

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

Please direct all mail to:

Toll Free: 1-877-888-1766

OFFICE LOCATIONS:

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

www.IowaChapter7.com

Waterloo: 620 Lafayette St., Ste 300
Cedar Rapids: 222 3rd Ave. SE, Ste. 299
(The Armstrong Bldg.)
Mason City: 103 E. State St., Suite 611B
(The Brick and Tile Building)
Des Moines: 309 Court Ave., Suite 805
Vinton: 218 W. 4th St.

Fax: 319-234-1225

Thank you for your questions about bankruptcy. I would like to schedule a free initial consultation with you to discuss your options and eligibility, but I need some documents from you first. These are:

1. The enclosed 9-page worksheet completed (Bankruptcy Questionnaire);
2. Your most recent debt / creditor statements (credit card bills, medical bills, etc.);
3. All pay stubs for the past **six months** for both spouses if married or common law. This can include a print out from your employer. If you do not receive pay stubs, then bank statements for six months may work. **W-2s do NOT serve as a substitute to pay stubs;**
4. Your last filed tax return;

Please return everything in the enclosed envelope with your return address and enough postage to our data entry department located at: **BEECHER LAW FIRM, P.O. BOX 178, WATERLOO, IA 50704-0178**. Once I receive these documents we 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. A phone appointment may entitle you to a \$200 discount in fees. Limited evening and weekend appointments are also available by phone. The enclosed checklist will help you return everything we need. If you do not include something, it will delay the scheduling of your meeting, so please return everything in one mailing, the first time. I am also sending you a document called "Frequently Asked Questions" along with other notices that should answer many of your questions about bankruptcy, and an Attorney contract which you are **not** required to sign now, but which details the costs for service we can perform for you.

When sending your statements to me, it helps if your bills and invoices are pulled from their envelopes, envelopes and promotional material removed, staples removed, 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. If I do not have the billing statement, the debt will not be listed or discharged. Sending your credit report is very helpful, but is not a substitute for sending your latest invoices. A free one can be pulled annually at www.annualcreditreport.com.

If you decide to file a bankruptcy petition, certain Chapter 7 candidates who earn below median income in Iowa may be eligible for a \$200.00 discount if each of the following contingencies are met:



KEVIN AHRENHOLZ
▪ BANKRUPTCY LAWYER ▪

(1) you return the questionnaire and all information referenced above in one mailing within 30 days, neatly organized (as discussed above, paper clipped, staples and promotional material removed, etc) without clutter or unnecessary information. If you empty your file cabinet into a box and send it, you will not receive the discount. Please review this letter and the enclosed checklist to help you organize your mailing so that you do not forget anything;

(2) complete and return the enclosed authorization form and remit \$35.00 each (\$70.00 per couple) made out to the Beecher Law Firm authorizing me to obtain a tri-bureau credit report for you. This allows me to obtain 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. In the alternative, you can send in \$20.00 per person (\$40.00 for joint husband/wife filers) and have us pull a single bureau report, but this is not as detailed or accurate as the tri-bureau, but it will qualify you for the discount. (You do not need to complete the enclosed authorization form if you want us to pull a single bureau report for you);

(3) schedule your free initial consultation by telephone instead of in person between the hours of 9:00 – 3:00 Monday through Friday. This gives us flexibility in scheduling, and it allows you to wait at home instead of in an office waiting room, and it saves everyone time and money on travel. We do have limited evening and weekend appointments available, and in-person appointments are always available, but they do not qualify you for the discount.

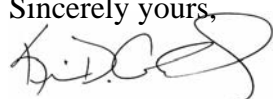
Items which we do not need now, but which will be needed to complete the questionnaire and before filing include:

1. Your most recent loan statement and /or payment book 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 / court order) about annuities; IRAs, ERISA, Keogh or other pension or profit sharing plans; stocks and bonds; life insurance policies; alimony, maintenance, support and property settlements.

We will discuss your situation in more detail at the initial meeting. My fees are discussed in detail in the enclosed "Frequently Asked Questions." **The initial 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, and we offer a 100% money-back guaranty in the event you pay and fail to qualify for bankruptcy. In other words, if you do not qualify, you do not pay, or your money back.**

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

Sincerely yours,



Kevin D. Ahrenholz

KDA/bjj

Enclosures