



BEDROCK LEGAL

Services of: A.FLORIO AND ASSOCIATES, PLLC

***9330 LBJ Freeway Suite 900
Dallas Texas 75243***

From Article at GetOutOfDebt.org

This document is a legally binding agreement confirming that you (“Client”) and Bedrock Legal Group (“Bedrock”) wish to form an Attorney / Client relationship.

Pursuant to this agreement’s terms, Bedrock will assist you with the resolution of burdensome debt, and as such, the Representation contemplated in this Agreement is referred to as a Debt Resolution Program. In return for Bedrock’s services, you agree to pay specific amounts to Bedrock, as specified in this Agreement and its enclosures.

Client is retaining Bedrock to help resolve specific debts that Client cannot reasonably satisfy according to existing terms. These specific debts are listed in this agreement.

Client must pay as agreed for Bedrock to operate as contemplated in this agreement. Bedrock’s ability to resolve the proposed debt load is projected to take a number of months and an amount of payments listed in this document, and any variance will directly affect Bedrock’s ability to perform as agreed.

Bedrock guarantees certain results even though Creditors are under no obligation to negotiate with you, Bedrock, or anyone else. Bedrock takes this risk in exchange for Client’s promise not to unreasonably withhold consent when presented with offers to settle debts.

The specifics of Bedrock and Client’s responsibilities and expectations with regard to this relationship are discussed in this agreement in the following order:

1. BEDROCK’S LEGAL SERVICES
2. PERFORMANCE GUARANTEE
3. FEES AND COSTS OF SERVICES
4. TERMINATION OF THIS AGREEMENT
5. ADDITIONAL TERMS AND DISCLOSURES
6. ARBITRATION AGREEMENT

Following the Attorney / Client Agreement are various notices, disclosures, schedules, lists, and authorizations related to this agreement’s terms. The contents of all documents enclosed are material to Bedrock’s representation of Client, and are incorporated into this agreement.

Client Information

| | | |
|-------------------------------|-------------------------------|-----------------------------------|
| CLIENT | | |
| Full Name: [REDACTED] | DOB: [REDACTED] | SSN: [REDACTED] |
| Address: [REDACTED] | City: [REDACTED] | State, Zip Code: PA [REDACTED] |
| Home Phone: ([REDACTED]) | Cell Phone: ([REDACTED]) | Email Address: [REDACTED] |

| | | |
|------------------|-------------|------------------|
| CO-CLIENT | | |
| Full Name: | DOB: | SSN: |
| Address: | City: | State, Zip Code: |
| Home Phone: | Cell Phone: | Email Address: |

PROPOSED PROGRAM INFORMATION

| | |
|--------------------------------------|---------------------------------------|
| Total Unsecured Debt: \$24,079.00 | Program Length(months): 42 |
| Date of First Payment: 10/4/2017 | Program's Payment Amount: \$421.96 |
| Law Firm Contact: Rodolfo Sanchez | |

1. BEDROCK'S LEGAL SERVICES

Bedrock's services are performed by a group of professionals, including attorneys, paralegals, negotiators, assistants, and others. Attorneys directly supervise the activities they do not directly perform. Bedrock will perform the various services described in this section.

1.1. Debt Analysis

Bedrock will review Client's personal hardship and other debt circumstances and formulate a plan to negotiate improved terms.

1.2. Negotiate and Resolve Client Debt

Bedrock will undertake representation of Client regarding specific, unsecured debts listed in the Creditor List enclosed with this agreement. Representation related to any debt is governed by the promises and limitations discussed throughout this agreement.

1.3. Litigation Defense Services

Bedrock will advise and represent Clients in their defense of litigation initiated by creditors or collectors to recover debts listed in this agreement. Bedrock attorneys are immediately notified of litigation, and may be assigned to address any litigation served on Client after the effective date of this agreement. Litigation services are further conditioned and limited by other terms of this agreement, circumstances of practicality, and jurisdictional rules.

