 INITIAL CONSULTATION

The initial consultation is where we learn about your situation and your goals. We’ll discuss the advantages and disadvantages of filing for bankruptcy protection generally and the different bankruptcy chapters. We’ll explain our services and how we charge for them. There is no fee for this consultation. It usually lasts around 60 minutes. Please understand that this consultation does not make you a client of Balbus Law Firm. You do not become a client until we enter into an engagement agreement. Nevertheless, all matters discussed in the initial consultation are strictly confidential and are protected by the rules governing attorney-client privilege.

In order to make the most of the initial consultation for a personal bankruptcy, it would be helpful if you brought with you the following information:

(1) an estimation of your gross income and your spouse’s gross income (even if your spouse will not be filing) for the past 6 months and for the past 2 calendar years;

(2) an estimation of what you expect your gross income and your spouse’s gross income (even if your spouse will not be filing) will be over the next 6 months and 1 calendar year;

(3) dates of any previous bankruptcy filings and/or discharges for you and your spouse;

(4) addresses and dates of residence for the past 3 years;

(5) amounts of debts secured by collateral (mortgages, car loans, etc.);

(6) amounts of unsecured debts (credit cards, other unpaid bills);

(7) amounts of any unpaid taxes (income, real estate, personal property, business sales or withholding taxes); and

(8) major assets owned, such as a house and cars, and rough valuations of those assets. For purposes of this initial consultation, rough approximations are all that is necessary. You can use websites such as zillow.com (to value your house) and kbb.com (to value your cars).

No documents are required.

In order to make the most of the initial consultation for a business bankruptcy, it would be helpful if you brought with you, or e-mailed in advance, the business's most recent financial statements.

We are required by law to furnish you with an Initial Consultation Agreement and Acknowledgement of Receipt of Disclosures before we can meet with you. A copy of that agreement can also be found on our website. You can sign it right before the meeting. We cannot meet with you until the agreement has been signed.