

**INITIAL CONSULTATION AGREEMENT AND
ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURES**

This agreement is entered into on this _____ day of _____, 20__, by and between _____ and _____, and the Law Office of Elizabeth Opell Thomas (referred to as the “Attorney”).

1. I/we have requested a consultation with the Attorney to obtain information and advice about debt issues and relief from debt, including the possibility of filing bankruptcy under the federal Bankruptcy Code. The Attorney agrees to provide an initial consultation concerning these matters. **There is no charge for this initial consultation.**
2. The Attorney agrees to provide the following services at the initial consultation, based upon the information I (we) have provided:
 - a. Analyze my (our) financial circumstances and advise me (us) of possible bankruptcy and non-bankruptcy options for responding to my (our) financial problem. I (we) understand that this analysis is only preliminary, because the Attorney does not have all of the information and documents that will be required to fully evaluate my (our) situation.
 - b. Describe the potential benefits and the disadvantages of filing bankruptcy, and explain the relief available under chapters 7, 11, 12, and 13 of the Bankruptcy Code.
 - c. Advise me (us) of the requirements, obligations and costs for filing a chapter 7 or 13 bankruptcy.
 - d. Inform me (us) of the additional information that I (we) will need to provide to enable the Attorney to more fully advise me (us) of my (our) potential options and legal rights.
3. I (We) agreed to provide at the initial consultation information and documents, if any, concerning my (our) income, expenses, assets, and liabilities. I (we) understand that in order for the Attorney to give meaningful advise, detailed financial information must be provided completely and accurately.
4. The Attorney will provide me at this time only the services specifically stated in this Agreement. If I (we) retain the Attorney to represent me (us) and provide additional services, including the filing of bankruptcy or other bankruptcy assistance, I (we) and the Attorney will sign a separate retainer agreement detailing the services and their cost, and the other terms of representation.
5. I (We) acknowledge that the Attorney gave to me (us) at the initial consultation copies of this agreement and several notices required by the Bankruptcy Code listed below. If my spouse was not present when these notices were received at the initial consultation, I also acknowledge receipt of these notices on behalf of my spouse, and

agree to provide my spouse with a copy of these notices. All of the following documents were given to me (us):

- a. Initial Consultation Agreement;
- b. Notice Required by Sections 342(b) and 527(a) of the Bankruptcy Code;
- c. Notice Required by Section 527(b) of the Bankruptcy Code.

Date: _____

Prospective Client

Elizabeth Opell Thomas

Prospective Client