FLAT FEE CONSUMER BANKRUPTCY ENGAGEMENT LETTER

Date: [Date]

Client Name(s): [Client Name]
Address: [Client Address]
City, State, Zip: [City, State, Zip]

1. SCOPE OF REPRESENTATION
The Client retains [Law Firm Name] ("Attorney") to provide legal services regarding a filing for relief under Chapter [7 or 13] of the U.S. Bankruptcy Code. Services include:

- Review of financial documents provided by the Client.
- Preparation and filing of the Bankruptcy Petition, Schedules, and Statements.
- Representation at the Section 341 Meeting of Creditors.

2. FLAT FEE AGREEMENT
The Client agrees to pay a flat fee of $[Amount] for the services described above.

- **Attorney Fee:** $[Amount]
- **Court Filing Fee:** $[Amount]
- **Total Due:** $[Total Amount]

The Attorney Fee is considered earned upon the completion of the filing, but any retainer paid will be held in a trust account until earned or applied to costs.

3. COSTS NOT INCLUDED
The flat fee does not include:

- Credit counseling and debtor education course fees.
- Credit report fees.
- Representation in adversary proceedings or contested motions.
- Appeals.

4. CLIENT RESPONSIBILITIES
The Client agrees to:

- Provide accurate, honest, and complete financial information.
- Provide all requested documentation (tax returns, pay stubs, etc.) in a timely manner.
- Attend all required court hearings and meetings.

Failure to provide documentation or communicate may result in the termination of this agreement.

5. TERMINATION
The Client may terminate this agreement at any time. If terminated, the Attorney will be entitled

to compensation for the reasonable value of services rendered up to the point of termination at an hourly rate of $[Rate].

6. SIGNATURES

_____
Client Signature

_____
Co-Client Signature (if applicable)

_____
Attorney Signature