

DEBT SETTLEMENT JOINT REPRESENTATION CONFLICT WAIVER

Date: [Insert Date]

Client 1: [Insert Name of Spouse A]

Client 2: [Insert Name of Spouse B]

Law Firm/Agency: [Insert Name of Representative]

1. JOINT REPRESENTATION

The undersigned spouses (the "Clients") hereby request that [Insert Name of Firm/Agency] (the "Representative") represent both of them jointly in connection with the settlement of debts owed to [Insert Name of Creditors].

2. POTENTIAL CONFLICTS OF INTEREST

The Clients acknowledge that while their interests are currently aligned, potential conflicts may arise, including but not limited to:

- Disagreements regarding the allocation of funds for settlement payments.
- Differences in financial priorities or long-term credit goals.
- Potential claims one spouse may have against the other regarding individual vs. joint liability.

3. CONFIDENTIALITY AND DISCLOSURE

The Clients understand that in a joint representation, there is no expectation of confidentiality between the Clients. Any information provided by one spouse to the Representative may be shared with the other spouse. However, the Representative will maintain attorney-client privilege against third parties.

4. WITHDRAWAL

If a conflict arises that cannot be resolved, the Representative may be required to withdraw from representing both Clients. In such an event, the Clients may need to seek separate legal counsel at additional cost.

5. CONSENT AND WAIVER

By signing below, the Clients confirm that they have discussed these risks and voluntarily waive any conflict of interest arising from this joint representation. They authorize the Representative to act on their collective behalf.

[Signature of Spouse A]

[Signature of Spouse B]

Accepted by:

[Signature of Representative]