

CONSULTATION PACKET

What to expect:

At this appointment, you should bring the last seven months of pay\docs\stubs\advices for you and your spouse if married even if you are thinking of filing bankruptcy by yourself.

Ms. Greisman will go over the pay documents and discuss with you the reasons why you are thinking about filing bankruptcy. During this appointment we will further explain the bankruptcy process to you, answer all questions you may have and schedule a Get-Started appointments if necessary.

Documents Needed for an Accurate Free Consultation

- ✚ **Paycheck documents for you and your spouse, if married for the last seven months.**
 - **Showing commissions or bonuses received for the last seven months.**
- ✚ Unemployment benefits documentation received for the last seven months.
- ✚ Child or spousal support documentation paid or received for the last seven months.
- ✚ Social security payments received by any member of your household.
- ✚ Papers regarding any foreclosures, law suits, repossessions, garnishments or attachments during the past year.

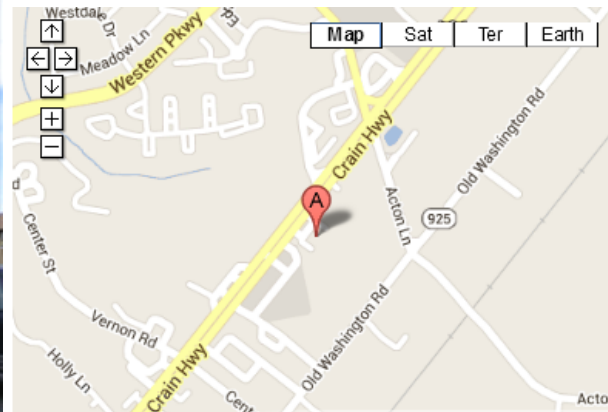
- ✚ **If you have your own business**, a complete monthly break-out list, gross receipts, operational expenses, net profits, including a year-to-date or recent monthly Profit & Loss Statement.

DIRECTIONS:

We are located on Right Side 301 (north) in Waldorf right after Berkley Square shopping center and before Acton Lane on the northbound side of 301.

Smallwood Building.

2670 Crain Hwy Suite #525 – Waldorf – MD - 20601



If you have any questions please call us @ 301-870-5417 or email us at customerservice@greismanlaw.com.

7 13 J				PERSONAL INFORMATION				Date: _____							
<i>(enter spouses information even if filing individually)</i>															
YOUR NAME MIDDLE LAST			SPOUSE NAME MIDDLE LAST												
STREET ADDRESS (RESIDENCE) Do You Own This Property? <input type="checkbox"/> Yes <input type="checkbox"/> No						STREET ADDRESS (RESIDENCE)									
CITY		STATE		ZIP CODE		CITY		STATE		ZIP CODE					
HOW LONG HAVE YOU LIVED AT THIS ADDRESS? MONTHS: _____ YEARS: _____			HAVE YOU LIVED IN MARYLAND FOR PAST 3 YEARS? <input type="checkbox"/> Yes <input type="checkbox"/> No			HOW LONG HAVE YOU LIVED AT THIS ADDRESS? MONTHS: _____ YEARS: _____			HAVE YOU LIVED IN MARYLAND FOR PAST 3 YEARS? <input type="checkbox"/> Yes <input type="checkbox"/> No						
EMAIL ADDRESS						EMAIL ADDRESS									
DAY PHONE		WORK PHONE		CELL PHONE		DAY PHONE		WORK PHONE		CELL PHONE					
SOCIAL SECURITY NUMBER				MARITAL STATUS				SOCIAL SECURITY NUMBER				MARITAL STATUS			
- -				<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Sep <input type="checkbox"/> Widowed				- -				<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Sep <input type="checkbox"/> Widowed			