1.4. Services Not within Scope of Representation

Bedrock's services are limited to those specifically listed above. This means that Bedrock will not provide accounting, financial planning, or tax advice. Bedrock does not engage in credit repair or credit reporting. Bedrock does not attempt to resolve debts on which a judgment has been obtained. Bankruptcy services, and defense or prosecution of any debt not listed in this agreement are outside the scope of representation. Further, Bedrock cannot guarantee that creditor or collector harassment will cease at any point in the representation. However, under some circumstances, Bedrock may take appropriate legal action against creditors or collectors engaged in illegal activity.

1.5. Work Performed by Contracted Parties

Bedrock Legal Group may contract work relating to this Agreement to third parties for such tasks including, but not limited to customer service and debt negotiations. Bedrock attorneys will supervise all third party entities to ensure contracted services comply with Bedrock's rules and regulations.

1.6. Litigation Defense Services

Creditors and/or debt collectors may file lawsuit(s) against Client in order to collect non-payment of owed debt(s). Bedrock will provide Litigation Defense Services in the event the client receives a Summons and Complaint. Bedrock's Litigation services and limitations include:

Services

1. Bedrock will receive, review, and analyze any summons, complaint, petition, application, or other operative pleading the client has received.
2. Bedrock will evaluate potential legal defenses to the Plaintiff creditor's suit.
3. Bedrock will review, analyze, and counsel Client regarding collection activity and debt restructuring associated with the litigated debt.
4. Bedrock will engage with the Plaintiff or its hired legal counsel on Client's behalf to negotiate a resolution of the litigation.
5. Bedrock's attorneys may determine that a valid defense exists to the law suit, or that the suit is defective in some way favorable to Client. This determination varies by jurisdiction, current legal trends, and the personal knowledge of the local attorney.
6. If Bedrock's assigned attorney determines that Client is likely to gain a favorable result through continued defense of the litigation, he or she will prepare and file responsive pleadings on the Client's behalf, appear at subsequent court proceedings, and continue defense through various stages of litigation, including trial, if prudent.

Conditions and Limitations

1. All pages of any summons, complaint, exhibits, petitions, and/or other pleadings served to the client must be submitted to Bedrock.
2. All lawsuit paperwork must be submitted to Bedrock no less than fifteen (15) days prior to the lawsuit response date, or immediately upon the client's receipt of lawsuit paperwork.
3. If the litigation is in a State that permits less than fifteen (15) days' notice, all lawsuit paperwork must be submitted no less than seven (7) days prior to lawsuit response date.
4. All lawsuit paperwork must be submitted to Bedrock Legal Group at their fax number (855) 830-9203 or email address cs@Bedrocklegal.com
5. The "Retainer Fee," outlined in the enclosed Payment and Fee schedule, must be paid in full, or payments must be current on any agreed payment plan specific to the "Retainer Fee" in order for Bedrock to provide Litigation services.
6. Bedrock is not required to provide Litigation Services on any lawsuit of which the Client had knowledge prior the execution of this agreement with Bedrock. Knowledge of a lawsuit is typically determined by service of process (delivery of a legal complaint to a party being sued).
7. Bedrock will not provide Litigation Services related to debts which are not included in this agreement, or any attachments or amendments to this agreement made prior to Client's knowledge of the law suit.

1.7. Conditions of this Agreement's Effectiveness

- a. This Agreement does not take effect, and Bedrock has no obligation to provide any services, until both Client and Bedrock have executed a copy of this Agreement and such copy is delivered to both Parties.
- b. Further, this agreement does not take effect until Client has paid the initial payment of the flat fee retainer as set forth in the payment schedule enclosed, and the payment has cleared.

From Article at GetOutOfDebt.org

2. PERFORMANCE GUARANTEE

Bedrock has a set Performance Guarantee for each debt enrolled in the Debt Resolution Program. Bedrock sets a target debt reduction of minimally thirty-five percent (35%) of amount owed on the debt at the time the Agreement is executed. If Bedrock is unable to meet this target debt reduction, Bedrock will refund the share of all Bedrock fees & costs for work on this individual debt.

