

**BANKRUPTCY ATTORNEY FEE CONTRACT BETWEEN CLIENT
AND THE LAW OFFICE OF DAVID L. STRETCH**

If you receive bankruptcy services from the Law Office of David L. Stretch ("law firm"), federal law requires the execution of a written Contract between the law firm and you. If you wish to retain the law firm for bankruptcy services, you must execute this contract.

Our office will file a bankruptcy proceeding with all the documents and materials required to be filed therewith for the fees and charges as set forth below. An attorney from this law firm will also meet with you at the first Section 341 Meeting of Creditors. The United States Bankruptcy Court will charge a filing fee as listed below.

Because bankruptcy proceedings are not identical and we are not able to tell in advance all of the services that you may need, we have listed additional possible fees below that may or may not apply to your bankruptcy proceeding. The law firm reserves the right to modify the fees listed below prior to the time you hire us. If you sign below, you are agreeing to do the following:

1. To completely and honestly fill out all of the forms given to you and provide truthful information in regard to all bankruptcy forms.
2. To provide all the documentation requested.
3. To promptly respond to any inquiries made by the law firm.
4. To pay all additional fees no later than 30 days after billing.

The required retainer for legal fees in this Chapter 7 bankruptcy proceeding is \$1,868.00. We accept cash, checks, or money orders. We do not accept the client's credit cards for payment. The down payment or retainer covers the following services:

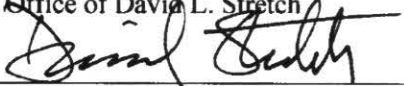
1. Preparation of the bankruptcy petition, schedules and basic services.
2. The court filing fee of \$335.00 (charged by the United States Bankruptcy Court), if not waived.
3. Attendance at the first Section 341 Meeting of Creditors.
4. Review and provide counsel with respect to Reaffirmation Agreements.
5. Communicate and correspond with the Bankruptcy Trustee regarding case administration.

6. Payment of a \$33.00 fee to CIN Legal Data Services for tri-merge consumer credit reports.

HOURLY FEES REQUIRING ADDITIONAL RETAINER BEFORE SERVICES:

1. \$250.00 Objection to Motion to Lift Automatic Stay
2. \$250.00 Objections to Discharge
3. \$250.00 Dispute over exemption or preferential transfer
4. \$250.00 Defense of Adversary Proceedings
5. \$250.00 Defense of Motion to Convert or Dismiss


Paul R. Dulberg, Client ✓

The Law Office of David L. Stretch
By: 
David L. Stretch
Attorney at Law