REAL ESTATE OWNED or HAS YOUR NAME ON DEED <input type="checkbox"/> YES <input type="checkbox"/> NO					
DO YOU OR YOUR SPOUSE OWN ANY REAL ESTATE?					
<small>House(s) – Condo - Rental Property - Time Share - Office Buildings – Farms - Apartment Buildings - Trailer - Vacant Land - Motels - Burial Plot</small>					
STREET ADDRESS <i>(Properties I Own)</i>	ZIP CODE	LENDER #1	LENDER #2	MONTHLY PAYMENT	# MONTHS LATE?
1)		<i>Balance Owed?</i>	<i>Balance Owed?</i>		
2)		<i>Balance Owed?</i>	<i>Balance Owed?</i>		
3)		<i>Balance Owed?</i>	<i>Balance Owed?</i>		
Are you surrendering\giving back any property listed above?				#1 <input type="checkbox"/> #2 <input type="checkbox"/> #3 <input type="checkbox"/>	
Have you received a FORECLOSURE NOTICE? YES <input type="checkbox"/> NO <input type="checkbox"/>			On #1 <input type="checkbox"/> #2 <input type="checkbox"/> #3 <input type="checkbox"/>		
Is there a Sale Date Pending? YES <input type="checkbox"/> NO <input type="checkbox"/>			On #1 <input type="checkbox"/> #2 <input type="checkbox"/> #3 <input type="checkbox"/>		
TIMESHARE(S)					
Do you own Timeshare(s)? YES <input type="checkbox"/> NO <input type="checkbox"/>			Timeshare Name – Location – Week – etc..		
Surrendering any Timeshare(s)? YES <input type="checkbox"/> NO <input type="checkbox"/>			1)		
			2)		
			3)		

CAR / MOTORCYCLE / BOAT / ATV / JET SKI

List All Vehicles that have your name on title

Even if it is paid off, wrecked, doesn't run etc... If you name is on title, please list.

YEAR	AUTO MAKE	AUTO MODEL IX, EX, LT, ETC..	MILEAGE	MO/YR BOUGHT	DO NOT USE	LOAN	WHOM DO YOU MAKE PAYMENTS TO?	BALANCE OWED	MO PMT AMOUNT	# MO'S LATE
						PURCH LEASE		\$	\$	
						PURCH LEASE		\$	\$	
						PURCH LEASE		\$	\$	
						PURCH LEASE		\$	\$	
						PURCH LEASE		\$	\$	

Are you surrendering\giving back any vehicles listed above? YES NO

Are you listed as an owner\ co-signer on any other vehicle not listed above? YES NO

DO YOU OR YOUR SPOUSE OWN A BUSINESS? YES NO

Business Name:

Business Address:

Anything we should know about the business? Closed - Currently in operation - etc...

FAMILY MEMBERS

LIST ALL PEOPLE LIVING WITH YOU

NAME	AGE	NAME	AGE
You		4.	
2.		5.	
3.		6.	

ONLY CHECK THE BOX IF ANSWER IS YES

Ⓢ Wages garnished in last 90 days?	<input type="checkbox"/>
Ⓢ Bank account money taken by courts or lenders in last 90 days?	<input type="checkbox"/>
Ⓢ Judgment entered against you or lien on home?	<input type="checkbox"/>
Ⓢ Have you paid any creditor more than \$600 in last 90 days?	<input type="checkbox"/>
Ⓢ Have you paid any family or friends back in last year?	<input type="checkbox"/>
Ⓢ Charged more than \$600 to any single creditor\credit card in last 6 months?	<input type="checkbox"/>
Ⓢ Have you transferred/sold assets more than \$1000 in last 2 years?	<input type="checkbox"/>
Ⓢ Are you expecting a tax refund this year?	<input type="checkbox"/>
Ⓢ Are you suing or can you sue anyone?	<input type="checkbox"/>
Ⓢ Entered into a separation or property settlement agreement?	<input type="checkbox"/>
Ⓢ Do you owe back taxes? How much? \$	<input type="checkbox"/>
Ⓢ Do you owe HOA fees\dues? How much? \$	<input type="checkbox"/>
Ⓢ Have you filed bankruptcy before? When?	<input type="checkbox"/>
Ⓢ Is your name on anyone else's bank account? <i>spouse, kids, mom</i>	<input type="checkbox"/>
Ⓢ Unemployment benefits received in the last 7 months.	<input type="checkbox"/>
Ⓢ Child or spousal support paid or received for the last 7 months.	<input type="checkbox"/>
Ⓢ Social security payments received by any member of your household last 7 months.	<input type="checkbox"/>
Ⓢ Bank interest income or stock dividend income received last 7 months	<input type="checkbox"/>
Ⓢ Pension or retirement benefits received last 7 months.	<input type="checkbox"/>
Ⓢ Lease or rental income received last 7 months	<input type="checkbox"/>
Ⓢ Received any papers regarding foreclosures, lawsuits, repossessions, garnishments or attachments during the past year.	<input type="checkbox"/>
Ⓢ Distribution from an inheritance, estate or trust during the past year, documents regarding the distribution last 7 months.	<input type="checkbox"/>
Ⓢ Any potential inheritance you may receive?	<input type="checkbox"/>
Ⓢ Education IRA, Education Saving Account or tuition program?	<input type="checkbox"/>