2.1. Terms and Conditions Affecting Performance Guarantee:

- a. Client must be in complete compliance and cooperation with Bedrock under the terms of this agreement.
- b. Client's payments must be current under the Service Cost obligations and cannot default on payments to Creditors pursuant to settlement of any listed debt.
- c. Client may not be entitled to a refund if Client is unwilling or unable to accept a proposed settlement at a reduction of thirty-five percent (35%) of enrolled debt at time that settlement is secured by Bedrock.
- d. If Bedrock is unable to settle Client's listed debts, the refund shall be calculated on a pro rata basis as to Service Cost paid per each individual debt.
- e. The Performance Guarantee does NOT apply to any enrolled debt that becomes subject to a lawsuit during representation. Client will be required to notify Bedrock of any lawsuit, at which time the Performance Guarantee will cease to apply, and Litigation Services will commence.

2.2. Performance Guarantee Does Not Apply to the Following Types of Debt:

- a. Any debt with a balance transfer or cash advance which occurs within six months of enrollment;
- b. Any debt with a balance of less than one-thousand dollars (\$1,000.00) at the time of this Agreement's execution;
- c. Any debt which is subject to a lawsuit at the time of this Agreement's execution;
- d. Debts being garnished, or subject to voluntary garnishment are also excluded from this provision;
- e. Any debt with a credit union. BLG will endeavor to settle such debts on behalf of Client on the best terms possible, but cannot guarantee that such settlements will meet the Performance Standard.
- f. Debts that are eliminated and/or discharged by creditor or become uncollectable as a result of Bedrock's strategies shall be considered approved settlements, and will not be subject to any refund;
- g. Client must complete all payments as listed and hereafter amended in order to provide Bedrock with the opportunity to settle all enrolled debt on the Creditor Listing enclosed. Any refund may be disqualified if Client terminates representation prior to completion of payments contemplated in this Agreement.

2.3. Bankruptcy and Other Alternatives

Bedrock may discuss alternative legal routes in the event of changing circumstances on any enrolled debt(s), such as Chapter 7 & 13 Bankruptcies.

2.4. Should Client Default on Negotiated Settlement Terms

Bedrock is not required to renegotiate any debts that enter default after Bedrock has arranged payment terms, and those terms were agreed to by Client. Client may request Bedrock renegotiate such debt, and will be subject to an additional fee of two-hundred-ninety-nine dollars (\$299.00) per renegotiation at the client's expense. Client must also comply with following terms for renegotiation(s):

- a. The Representation Standard provision only applies to the balance of enrolled debt, not accounting for payments made on initial settlement prior to default.
- b. Renegotiation may result in the settlement amount increasing.

Client understands & agrees they are not entitled to any refunds under the Performance Guarantee if any of the above terms are not met.

3. FEES AND COSTS OF SERVICES

Bedrock's fees are payable according to the following terms. All fees are charged on a flat fee basis according to the Payment Schedule enclosed with this Agreement.

3.1. Retainer Fee and Monthly Administration Fees

- a. Client will initially pay Bedrock \$995.00 as a Retainer Fee.
- b. The Retainer Fee shall be paid on a monthly basis over 10 months. The first 2 payments shall be \$100.00, thereafter payments will be \$100.00 and a final payment of \$95.00.
- c. In addition, Client shall pay an ongoing monthly flat Legal Administration Fee of \$ 55.00 for debt review, debt resolution plan analysis and structuring, supervision of and participation in creditor negotiations, pre-litigation settlement support, and the Litigation Defense Services described in Section 1.6 of this Agreement.
- d. Client shall be responsible for Legal Administration Fees for all months Client remains active with Bedrock.

3.2. Service Cost – Related Services

In addition to the legal services provided by Bedrock, there are non-legal services involved in the implementation, management and maintenance involved in Client's representation. These services are provided at a cost of 16% of the Client's total scheduled debt (hereinafter referred to as Service Cost). The service cost shall be paid by Client to Bedrock in equal consecutive monthly payments in the amount of \$183.46 per month.

Bedrock has a non-exclusive reciprocal referral agreement with independent contractors to provide these services under Bedrock's direct supervision. Representatives of such independent contractors cannot and will not provide any legal advice to the Client, and any such advice will only be communicated to Client by Bedrock. Although these services are performed under Bedrock's supervision, a court or courts might determine that there is no attorney-client relationship between Client and the independent contractor representatives in regard to these services, and communications between Client and the independent contractor representatives might not be protected by attorney-client privilege.

