

NOTICE TO CLIENTS WHO CONTEMPLATE FILING BANKRUPTCY

The purposes of this Notice and The Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document are to make you aware of some of your obligations should you file bankruptcy.

Note: This Notice and the Statement are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, they are designed to intimidate people who need debt relief under the Bankruptcy Code, and are based on the erroneous assumption that debtors are dishonest. 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.

You are, therefore, notified as follows:

1. All information that you are required to provide with your bankruptcy petition and thereafter in your case is required to be complete, accurate, and truthful.
2. All your assets and all your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case.
3. The value of each asset which is secured by a lien on such asset must be stated as the replacement value of such asset after reasonable inquiring to establish such value. The replacement value means the replacement value of the date of the filing of the bankruptcy petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value means the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value as determined.
4. After reasonable inquiry you are required to state your current monthly income. Current monthly income is described on the attached of Terms and Definitions Addendum.
5. After reasonable inquiry you are required to state the amounts set out in section 707(b)(2) of the Bankruptcy Code. Those amounts are explained in the attached Terms and Definitions Addendum.
6. In a case under Chapter 13, after reasonable inquiry, you are required to state your disposable income determined in accordance with section 707(b)(2) of the Bankruptcy Code. Disposable income is explained on the attached addendum of Terms and Definitions.
7. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide information may result in dismissal of your case or other sanctions, including criminal sanctions.

TERMS AND DEFINITIONS ADDENDUM

The terms summarized below have complex statutory definitions. These summaries are provided to you to increase your understanding of them, but they are not intended to be taken as a complete substitute for the terms as they are defined in the law or as they are interpreted by Courts.

Current Monthly Income:	The six-month average of the total income received by a debtor during the last 6 full calendar months. It includes amounts that someone else pays toward your household expenses, but excludes benefits you receive under the Social Security Act as well as other unique benefits. 11 U.S.C. §101(10A).
Amounts Set Out Pursuant to Sections 707(b)(2):	The “means test” of section 707(b)(2) of the Bankruptcy Code creates a presumption that Chapter 7 of the code is being abused when a debtor’s Current Monthly Income is greater the median income and when reduced by their monthly expenses (as allowed by IRS standards), extraordinary medical expenses (including dependants), administrative expenses, limited school expenses, additional utility expenses; and further reduced by the 60-month average of payments on secured debts (house & car); and further reduced by the 60-month average of payments on priority claims (domestic support obligations, taxes, etc.) is then multiplied by 60 and the product exceeds the lesser of: (1) 25% of remaining unsecured claims or \$6575 whichever is greater; or (2) \$10,950. 11 U.S.C. §707(b)(2).
Disposable Income:	Current Monthly Income less amounts reasonably necessary to be expended for the maintenance and support of the debtor or a dependant of the debtor. If your current monthly income is greater than the median income, then the provisions of section 707(b)(2) apply in determination of your payment and length of your plan. 11 U.S.C. §1325(b).

Certificate of the Debtor

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

_____	X	_____
Printed Name(s) of Debtor(s)		Signature of Debtor Date
Case No. (if known) _____	X	_____
		Signature of Joint Debtor (if any) Date

Statement Mandated by Section 527 (b) of the Bankruptcy Code
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

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.

Certificate of the Debtor

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

Printed Name(s) of Debtor(s)	X	Signature of Debtor	Date
Case No. (if known)	X	Signature of Joint Debtor (if any)	Date

UNITED STATES BANKRUPTCY COURT

**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 who 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 nondischargeable 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 instalments 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 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 the Debtor

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

_____	X _____	_____
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X _____	_____
	Signature of Joint Debtor (if any)	Date

Attorney and Counselor at Law
6815 Manhattan Blvd., Suite 310
Fort Worth, TX 76120
(817) 535-9900

CLIENT EVALUATION DATA SHEET

NAME: (LAST, FIRST, MIDDLE) _____	SPOUSE: (LAST, FIRST, MIDDLE) _____
SOCIAL SECURITY NO.: _____	SOCIAL SECURITY NO.: _____
ADDRESS: _____ _____	ADDRESS (if different from yours): _____ _____
Home phone: _____	County You Live in: _____
Work phone: _____	Spouse work phone: _____

Have YOU or YOUR SPOUSE **EVER** filed bankruptcy before? If yes, where, when, and case number of all prior cases:

Have you LIVED IN THE STATE OF TEXAS for more than 2 years? (If not, where have you lived for the LAST 3 YEARS?