The Law Office of Mary Sue Greisman
Greisman Bankruptcy Solutions
2670 Crain Highway, Suite 525
Waldorf, Maryland 20601
(301)870-5417

Initial Consultation Agreement and Required Notices

On the date listed below, I had an initial consultation with Mary Sue Greisman and I was advised that the Law Office of Mary Sue Greisman is a debt relief agency as defined in the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCA) and that it helps people file for relief under the bankruptcy code .I understand that there is no fee for this consultation and that the Law Office of Mary Sue Greisman and Mary Sue Greisman provide the following services at the initial consultation:

1. A brief description of the relief available under the bankruptcy code as well as the benefits and risks of filing for bankruptcy under sections 7, 11, 12 and 13 of the Bankruptcy Code.
2. An analysis, based on the information and documents provided by me, if any, of my income, expenses, assets and liabilities. I understand that this analysis is only preliminary, since the Law Office does not have all of the information and documents that will be required to fully evaluate my situation.
3. If it has appeared from this analysis that bankruptcy may be an appropriate remedy for me, I understand that I will be informed of the information and documents that will be required by the Law Office. If it has appeared from today's analysis that bankruptcy may not be an appropriate remedy for me, I understand that other possible remedies will be discussed.
4. I have been informed and agree that the Law Office of Mary Sue Greisman and Mary Sue Greisman will not provide any services or bankruptcy assistance to me at this time, other than is specifically set forth in this Initial Consultation Agreement. I further understand that the Law Office of Mary Sue Greisman and Mary Sue Greisman will not provide any other legal services to me and will not file bankruptcy for me unless and until the Bankruptcy Questionnaire has been completed, all documents and information requested have been provided, and I have received a certification from an approved credit counseling agency.
5. Should I wish the Law Office of Mary Sue Greisman and Mary Sue Greisman, to provide additional services, including the filing of bankruptcy, I will sign a separate retainer detailing such services and their cost.
6. I also acknowledge that I have received from the Law Office of Mary Sue Greisman a copy of all of the following documents:
 - a. Types and Process of Bankruptcy FYI
 - i. (Notice Mandated by Section 342(b)(1) and 527(a)(1) of the Bankruptcy Code)
 - ii. (Notice Mandated by Section 527(a)(2) of the Bankruptcy Code)
 - iii. (Notice Mandated by Section 342(b)(2) of the Bankruptcy Code)
 - iv. (Notice Mandated by Section 527(b) of the Bankruptcy Code)
 - b. Copy of Initial Consultation Agreement



Sign & Date *Signature Person 1 >*

Date >



Sign & Date *Signature Person 2 >*

Date >

**** Note****

**You are under no obligation by signing this document.
Signing indicates receipt of document only.**

FYI

Types and Process of Bankruptcy

*BAPCA Required Notice
(Section 342(b)(1) and 527(a)(1))*

NOTICES AND DISCLOSURES TO ASSISTED PERSONS

Welcome to the Law Office of Mary Sue Greisman. As required by law, we are required to call ourselves a debt relief agency and the notices and disclosures set forth in these documents are being provided to you pursuant to section 527 of the Bankruptcy Code. The purposes of these notices and disclosures are to make you aware of the various debt relief options available to you; to make you aware of the duties and obligations that are required of persons who file bankruptcy cases; to make you aware of the various types of bankruptcy cases that may be available to you and to make you aware of the costs and fees that will be incurred should you decide to file a bankruptcy case.