3.3. Application of Funds Paid in Addition of Costs and Fees

All funds paid by Client which exceed the Costs and Fees listed above will be saved in Client's Dedicated Account (See Dedicated Account Agreement) for use in effecting payments toward settlements Bedrock secures subject to this Agreement. All such funds will remain under Client's control at all times, and may be freely removed by Client at any time. It is strongly recommended that Client keep all funds available for settlement payments to allow Bedrock the greatest ability to effectively represent Client under the terms of this Agreement.

3.4. Method of Payment

Under this Agreement, Client agrees:

- a to have Client's initial flat fee retainer and subsequent fees and costs as outlined above based on the attached Payment Schedule to be automatically drafted from Client's bank account into an authorized Federal Deposit Insurance Corporation ("FDIC") insured bank account held in Client's name (the "Dedicated Account") with Client's first payment to start on 10/4/2017, and thereafter each month on the 4 day; and
- b to have Client's payments of Service Cost and settlement savings fund payments based on the attached Payment Schedule to be automatically drafted from Client's bank account into the Dedicated Account held in Client's name with Client's first payment to start on 10/4/2017 and thereafter each month on the 4 day.

3.5. Early Program Completion and Pre-Payment of Program Fees

If Bedrock resolves all debts listed in this Agreement before the scheduled date of Client's final Service Cost payment, Client must still pay the full Service Cost outlined in the attached Payment Schedule. However, Client will not be responsible for any Legal Administration Fees following the date that a settlement agreement is entered on the final listed debt.

3.6. Costs of Litigation Services – Court Costs and Trial Preparation Costs

- a Client must pay all costs associated with Litigation Services, including the payment of any court filing fees or any other court-imposed costs associated with the litigation. These costs vary by jurisdiction. Bedrock will NOT advance such costs. Client acknowledges that failing to timely pay necessary costs may have adverse consequences, including but not limited to entry of judgment against Client in the litigation.
- b If a litigated matter proceeds to trial, Client shall also be required to pay the costs associated with Bedrock's trial preparation, which the parties hereby agree in advance shall be set at three hundred fifty dollars (\$350.00) per trial (the "Trial Costs"). Trial Costs commonly include but are not limited to, photocopying and reproduction costs, notary fees, long distance telephone charges, messenger and other delivery fees, postage, travel costs including parking, mileage, transportation, meals, and hotel costs, investigation expenses, and other similar items. The Trial Costs must be paid sixty (60) days before the scheduled trial date unless otherwise agreed upon by Bedrock and the Client. The Client shall not be responsible for, and shall be refunded the Trial Costs if the litigation is settled at least thirty (30) days before the trial date.

3.7. Additional Fees

Client may be responsible for additional processing fees. Such fees may include: Payment Plan Change Fees (\$19.95), Adding/Removing Debts (\$25.00), Renegotiation Fee (\$299.00), Settlement Payment Fees (\$10.00), and Banking Changes (\$25.00).

3.8. Increases in Balances of Accounts Subject to Representation

- a Client acknowledges and agrees that Client will not continue to incur any additional debt on any accounts subject to this Agreement, other than late fees, interest, and penalties.
- b Client's program fees, program length, and draft amounts may increase due to any additional balance caused by Client.

4. TERMINATION OF THIS AGREEMENT

4.1. Termination by Client

Client may terminate this agreement at any time, and for any reason. Should Client terminate this Agreement before all debts subject to the representation are resolved, all Service Costs, Legal Administration Fees, and Additional Fees paid through the date of termination will be considered earned by Bedrock, and **will not be refunded to Client.**

4.2. Termination by Bedrock

This Agreement may be terminated by Bedrock at any time for good cause, and upon reasonable notice to Client. In addition, subject to any applicable legal and ethical standards governing Bedrock's right to withdraw representation, Bedrock may withdraw from representing Client in any litigation under the terms of this Agreement either with Client's consent, or with the permission of the court in which such litigation is pending.

