

The Law Office of  
*Michelle R. Nobile*

36 West Main Street  
707 Executive Building  
Rochester, New York 14614

Also Admitted in Pennsylvania & New Jersey

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RETAINER AGREEMENT AND REQUIRED NOTICES FOR BANKRUPTCY SERVICES  
(TELEPHONE CONSULTATION ONLY)

This agreement shall set forth the entire agreement between the Law Office of Michelle R. Nobile, as attorney, and \_\_\_\_\_ (PRINT YOUR NAME HERE) for legal services related to an anticipated Bankruptcy proceeding. Pursuant to Federal Bankruptcy Law, the Law Office of Michelle R. Nobile is a debt relief agency. We help people file for relief under the Bankruptcy Code.

For the agreed upon fee of \$0.00, Michelle R. Nobile shall perform the following services: Review of submitted consultation form and telephone consultation including analysis of the client's financial situation, and rendering advice to the client which will permit the client to determine if they would like to commence a bankruptcy proceeding.

The client understands and agrees that Michelle R. Nobile will provide a single telephone consultation, at no charge, for the purpose of discussing a potential bankruptcy filing. Any further consultations or services will require the client to meet with the attorney at the attorney's office and will require payment of any required fees.

Clients Obligations under the Bankruptcy Code:

UNDER FEDERAL BANKRUPTCY LAW AND THE TERMS OF THIS AGREEMENT:

1. YOU MUST PROVIDE COMPLETE, ACCURATE AND TRUTHFUL INFORMATION IN YOUR BANKRUPTCY FILING.
2. YOU MUST PROVIDE COMPLETE AND ACCURATE INFORMATION ABOUT ALL OF YOUR ASSETS AND LIABILITIES. (Do NOT order a credit report at this time, but you should obtain a current credit report AFTER having talked to your attorney.)
3. YOU MUST DETERMINE THE RECENT VALUE OF ALL ASSETS. THIS MEANS THE ACTUAL RETAIL VALUE, TAKING INTO CONSIDERATION THE AGE AND CONDITION OF THE ASSET. (You can obtain retail values through appraisals, classified ads, e-bay listings, NADA or Kelley Blue Book listings, etc.)
4. MANY OF YOUR ASSETS ARE CONSIDERED "EXEMPT", WHICH MEANS YOU ARE ALLOWED TO KEEP THEM AS A PART OF THE FRESH START PROVIDED BY BANKRUPTCY. WE WILL ASSIST YOU IN IDENTIFYING WHAT ASSETS ARE EXEMPT. YOU MUST DISCLOSE ALL ASSETS, EVEN THOSE THAT ARE EXEMPT.
5. YOU MUST ACCURATELY AND FULLY DISCLOSE ALL WAGES AND ALL OTHER INCOME, INCLUDING PROVIDING A PAY RECORD OR PAY STUBS SHOWING THE PAST 6 MONTHS OF INCOME. (Monthly income is considered an average of the past 6 months income under the Bankruptcy Code.)

NOTICE: THE INFORMATION YOU PROVIDE IS SUBJECT TO AUDIT. IF THE INFORMATION YOU PROVIDE IS INCOMPLETE OR INACCURATE, YOUR BANKRUPTCY CASE MAY BE DISMISSED, YOUR DISCHARGE MAY BE DENIED, AND YOU MAY BE SUBJECT TO CRIMINAL SANCTIONS INCLUDING IMPRISONMENT.

ADDITIONAL REQUIRED DISCLOSURE UNDER THE BANKRUPTCY CODE:

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER

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 chose 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 chose 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 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 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.

PLEASE be sure your name is printed on the first page where indicated and that you have signed this agreement below. Then you may fax the completed form to me at 585-546-5966 or scan it and email to [Attorney@NobileLaw.com](mailto:Attorney@NobileLaw.com)

Date: \_\_\_\_\_

\_\_\_\_\_  
Client:

\_\_\_\_\_  
Michelle R. Nobile