This is a brief overview of the different types of bankruptcy. You should not decide whether or not to file bankruptcy relief solely on this information. Bankruptcy law is complex and there are many considerations that must be taken into account in making a determination of whether or not to file bankruptcy. Anyone considering bankruptcy is encouraged to make a decision only after seeking the advice and assistance of an experienced bankruptcy attorney. In accordance with Section 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 that may be available to you; and (3) Informs you about bankruptcy crimes and notifies you that the United States 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 bankruptcy case. Court employees are not permitted to give you legal advice.

Chapter 7

1. This is designed for people who are having financial difficulties and are not able to repay their 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 the State of Maryland given your household/family size, creditors may have the right to file a motion requesting that your case be dismissed as an abuse of Chapter 7. It is up to the court to decide whether the case should be dismissed. All costs must be paid before your case can be filed with the court.

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 and other expenses. Most retirement accounts and pensions are also exempt. Secured property, normally your car and house, may not have any net equity, in which case you can keep them as well. The trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

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 bankruptcy will be defeated.

4. Even if you receive a Chapter 7 discharge, certain type of debts are, by law, not dischargeable. Therefore, after the case you will still be liable for most tax debts and student loan debts; debts incurred to pay nondischargeable taxes; domestic support obligations; 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, theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a 3-5 year period. To be eligible for chapter 13 your debts must not exceed the dollar amounts set forth in the Bankruptcy Code.

- Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or as long as five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- After completing the payments under your plan, all of your debts will be discharged except debts for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; debts which are not properly listed in your bankruptcy papers; debts for acts that caused death or personal injury; and long term debts that are secured by valid mortgage or liens.

Chapter 11

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. The filing fee for this chapter is \$1,039. This office does not offer Chapter 11 services.

Chapter 12

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 it's sue to those whose income arises primarily from a family-owned farm or commercial fishing operation. The filing fee for this chapter is \$200. This office does not offer Chapter 12 services.

Credit Counseling

Reputable credit counselors can give you advice on managing your money and your debts. They may also be able to develop a plan to repay your debts. Unfortunately, many credit counselors are not reputable and charge high fees and contributions that will cause you to fall deeper into debt and damage your credit rating. Furthermore, many misrepresent their non-profit status and/or their affiliations with religious or charitable organizations and are little more than collection agents for the credit card companies.

Required Online Courses

The first course, called Credit Counseling, must be taken within 180 days before your case is filed. Online course 1 is a one hour credit counseling course that provides assistance in analyzing your budget. This can be done on the internet and we will provide you with the necessary information and certificate to file your case.

The second course, called Financial Management/Debtor Education, must be taken before you can receive your bankruptcy discharge. This can be done on the internet and we will provide you with the necessary information to accomplish this if you retain the Law Office of Mary Sue Greisman for your bankruptcy needs.

Fees

- Chapter 7: (\$1,500-\$1,800)-This could vary depending on complexity of case
 - Costs are comprised of Attorney Fee \$1,277, Court Filing Fee \$335, Credit Report \$40 single filer or \$80 joint filing, Admin Fee \$48.
- Chapter 13: Pre-filing amount to file a Chapter 13: (\$1,950 or \$1980) in order to get case filed
 - Costs are comprised of Pre-filing Attorney Fee \$1,500, Bankruptcy Court Filing Fee \$310, Credit Report \$40 single filer or \$80 joint filing, Admin Fee \$100.
 - The attorney fee for a Chapter 13 is generally \$4,925 however of that fee only \$1,500 must be paid before your case is filed. The remaining \$3,425 of the attorney fee will be paid through your Chapter 13 Plan payments by the trustee from the plan payments you make. In most cases this will not increase what your monthly fee would have been anyway as this simply diverts some funds from unsecured creditors to the payment of the balance of the attorney fee.