4.3. Definition of "Good Cause" for Termination by Bedrock

- a. **Client's Failure to Cooperate with Bedrock.** Client must cooperate and comply with all reasonable requests by Bedrock and its agents in connection with the services to be performed under this Agreement, including requests for information and documentation, responses to settlement offers, and matters related to any litigation. Client acknowledges and agrees that failure to cooperate with Bedrock is grounds for Bedrock to terminate this Agreement and/or to withdraw from representation of Client in any litigation associated with the Client's failure to cooperate.
- b. **Failure to Pay Fees and Costs.** If Client fails to pay the legal fees and Service Costs required under the terms of this Agreement, Bedrock may terminate this Agreement and withdraw from representation of Client in any litigation associated with this Agreement.
- c. **Failure to Pay Costs of Litigation.** In the event that Client fails to pay any of the court filing fees or other fees or costs associated with the litigation of a listed debt, Bedrock will not be responsible for acting in response to the lawsuit until such time as the fees or costs associated with the filing have been received by Bedrock. Moreover, Client agrees and acknowledges that the failure to pay the three hundred fifty dollar (\$350.00) Trial Costs associated with a trial in a timely manner shall constitute sufficient grounds for Bedrock to withdraw from representing Client in connection with the lawsuit.
- d. **Failure to Follow Bedrock's Advice on Reasonable Settlements.** Client agrees and acknowledges that Bedrock has an obligation to Client as both a counselor and as an advocate, and that the underlying purpose of the Representation is to negotiate settlement of Client's debts. In the event that Bedrock negotiates a reasonable settlement offer and advises the Client to accept, Client agrees that he or she shall not unreasonably withhold consent to accept the offer. Client acknowledges and agrees that it is unreasonable to withhold consent on a settlement offer when Client has no valid defense to the litigation claims at issue or when the settlement offer is within Bedrock's Standard of Performance. If Client refuses to consent to a reasonable settlement offer, Client agrees that Bedrock may withdraw from representing the Client in any litigation associated with the settlement offer at issue.

4.4. Withdrawal from Representation of Client in Litigation

In the event that Bedrock is entitled to withdraw from any litigation for whatever reason, Client agrees to execute any documents necessary to effectuate this withdrawal, including, without limitation, the execution of a substitution of attorney document that relieves Bedrock as counsel in the litigation. If Client fails to execute any necessary documents, Bedrock may request the court to be relieved as Client's attorney in that particular matter. Client acknowledges and agrees that Bedrock's withdrawal from any specific litigation does not necessarily terminate Client's entire Agreement with Bedrock for any other litigation or for any other services falling within the scope of this Agreement. Notwithstanding Bedrock's withdrawal and without regard to the reasons for the withdrawal, Client will remain obligated to pay Bedrock for any services performed up to and including when Bedrock delivers its withdrawal notice to Client or Bedrock receives a court order authorizing its withdrawal.

From Article at GetOutOfDebt.com

Section 5: Additional Terms and Disclosures

5.1. Client's Responsibilities to Bedrock

- a. In consideration of Bedrock's experienced counselling, work out a feasible monthly payment plan based on the total amount of debt to be modified, which contemplates all fees and costs to Bedrock as well as funds to deposit for use in settling debts on which Bedrock represents Client. The Payment Schedule is enclosed;
- b. Provide Bedrock accurate and complete information and documents relating to any debts subject to Bedrock's representation. These documents must identify each debt by creditor's name, current account balances, and account numbers. Bedrock is under no obligation to verify the information supplied by Client;
- c. Forward all correspondence from creditors and collection agencies as soon as possible, but no longer than five (5) days from receipt;
- d. Make all payments according to the payment schedule;
- e. Refrain from discussing debts with creditors or collection agencies when contacted;
- f. Notify Bedrock in writing of any settlement offers you receive, including all of the terms and conditions of the offer;
- g. Be willing and able to aid in negotiations when necessary, and understand that your level of involvement will not affect the terms of this Agreement, but may affect the speed and effectiveness of Bedrock's efforts;
- h. Respond timely to all requests or communications from Bedrock or its representatives, and promptly provide Bedrock with any change of address or other contact information;
- i. Make timely and complete payments on settlements negotiated by Bedrock and approved by Client.

