

**Bonar Law Group**  
 1 Centerpointe Dr. Suite #100  
 La Palma, CA 90623  
 Telephone: (714) 452-1428  
 Fax: (714) 452-1418  
[www.bonarlawgroup.com](http://www.bonarlawgroup.com)



## **BANKRUPTCY RETAINER AGREEMENT**

- **WARNING:** Before we can proceed, please provide us with the following:
  - PAYSTUBS OR PROOF OF INCOME FOR THE LAST 6 MONTHS PRIOR TO FILING
  - STATEMENTS FROM CREDIT CARD(S), MORTGAGE(S) AND/OR ANY AND ALL DEBTS FOR THE LAST 6 MONTHS PRIOR TO FILING
  - Last three (3) years of W2 or Income Tax Filings.

### **OUR CLIENT INFORMATION**

<b>Your Name:</b>			
Address:			
City, State, zip			
Telephone #:	Home (    )	Age / Sex:	Male / Female
	Cell (    )	Marital Status:	
	Other (    )		
Social Security #:		Spouse Name:	
Birth date:		Spouse's Birth date:	
Driver's License #:	State:	Spouse's S.S. # :	
Email Address:			
<i>Occupation Details</i>			
Occupation Title:			
How long have you been employed here?	_____ Years _____ Months		
Employer:			
Address:			
Telephone #:			
Monthly Gross Income:			
Gross Yearly Income:			

**\*\* Please Remember To Provide Paystubs Or Proof Of Income For The Last 6 Months Prior To Filing and  
 \*\* Past three years of Tax Filings.**

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## *Dependents in Your Household*

Names of those who you are financially helping or supporting.

<b>(1) Name of Dependent(s):</b>	
Age & Relation:	
<b>(2) Name of Dependent(s):</b>	
Age & Relation:	
<b>(3) Name of Dependent(s):</b>	
Age & Relation:	
<b>(4) Name of Dependent(s):</b>	
Age & Relation:	
<b>(5) Name of Dependent(s):</b>	
Age & Relation:	

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## ***REAL PROPERTY***

**Do not include interest in executory contracts and unexpired leases:**

If an entity claims to have a lien or a hold a secured interest in any property, state the amount of the secured claim. If no entity claims to hold a secured interest in property, write “None” in the column labeled “Amount of Secured Claim.” If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

<b>Description &amp; Location of Property</b>	<b>Nature of Debtor’s Interest in property.</b>	<b>Husband, Wife, Joint or Community</b>	<b>Current Value of Debtor’s Interest in Property, without Deducting any Secured Claim or Exemption</b>	<b>Amount of Secured Claim</b>
<i>Example:</i> Irvine House – 2323 Lakeside Dr. Irvine, CA 92604	Owner (primary home)	Me & Wife	\$540,000	\$650,000

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## ***PERSONAL PROPERTY***

List all personal property of the debtor of whatever kind. If the debtor had no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet of property identified with the case name, case number, and the number of category. If the debtor is married, state whether husband, wife or both or in the marital community own the property by placing "H", "W", "J", "C" in the column labeled "Husband, Wife, Joint or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only.

Do not list interest in executory contracts and unexpired leases on this schedule.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B. a minor child, by John Doe, guardian." *Do not disclose child's name.*

Type of Property	N O N E	Description & Location of Property	Husband , Wife, Joint or Commu nity.	Current Value of Debtor's Interest in property without Deducting any Secured Claim or Exemption.
(1) Cash on hand				
(2) Checking, savings, or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, homestead associations or credit unions, brokerage houses or cooperatives.				
(3) Security deposits with public utilities, telephone companies, landlords and others.				
(4) Household goods, furnishings, including audio, video and computer equipment.				
(5) Books, pictures and other art objects, antiques, stamp, coin, record, tape, CDs & other collections or collectibles.				
(6) Wearing Apparel				
(7) Furs & jewelry				

