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Single ___ Joint ___

FEES & PROCESS

1st Pmt \$ _____

Initial Payment. In order to start your case, you must make an initial payment to our office and sign a fee agreement. You may make that payment in person or mail us a check or money order to 1888 Sherman St., Ste. 650, Denver, CO 80203. Make payments payable to David C. Hoskins.

Fee Agreement. We will then sign a fee agreement. Before we can begin representing you, we must sign a fee agreement. Once we have a signed fee agreement, we will give you a worksheet.

After signing the fee agreement, you may tell unsecured creditors that call you that we are your attorneys for bankruptcy and they may call us for verification (unsecured creditors are those without collateral, such as credit card companies). **Caution:** If you tell a secured creditor (such as car or mortgage lenders) who can easily repossess collateral, they may repossess the car before we can get your case filed.

Credit Report Authorization So that we can know about all your creditors, we start with a three-bureau credit report. I'll need copies of your driver's license and social security card, along with other information by which the credit bureau can verify your identity.

Making the initial payment and signing the fee agreement does not mean your case is filed and will not stop any garnishments, lawsuits, or foreclosure actions against you. You must pay the four fee payments and the filing fee and have reviewed and signed your bankruptcy paperwork before your case can be filed. Note: in order to stop a foreclosure, we must have all information 10 days before the public trustee sale.

WORKSHEET

2nd Pmt \$ _____

After making the initial payment, and signing your fee agreement, we will either give you or mail you a worksheet that you must complete. **It is important that the worksheet be completed as promptly and thoroughly as possible and returned to us, along with all requested documents and the 2nd payment.**

Chapter 13 Fees: If you are filing a Chapter 13 bankruptcy, there are some fees required to be paid before the filing of the case (Chap. 13 down payment) and, there will be additional fees built into your plan payments. In a Chapter 13, the Court determines the total amount of fees to be paid in your case, after the confirmation of your plan. We must file a detailed application showing all services performed, the time required, and the fees charged. The total attorney fee approved by the court, less the amount paid before filing, is paid as part of your chapter 13 plan payments. Since we cannot foresee the exact amount of time/expenses in your case in the beginning, we will estimate what the total fee will be.

Documents. You will be receiving from us a checklist for documents required by the U.S. Trustee and Bankruptcy Court. Those must be submitted with your worksheet. Please give us **copies ONLY**; Retain the originals of all documents you submit to us.

3rd Pmt \$ _____

REVIEW Once we receive your completed worksheet and all requested documents, we will prepare drafts for your review. We will need about 14 days to accomplish this task. We will then send you a letter regarding the next fee payment due at the time of review. Attached to that letter will be a listing of information and documentation missing. It is very important that you bring the requested information to the review session. The review conference will take approximately 2 hours. If married and filing jointly, it is necessary for both husband and wife to be present for the review. If we have all information required for filing and all required payments, we can sign your documents and schedule your case for filing.

Credit Counseling and Personal Financial Management Education Before your case can be filed, you must complete credit counseling. You will receive a certificate of completion, of which we must receive a copy. The fees for

credit counseling (no more than \$50) and Personal Financial Management Education (no more than \$50) are included in the fees you will pay to this office.

4th Pmt \$ _____ **FILING** After the attorney fee payments have been paid and you have signed the court papers, we will file your case. Only then will collection activities, lawsuits, foreclosures and garnishments stop (Collection of domestic support obligations do not stop). Generally, creditors are forbidden from contacting you to collect money after filing.

Filing Fee \$ _____ **Filing Fee** You will either pay the Court's Filing Fee in full, at the time we file your case, or you will ask the Court to pay the Filing Fee in installments. (Ch 7 - \$335; Ch 13 - \$310; 1st Installment - \$125; balance in equal payments over the next 10 weeks) In order to get a discharge in Ch 7, or approval of a Ch 13 plan, the Filing Fee must be paid in full.

CREDITORS' MEETING About a month after we file your case, you must attend a creditors' meeting. We will prepare you for and represent you at that meeting.

Fee Quote The fees quoted here are based on the information provided at the initial consultation and are valid for 90 days.

Summary of Fees for _____, this ___ day of _____, 20__:

Fees Paid before filing:

- \$ _____ 1st Payment – You've hired us – Tell your creditors (**DON'T TELL** mortgage & car lenders)
- \$ _____ 2nd Payment - Due with completed worksheet.
- \$ _____ 3rd Payment - Due upon receipt of review conference letter with draft documents
- \$ _____ 4th Payment - Due at review conference (before filing)
- \$ _____ Total Ch 7 Attorney Fee; includes Credit Report, Credit Counseling & Debtor Education (\$60/80)
- \$ _____ Total Ch 13 Down Pmt; includes Credit Report, Credit Counseling & Debtor Education (\$60/80)
- \$ _____ Filing Fee – Must be paid before case may be filed, or make application for installments and pay \$125 due at time of filing (\$335 – Ch 7; \$310 – Ch 13)

Fees for Optional Services, after filing (Chapter 7 only):

- \$ _____ Chapter 7 Reaffirmation (\$125)
- \$ _____ Chapter 7 Lien Removal (\$150 O&E + \$150/lien)
- \$ _____ Chapter 7 Adding creditors, after filing (\$130 minimum)
- \$ _____ Chapter 7 Other: _____

SAMPLE CHAPTER 13 PLAN SUMMARY*

ATTORNEY FEES	\$5,000 – Down Pmt \$ _____	\$ _____
TAXES		\$ _____
FAMILY SUPPORT		\$ _____
MORTGAGE ARREARS		\$ _____
AUTO LOAN ARREARS		\$ _____
CREDITORS (Credit cards, medical bills, etc.)		\$ _____
SUB-TOTAL		\$ _____
TRUSTEE (10% OF Sub-Total)		\$ _____
TOTAL OF ALL PLAN PAYMENTS:		\$ _____

5-YEAR PLAN: 60 payments of \$ _____ ; 3 – YEAR PLAN: 36 payments of \$ _____

***This Sample Summary is not an estimate of amounts payable in your plan; it is merely a sample calculation of a chapter 13 plan for the purpose of illustrating the components of a plan.**