5.2. Client's Authorizations

Client Authorizes Bedrock to:

- a. To disclose information regarding Client's financial condition or status to any creditors and collectors in connection with effective representation;
- b. To hold itself out as Client's representative to any party seeking to collect the debts listed in this Agreement's Creditor Listing;
- c. To engage creditors and collectors to negotiate reduction of the debts listed in this Agreement's Creditor Listing;
- d. To process debit entries from Client's Dedicated Account. This authority shall remain effective until cancelled by Client in writing, at least five (5) business days prior to the scheduled payment due date. Client understands that there will be a charge of twenty-five dollars (\$25.00) to Client's Dedicated Account for any non-sufficient funds ("NSF") transactions (\$20.00 of this charge is paid to Bedrock and \$5.00 is paid to the administrator of the Dedicated Account). Client will provide Bedrock with a voided check or savings deposit slip.

5.3. Client Acknowledgments

Client Acknowledges and agrees that:

- a. The payment schedule is based on previous settlement averages achieved and calculated by Bedrock. Accordingly, the actual amount paid into the program may vary. More or less funding may be required to settle all represented debts;
- b. The program's contemplated duration is an estimate based on full and timely payment each month as listed in the Payment Schedule. Any variation of payments, as well as many other factors, can affect the length of the program;
- c. Bedrock will deduct monthly Legal Administration fees through the duration of Client's participation in the debt resolution program;
- d. The success of Bedrock's representation on any particular debt may vary based on a number of factors, including your ongoing ability to make timely deposits to your Dedicated Account, the willingness of your creditors to negotiate settlements of your debt and other factors that are outside Bedrock's control;
- e. Creditors may still contact you regarding debts subject to this Agreement. However, you should notify Bedrock of

harassment, as there may be steps Bedrock can take to prevent or rectify illegal harassment;

- f. The discharge of indebtedness may be considered a taxable event. You should consult a tax professional to determine any tax obligations they may have as a result of any settlements negotiated on their behalf;
- g. The fees and costs paid to Bedrock are compensation for the services described in the Scope of Engagement and the funds deposited into your Dedicated Account are for the purpose of saving funds for settling your accounts with creditors. Until you authorize and approve any such settlements, no payments of any kind, including any monthly minimum payments, will be made to your creditors on the accounts, except those that are subject to Bedrock's Settlement Pre-Authorization form which states that Bedrock shall make all reasonable efforts to obtain your approval for any settlement offer obtained on your behalf. In the event Bedrock cannot contact you after making reasonable efforts, you authorize Bedrock to proceed with any settlement resulting in a savings of 50% or more of your debt;
- h. Bedrock will refund the entire portion of any unused retainer fees for services that have not yet been rendered in the event you do terminate Bedrock's representation;
- i. You may continue to incur late fees and penalties on the accounts while enrolled in the program;
- j. Your participation in the program will likely have an adverse effect on Client's credit score;
- k. You should not incur any new or additional debt and should refrain from using or obtaining credit during the Bedrock debt resolution representation. You understand and agree that all credit cards or lines of credit shall be closed and that no additional credit cards or lines of credit should be applied for during the Bedrock debt resolution representation. You understand and acknowledge that you may keep credit cards out the program for emergency purposes only. These credit cards should not be from the same issuing bank as any accounts you entered into the Bedrock debt resolution representation;
- l. No debts listed in this agreement have been secured by any personal or real property.
- m. Active, inactive, or former military personnel understand that his/her military rank, pay, and/or benefits may be adversely affected by delinquent debt accounts and/or a decreased credit rating and Bedrock Legal shall not be held responsible for any negative consequences that may occur by such personnel by their enrollment into the Debt Resolution plan.
- n. Individuals with, or who are seeking Security Clearance, including military members, contractors and consultants, understand that his or her Security Clearance may be

adversely affected by delinquent debt accounts and/or a decreased credit rating and Bedrock Legal shall not be held responsible for any negative consequences that may occur by such personnel by their enrollment into the Debt Resolution plan.



Initial: _____

5.4. Voluntary Participation

Client understands that participation in Bedrock's program is voluntary and you may, upon written request, cancel Bedrock's services at any time prior to the original estimated conclusion date of the program.

