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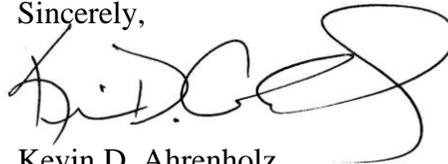
OFFICE LOCATIONS:
Cedar Rapids
Des Moines
Waterloo

Thank you for discussing your situation with me. Enclosed in the left pocket of the folder you will find two agreements for your review and signature. On the right, you will find answers to some Frequently Asked Questions about the bankruptcy process. Please review this information to determine if you want to hire our law firm to represent you going forward. To do so, we need you to sign and return the two enclosed agreements (contained in the left-hand pocket of the folder, entitled “Attorney Fee Executory Contract” and “Installment Payment Addendum”), and send us \$150 by debit card payment online or over the phone, or by mail in the form of a money order or cashier’s check. Once we receive that from you, we will send you a checklist of tasks for you to complete during the pre-filing phase of your case, including a questionnaire to complete and return to us along with some other important documents. Once you retain us you may refer all creditor calls to our office, however, that will not stop the collection activity. The only way to stop the collection activity is to file bankruptcy, which will occur once you have completed all of the pre-filing steps and signed your bankruptcy petition.

You will note that in the Installment Payment Addendum agreement, you need to decide how quickly you want to raise the fees for purposes of filing. We will structure the timing of your case preparation and filing date around how much time you select for raising the fees. If you wish to pay online by e-check or credit card, you may do so by accessing the link to our LawPay web portal and entering your “File #” which is: KDA-3199-009. The LawPay link is: <https://secure.lawpay.com/pages/beecherlaw/trust>

Again, thank you for choosing us to help assist you with your financial needs. We look forward to working with you.

Sincerely,



Kevin D. Ahrenholz
For BEECHER, FIELD, WALKER,
MORRIS, HOFFMAN & JOHNSON, P.C.

Enclosures