HOME: Own / Renting Payoff: \$ _____ Value: \$ _____ Purchase Date: _____
How far behind are you? _____ (# of mos.) Arrears \$ _____. Date next Payment is Due? _____

CARS: (#1) Year, Make, Model: _____ Purchase Date: _____
Own / Buying / Leasing Payoff: \$ _____ How far behind are you? _____ (# of mos.) \$ _____.

(#2) Year, Make, Model: _____ Purchase Date: _____
Own / Buying / Leasing Payoff: \$ _____ How far behind are you? _____ (# of mos.) \$ _____.

(#3) Year, Make, Model: _____ Purchase Date: _____
Own / Buying / Leasing Payoff: \$ _____ How far behind are you? _____ (# of mos.) \$ _____.

Are you pending or have you ever had a HOME FORECLOSURE or MOBILE HOME or CAR REPOSSESSION?
If yes, explain: _____

DO YOU OWE THE I.R.S.? YES/NO WHICH TAX YEARS? _____ HOW MUCH? \$ _____
Have you filed ALL THE TAX RETURNS that you are required to file? Y/N List all UNFILED returns? _____

Are you in a divorce, contemplating divorce or been divorced? _____ Is any ex-spouse on debts with you? _____
Do you pay any CHILD OR SPOUSAL SUPPORT? YES / NO ARE YOU BEHIND? NO / YES \$ _____

Do you have any STUDENT LOANS or are you a GUARANTOR on someone else's student loan? _____

HOW MUCH TOTAL **CREDIT CARD DEBT** DO YOU OWE? \$ _____
Have you done **ANY CASH ADVANCES** or **BALANCE TRANSFERS** or **CONVENIENCE CHECKS** on credit cards
in last **12 months**? Y / N (How much?) \$ _____ (WHEN?) _____ (WITH WHOM?) _____

List any **FURNITURE, ELECTRONICS, APPLIANCE, OR DEPARTMENT STORES YOU OWE:**

List any **FINANCE COMPANIES** or **PAYDAY LOANS** you owe: _____

How much total **MEDICAL BILLS** do you owe? \$ _____ Any pending treatment/surgery? _____

List Lenders (including Banks or Credit Unions) and approximate amounts of any other Loans or Lines of Credit:

Do you have any **BAD CHECKS** which are currently outstanding? NO / YES Name & Amount: _____

Do you or spouse have any **LAWSUITS** or **JUDGMENTS PENDING** (either for you or against you)? NO / YES
If yes, with whom and how much? _____

Have you had any **AUTO ACCIDENTS** in the past 2 years? _____

Have you **EVER OWNED A BUSINESS** or have you ever served as an **OFFICER OR MEMBER OF THE BOARD OF DIRECTORS** of a bank or company? YES / NO? (If yes, briefly describe): _____

Have you **TRANSFERRED** (sold or given away) **ANY PROPERTY** in the past 2 years? _____

Have you **TRANSFERRED** (sold or given away) **ANY REAL ESTATE IN THE PAST 5 YEARS?** _____

Have you ever sold or purchased any real estate to or from someone on an assumption? _____

ASSETS

Do you have any **RENTAL PROPERTY, LAKE LOTS, R.V.'S, BOATS, MOBILE HOMES, TIME SHARES, OR UNDEVELOPED REAL ESTATE?** Please List & Give Details (how much do you owe & how much is it worth):

Do you have any **RETIREMENT PLANS** (IRA's, 401K, Profit Sharing, Retirement, etc.) OR **CASH VALUE IN LIFE INSURANCE POLICY?** NO / YES If yes, circle which and give the value of each: \$ _____

LIST CASH IN **ALL BANK ACCOUNTS?** SAVINGS \$ _____ CHECKING \$ _____

Do you have any **STOCKS, BONDS, OR CD'S** not held in a retirement account? NO / YES \$ _____

DO YOU OWN ANY OTHER VALUABLE PROPERTY? YES / NO List: _____

Do you **EXPECT TO INHERIT IN THE NEXT 6 MONTHS**, or are you the **BENEFICIARY ON LIFE INSURANCE**, or **ANY TRUST?** YES / NO Explain: _____

Have you ever been convicted of a felony or are currently on probation, parole, or subject of any criminal accusations or indictments? YES / NO If yes, explain which crime & terms of release: _____

MONTHLY FAMILY BUDGET

GROSS PAY from Employment: (YOU) \$ _____ (SPOUSE) \$ _____
TAKE HOME PAY from Employment: (YOU) \$ _____ (SPOUSE) \$ _____
ALL OTHER INCOME (_____): (YOU) \$ _____ (SPOUSE) \$ _____

BASIC LIVING EXPENSES:

For variable expenses (electric bills, medical bills, etc.), figure how much you typically spend in a year and divide by twelve. Medical expenses should not include insurance premiums. If life/health insurance is deducted from your pay, do not include them as expenses here. If home insurance and property taxes are included in your mortgage payment, do not list them separately.