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(8) Firearms and sports, photographic and other hobby equipment				
(9) Interest in insurance policies, Name of insurance company of each policy and itemize surrender or refund value of each				
(10) Annuities, itemize and name each issuer.				
(11) Interest in education IRA as defined in 26 USC §530(b)(1) or under a qualified State tuition plan as defined in 26 USC §529(b)(1). Give Particulars (file separately the record(s) of any such interest.				
(12) Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
(13) Stocks and interest in incorporated and unincorporated businesses. Itemize.				
(14) Interest in partnerships, or joint ventures, itemize.				
(15) Government and corporate bonds and other negotiable and nonnegotiable instruments.				
(16) Accounts receivable.				
(17) Alimony, maintenance, support, & property settlements to which the debtor is or may be entitled. Give particulars.				
(18) Other liquidated debts owed to debtor including tax refunds. Give particulars.				
(19) Equitable or future interest, life estates and rights or powers exercisable for the benefit				
(20) Contingent & Noncontingent interest in the estate of a decedent death benefit plan, life insurance policy, or trust.				
(21) Other contingent & unliquidated claims of every nature, including tax refunds, counterclaims, of the debtor, and rights to set off claims. Give estimated value of each.				
(22) Patents, copyrights, and other intellectual property. Give particulars.				
(23) Licenses, franchises, and other general intangibles. Give particulars.				

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(24) Customer lists or other compilations containing personality identifiable information (as defined in 11 USC §101(41A)) provided to the debtor by individuals in connection with obtaining a product service from the debtor primarily for personal, family, or household purposes.				
(25) Automobiles, trucks, trailers and other vehicles and accessories.				
(26) Boats, motors and accessories.				
(27) Aircraft and accessories.				
(28) Office equipment, furnishings and supplies.				
(29) Machinery, fixtures, equipment, and supplies used in business.				
(30) Inventory				
(31) Animals				
(32) Crops – growing or harvested. Give particulars.				
(33) Farming equipment and implements				
(34) Farm Supplies, chemicals and feed.				
(35) Other personal property or any kind not listed. Give particulars. ITEMIZE.				

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## ***CURRENT INCOME OF INDIVIDUAL DEBTOR(S)***

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated.

<b>Debtor's Marital Status:</b>			
<b>Dependents of Debtor(s):</b>	<b>Name:</b>	<b>Relationship(s)</b>	<b>Age(s)</b>
<b>Employment Info:</b>	<b>Debtor</b>		<b>Spouse</b>
Occupation:			
Name of Employer:			
How long employed			
Address of Employer:			

<b>INCOME:</b>	<b>Debtor</b>	<b>Spouse</b>
(1) Monthly gross wages, salary & commissions (prorate if not paid monthly)		
(2) Estimate monthly overtime		
(3) <b>SUBTOTAL:</b>		
(4) Less Payroll Deductions -----		
a) Payroll taxes and social security:		
b) Insurance		
c) Union Dues		
d) Other: Specify		
(5) <b>SUBTOTAL OF PAYROLL DEDUCTIONS:</b>		
(6) <b>TOTAL NET MONTHLY TAKE HOME PAY:</b>		
(7) Regular income from operation of business or profession or farm (Attach detailed statement)		
(8) Income from real property		
(9) Interest and dividends		
(10) Alimony, maintenance, support payments payable to the debtor for the debtor;s use or that of dependents listed above		
(11) Social Security or government assistance.		
(12) Pension or Retirement Income		
(13) Other monthly income: (SPECIFY)		
(14) <b>SUBTOTAL OF LINES 7 through 13:</b>		
(15) Average Monthly Income (Add amounts shown on lines 6 through 14)		
(16) Combines average monthly income (combine column totals from line 15)		
(17) Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.		

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## ***CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)***

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed.

