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Dear Client:

Thank you for taking the time to meet with us to discuss your financial situation. We hope that we will be able to assist you in resolving your most pressing concerns. Upon reviewing this letter, please sign and at the bottom where indicated.

In order for us to assist you, it is important for us to gather certain information from you. Attached to this introductory letter, you will find the following:

- Financial Review Initial Information Questionnaire
- Important Information About Bankruptcy Assistance (Required Notice)
- Bankruptcy Information Sheet (Provided by Office of US Trustee)

Please review this information and complete our initial information questionnaire. This form will help us more fully understand your individual case and will allow us to provide accurate advice regarding possible alternative resolutions to your financial concerns. Most of the questions can be answered simply “yes” or “no”. Some questions require that you provide additional information. We understand that this questionnaire is somewhat lengthy, however it is necessary for us to ask all of these questions in order to properly advise you regarding your options. If you do not know the answer to any given question, please so indicate and we will discuss the matter further.

After you have completed this information, you will be meeting with one of our attorneys to discuss your concerns. The attorneys will rely upon the information you provide. It is, therefore, very important that the information you provide be accurate and complete. If the information you provide is not accurate, the advice we provide may also not be accurate. Remember, that anything you discuss with us as your attorney is confidential. We will not be discussing these matters with other people without your permission.

This initial consultation is intended to take approximately 15 to 20 minutes. It is intended to allow us to evaluate your case and to advise you of possible solutions to your problems, not to solve those problems. We will try to answer your most pressing questions, however, due to time constraints we may not be able to answer all of your questions during this consultation.

We are **not** charging you for this initial consultation. In essence, we are providing you with some of our time to briefly review your situation and advise you as to whether a bankruptcy may be an alternative to help resolve your financial circumstances. By meeting with us, you acknowledge and agree to discuss your financial affairs. You also acknowledge and understand that Gunn & Gunn is a “Debt Relief Agency” as that term is defined by Federal Law. Among other legal services, Gunn & Gunn assists businesses and individuals file for relief under the bankruptcy code.

Though this initial consultation is provided at “no charge”, should further services beyond this consultation be requested by you, we will enter into a written fee agreement for such services. The amount of our fees will be determined by one of our attorneys, and will be discussed with you.

If you decide to engage our firm to assist you, we will be asking you to provide additional detailed information regarding your financial affairs. The information from that questionnaire will be used to review your case in more detail and may eventually be used to prepare a bankruptcy petition if that is your desire.

Thank you again for taking the time to complete this information and to meet with us regarding your financial concerns.

Sincerely,
Robert, Marc, and Jana Gunn
Attorneys

I (We) have reviewed this letter, and consent to the terms thereof:

Dated: _____

Name:

Name:

The following information is required to be provided pursuant to the provisions of 11 USC §527 and other relevant Federal Law. Such information should not be considered legal advice, nor do we suggest that you rely upon this information alone in making a decision regarding your individual financial circumstances.

PLEASE READ AND SIGN

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 you file 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 more 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 Intent need to be prepared correctly and filed with 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.

I received a copy of this disclosure from Gunn & Gunn this ___ day of _____, _____.

Signature

Signature

Gunn & Gunn

Financial Review Initial Information Questionnaire

Prior Names / Business Information

Client Information:	Spouse Information
<i>Prior Names used in the last 6 years, including assumed business names, maiden name, etc:</i>	<i>Prior Names used in the last 6 years, including assumed business names, maiden name, etc:</i>
<i>Nature of Prior Business(s):</i>	<i>Nature of Prior Business(s):</i>
<i>Other Parties involved with business (partners, shareholders, etc)</i>	<i>Other Parties involved with business (partners, shareholders, etc)</i>

Prior Bankruptcy Cases / Debt Counseling

Have you previously filed a bankruptcy case within the last 10 years? Yes No

If so, when and where?

Within the last 6 months, have you consulted with any debt relief agency, attorney, or other organization regarding your financial difficulties? Yes No

Family and Dependents

Marital Status: Single Divorced Separated Married **If Presently Married, How Long Married?** _____

How many children live in your household? # _____

Other than your dependent children, how many other dependent's live in your household? # _____

Household Income

Please Indicate the Source an amount of your **Gross Annual Income** (income before taxes):

Source	Debtor	Spouse
<i>Employment / Wages</i>	\$	\$
<i>Retirement / Social Security</i>	\$	\$
<i>Business Operation</i>	\$	\$
<i>Unemployment</i>	\$	\$
<i>Child Support / Spousal Support</i>	\$	\$
<i>Workers Compensation / Disability</i>	\$	\$
<i>Public Assistance</i>	\$	\$
<i>Any Other Regular Income :</i>	\$	\$

Dealings With Creditors:

In the last six (6) months, have you:

Used any credit card or department store accounts in an amount exceeding \$200.00? Yes No

In the last twelve (12) months, have you:

Charged a total of \$1,000.00 or more on any single credit card? Yes No

Transferred the balance from one credit card to another credit card? Yes No

Paid any money to a friend, family member, or close business associate for any reason? Yes No

Been garnished by any creditor? Yes No

Been sued or been a party to a lawsuit? Yes No

Had any of your property repossessed, foreclosed, or seized for any reason? Yes No

Transferred, sold, or given away any property for any reason? Yes No

Assigned, pledged as security (collateral) or given any property to any creditor for any reason? Yes No

Entered into any leases or installment sales? Yes No

Provided any financial statements to any creditor for the extension of credit or other purposes? Yes No