House/Rent Payment: \$ _____
Utilities (Electric, Gas, Water, Cable, Etc.): \$ _____
Phone Bill: \$ _____
Food: \$ _____
Clothing: \$ _____
Laundry/Cleaning: \$ _____
Medical/Dental Expenses: \$ _____
Reading/School: \$ _____
Insurance (Not Deducted from Your Pay Check): \$ _____
Gas, Repairs & Maintenance for Cars: \$ _____
Smoking/tobacco Habit: \$ _____
Recreation/Entertainment: \$ _____
Car Payments: \$ _____
Day Care: \$ _____
Support Payments (not deducted from your check): \$ _____
Other (List): \$ _____

TOTAL \$ _____

I HAVE COMPLETED THE INFORMATION ABOVE AND IT IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

CLIENTS SIGNATURE

(THIS PAGE IS FOR THE FIRM'S USE ONLY)

CHAPTER 7



CHAPTER 13



FOR ACCOUNTING SET-UP PURPOSES ONLY		
Basic Bankruptcy Attorney Fees for Case:		\$
Additional Fees to Be Added at Client Set-up:	Reaffirmation Agreements (_____)	\$
	522(f) Lien Avoidances (_____)	\$
	Judgment Lien Avoidances (_____)	\$
	Suggestions/Notices of Bankruptcy (_____)	\$
	Other:	\$
	FILING FEES: (\$299 for Chapter 7; \$300 for Chapter 13)	\$
Total Non-refundable Retainer Fee		\$
Down Payment Info.	Amount of Down Payment to Be Applied to PRIOR BALANCE:	\$
	Amount of Down Payment to Be Applied to NEW CASE:	\$
	TOTAL Down Payment:	\$
NOTE: Attorney services performed, not included or checked above must be billed upon discovery and completion.		
ADDITIONAL NOTES REGARDING PAYMENTS:		

MANDATORY

Reason for filing: (1) Reduction of Income: _____ ;
 (2) Unexpected Expense: _____ ; (3) Other: _____ .

AREAS OF CONCERN FOR PARALEGAL OR REVIEWING ATTORNEY TO CHECK ON:

HOME **FORECLOSURE** pending for? ____ / ____ /2011; Vehicle or Mobile Home **REPO** pending? NO / YES
 WAGE **GARNISHMENT** pending? NO / YES (If so, date of next payday? _____)
 FILE CASE ON OR BEFORE? ____ / ____ / 2011

CREDITORS TO NOTIFY WITH SHELL FILING: _____

OTHER/IMMEDIATE ACTION REQUIRED: _____

THIS CASE MUST BE ACCEPTED **ONLY** UNDER THE TERMS INDICATED BY THIS ORDER FORM AND THE CONTRACT OF EMPLOYMENT.

____ / ____ /2011
 DATE

 ATTORNEY / PARALEGAL'S INITIALS

LAW OFFICE OF JIM MORRISON, P.C.

Attorney and Counselor at Law

2001 Beach Street, Suite 514

Fort Worth, TX 76103

(817) 535-9900

NAME: _____

DATE: _____/_____/2011

HOW WERE YOU DIRECTED TO THE LAW OFFICE OF JIM MORRISON, P.C.?

PLEASE INDICATE HOW YOU FOUND OUT ABOUT US BY:

- 1. PLACING A "1" IN THE BOX BESIDE THE PRIMARY SOURCE; AND**
- 2. PLACING A "2" IN THE BOX BESIDE ANY SECONDARY SOURCE**

Website: www.JimMorrisonLaw.com

Foreclosure Letter

One of Our Clients Referred You. Name: _____

Another Attorney Referred You. Name: _____

I have been a client here before

Other, Please Specify: _____

Online Referral Service: Which one? _____

THANK YOU FOR YOUR ASSISTANCE!