**Check this box if a joint petition is filed and debtor's spouse maintains a separate household.  
 Complete a separate schedule of expenditures labeled "Spouse."**

EXPENDITURES:	Amount \$
(1) Rent or home mortgage payment (include lot rented for mobile homes) a) Are real estate taxes included? YES _____ NO _____ b) Is property insurance included? YES _____ NO _____	
(2) UTILITIES: a) Electricity and heating fuel b) Water and sewer c) Telephone d) Other: _____	
(3) Home maintenance (repairs and upkeep)	
(4) Food	
(5) Clothing	
(6) Laundry & Dry Cleaning	
(7) Medical and dental expenses	
(8) Transportation (not including car payments)	
(9) Recreation, clubs and entertainment, newspapers, magazines, etc.	
(10) Charitable Contributions	
(11) Insurance (not deducted from wages or included in home mortgage payments) a) Homeowner's or renter's b) Life c) Health d) Auto e) Other	
(12) Taxes (not deducted from wages or included in home mortgage payments) SPECIFY: _____	
(13) Installment payments (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan). a) Auto b) Other: c) Other:	
(14) Alimony, maintenance, and support paid to others:	
(15) Payments for support of additional dependents not living at your home	
(16) Regular expenses from operation of business, profession, or farm *(attach detailed statement)	
(17) Other:	
(18) Average Monthly Expenses (Total Lines 1-17. Report on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Date).	
(19) Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
(20) STATEMENT OF MONTHLY NET INCOME: a) Average monthly income from Line 15 of Schedule I – income (previous page) b) Average monthly expenses from Line 18 above. c) Monthly net income (a minus b or a – b)).	



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**CLIENT UNDERSTANDS THAT ALL PAYMENTS MUST BE IN CASH OR MONEY ORDER EXCEPT AS OTHERWISE AGREED.**

Client understands that the retainer fee covers only the following: a pre-filing consultation and the preparation of documents required by the Bankruptcy Court; and representation at one meeting of creditors and one discharge hearing (if required by the Bankruptcy Court).

**Client understands that the documents required by the Bankruptcy Court will not be filed until the attorney fee is paid in full, in collected funds, unless otherwise agreed in writing.**

Client understands that they are filing a form of bankruptcy, and Client understands that this retainer does not include Attorney representation in any court action filed in conjunction with Client's Petition including, but not limited to, adversary proceedings such as dischargeability complaints, extraordinary motions (including but not limited to motions to lift stay), modifications of the plan or conversion to Chapter 7. Attorney shall represent Client in such actions only in the event a written Supplemental Attorney-Client Retainer Agreement is entered into covering the matter including additional Attorney's fees involved. Nor does this agreement retain Attorney in any actions filed by or against Client in any matter unrelated to the Petition above-mentioned.

Client understands that they must list all their debts, including debts that are contingent or disputed. Attorney has advised client to schedule and list all ownership interest in any property whether real, personal or intellectual, whether legal or equitable interests. Client further acknowledges that Attorney has not advised Client to not reveal any ownership interest, no matter how insignificant or minor Client may consider it to be.

Attorney is authorized to take any action he/she considers necessary and proper to protect the Client's interest in connection with the Bankruptcy case. However, it is understood that there are no warranties regarding a successful outcome or the length of time required to conclude a matter, and that any representations made by the Attorney or its staff are opinion only. Client understands that if any payments are in arrears on a debt secured with collateral, that collateral is vulnerable to repossession or foreclosure by the secured creditor until the Petition is filed. Client understands that the Petition will not be filed until all payments are made in certified or collected funds. Client is employing Attorney for its services and no specific result is guaranteed.

**CLIENT FURTHER SPECIFICALLY UNDERSTANDS THAT:**


X \_\_\_\_\_ (Client Initial Here): Client acknowledges that Attorney has discussed other legal matters unrelated to this bankruptcy case, and Client understands that they are NOT required to hire Attorney to do any other legal work or pay any additional fees in order to file bankruptcy.

**Client's Acceptance and Signature(s) :**

	<i>Date:</i>
	<i>Date:</i>