Your Debts:

Please estimate your total number creditors (people to whom you owe money) #

Please estimate the total dollar value of unsecured debt including credit cards, medical bills, utility bills, student loans, and other miscellaneous bills. Do NOT include vehicles, houses, furniture, appliances, electronics. \$

Priority Debts

Have you filed all income tax returns for the last 10 years? Yes No

Do you owe any State or Federal Income Taxes? Yes No

Do you owe any Real Property Taxes? Yes No

Do you owe back child or spousal support to any person or agency? Yes No

Secured Creditors / Non-discharge Creditors

Do You Own a Home? If yes, please provide mortgage information. Yes No

N/A 1st Mortgage Creditor: _____ Balance Owed: \$ _____

Are you current on this mortgage? Yes No Monthly Payment: \$ _____

N/A 2nd Mortgage Creditor: _____ Balance Owed: \$ _____

Are you current on this mortgage? Yes No Monthly Payment: \$ _____

Do You Owe any money on a vehicle (car, truck, motorcycle, RV, trailer, etc?) If yes, please provide additional information for each vehicle on which you owe money: Yes No

- * Type of Vehicle: _____ Creditor: _____
Approximate Value: \$ _____ Balance Owed:\$ _____
Are payments current? Yes No Do you want to keep this vehicle? Yes No
- * Type of Vehicle: _____ Creditor: _____
Approximate Value: \$ _____ Balance Owed:\$ _____
Are payments current? Yes No Do you want to keep this vehicle? Yes No
- * Type of Vehicle: _____ Creditor: _____
Approximate Value: \$ _____ Balance Owed:\$ _____
Are payments current? Yes No Do you want to keep this vehicle? Yes No

Do you owe money on any furniture, appliances, or electronics? Yes No

- * What items? _____ Creditor: _____
Are Payments current? Yes No Do you want to keep these items? Yes No

Do you have any debts for which you pledged any item as security (collateral) other than what has already been listed above? Yes No

- * What Items Pledged _____ Creditor: _____

Do you owe any student loans? Yes No
Approximate Balance owed: \$ _____

** Please note that Student loans cannot be discharged in bankruptcy but should be listed in your bankruptcy schedules. A "student loan" includes any money loaned, credit extended, or obligation incurred for an educational benefit.*

Do you owe any court for a fine, penalty, or restitution (usually associated with a crime or a violation of law)? Yes No

Your Property

Do you own a home or are you purchasing a home? Yes No

Do you own any other real estate (second home, bare land, etc.?) Yes No

Do you normally have cash on hand in excess of \$50.00 Yes No

Do you have any bank accounts (savings, checking, money market)? Yes No

Please indicate type of account, balance, and institution:

Please estimate the value of your furniture, appliances, and other household goods and furnishings? \$ _____

Please estimate the value of your books, pictures, art objects, collections, video tapes, cd's, etc. \$ _____

Please estimate the value of your clothing, jewelry, furs, and personal effects. \$ _____

Do you own any valuable hobby materials or sporting equipment? Yes No

Do you own any fire arms? If yes please provide additional information:	Yes	No
<input type="checkbox"/> Rifle <input type="checkbox"/> Pistol <input type="checkbox"/> Shotgun - Make: _____ Caliber _____ Estimated Value \$ _____		
<input type="checkbox"/> Rifle <input type="checkbox"/> Pistol <input type="checkbox"/> Shotgun - Make: _____ Caliber _____ Estimated Value \$ _____		
<input type="checkbox"/> Rifle <input type="checkbox"/> Pistol <input type="checkbox"/> Shotgun - Make: _____ Caliber _____ Estimated Value \$ _____		
<input type="checkbox"/> Rifle <input type="checkbox"/> Pistol <input type="checkbox"/> Shotgun - Make: _____ Caliber _____ Estimated Value \$ _____		

Do you have any life insurance policies **with a cash surrender value**? Yes No

Do you have any retirement accounts? Yes No

Do you own any Stock **other than** in a retirement account? Yes No

Do you hold any government savings bonds, promissory notes, or negotiable instruments? Yes No

Is there anyone who owes you money for any reason? Yes No

Are you entitled to receive alimony, maintenance, child support, or property settlement from anyone? Yes No

Are you owed any tax refunds at this time? Yes No

Do you have any future interests in property, rights of first refusal or the like? Yes No

Are you the beneficiary of an estate of someone who has died or the beneficiary of a trust? Yes No

Do you have any reason you can sue anyone to recover money or property (i.e personal injury claims, workers compensation claims, breach of contract claims, etc.)? Yes No

Do you own any patents, copyrights, franchises, licenses or other intangibles? Yes No

Other than those listed above do you own any vehicles, including cars, trucks, motorcycles, boats, trailers or any aircraft? Yes No

If so, list year, make, model and approximate value:

Do you own or operate a business or are you self employed? Yes No

Do you presently own any interest in a corporation or LLC? Yes No

Do you presently own any interests in a partnership? Yes No

Do you have any office equipment, furnishings or supplies or tools used in your business, which would collectively have a value in excess of \$3,000.00? Yes No

Do you maintain a business that has any inventory? Yes No

Do you own any livestock or have crops growing in the field? Yes No

Do you own any farm equipment, chemicals, or supplies? Yes No

Do you have any other type of property not listed above? Yes No

If so, what is the property, and what is it worth? _____

What is your primary concern, or reason for meeting with us today?

Thank You for completing this information. Please return this form and the other documents to our receptionist.