed, \$310 filing fee if a chapter 13 is filed, for credit reports, the credit counseling briefing, and the financial management briefing; \$67 in an individual case, \$100 in a joint case; \$31 for any supplements to