Client also agrees that:

- a. Early termination may prevent Bedrock from providing all services outlined herein and Bedrock will not be responsible for any unresolved accounts upon cancellation.
- b. In the event of any early termination of this Agreement, all Service Costs, Legal Administration Fees, Banking Fees, and Other Fees shall be considered earned and are non-refundable.
- c. Upon termination of this Agreement, any funds held in your Dedicated Account, less any amounts paid or owed in the form of fees and settlement payments, shall be remitted to you by paper check or ACH transfer.
- d. Bedrock will not collect any additional fees that have not previously become due after the termination date.
- e. With Bedrock's permission, you may re-enroll Client Debts after termination. Any re-enrollment shall be at Bedrock's sole discretion and is subject to a Reactivation Fee in the amount of two hundred ninety-nine dollars (\$299.00).

5.5. Skipped Drafts

- a. In the event Client requests to skip a monthly draft, Client shall notify Bedrock at least five (5) business days prior to the scheduled draft.
- b. Client will continue to be charged any applicable monthly Legal Administration service costs, retainer fees and any banking fees for any skipped months.
- c. An additional month shall be added onto the Client's program to make up for each month Client skips a draft.
- d. Bedrock may deny a Skip Request and/or limit the number of approved Skipped Drafts if Bedrock determines it is in the Client's best interest to continue drafting Client's monthly payment.

5.6. Extension of Representation

- a. Subject to the terms of the Performance Standard, in the event Client's debts are not fully settled at the end of the estimated program timeframe, Bedrock will automatically extend Client's program and continue to draft Client's monthly payment unless Client notifies Bedrock in writing that Client does not wish to extend representation.
- b. Client shall remain responsible for the monthly Legal Administration Fees during any extended representation period.

5.7. Additional Disclosures & Disclaimers

- a. There are other remedies/solutions available for clients to relieve themselves of their debt burdens. Those remedies include bankruptcy and consumer credit counseling. (See Exhibit A of this Agreement for further information).
- b. Declaring bankruptcy may discharge or allow a court imposed repayment plan for the majority of Client's debts. However, this will be reflected as a permanent record on a Client's credit report for up to 10 years. Bedrock will discuss and advise Client as to the bankruptcy option,

including fees and costs, at any time that Client's circumstances change or Client requests such consultation. There are no additional fees required from Client for such consultation and preliminary advice regarding bankruptcy.

- c. Consumer credit counseling may have less impact on a Client's credit rating than bankruptcy and reduce interest rates on current debts, but it generally requires re-payment of most-to-all of Client's existing debt and will not likely provide significant monthly payment relief.

5.8. Confidentiality of Client Information

Bedrock agrees that any information provided by Client will be kept confidential and only be used in providing the services delineated in this Agreement, which may include, among other things, disclosure of confidential information to appropriate third parties in order to (a) streamline the negotiation process, (b) enhance Client's opportunities for settlement offers with Client's various creditors, and (c) generally improve Client's financial hardship and wellbeing. Client agrees and acknowledges that such disclosures will be made with Client's express consent and will not require any additional consent or consultation by Client before such disclosures are made.

5.9. Full and Only Agreement

This agreement is the full and only agreement between the parties. All prior negotiations and discussions are superseded by this Agreement. Bedrock has made no representations other than those expressly set forth in this Agreement, and neither Party has relied upon any representations or promises other than those expressly set forth herein.

6. ARBITRATION AGREEMENT AND WAIVER OF CLASS ACTION

In the event of any controversy, claim or dispute between the Parties arising out of or relating to this agreement or the breach, termination, enforcement, performance, interpretation or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in the county in which the Client, in accordance with the laws of the state of the Client’s residence. The Parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") or JAMS, or in the event of their unavailability, an arbitration service with substantially similar rules and arbitrator rosters, pursuant to its rules and procedures, and a single arbitrator shall be selected to preside by the arbitration service. The arbitrator shall be neutral and independent and shall comply with the relevant code of ethics. Any award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the Parties. If either Party fails to comply with the arbitrator's award, the injured Party may petition the applicable court for enforcement.

The Parties agree that either Party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the Parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding.

The Parties shall share the cost of arbitration, including attorneys' fees, equally. If the Client's share of the costs is greater than \$2,000.00 (Two-thousand dollars), Bedrock will pay the Client’s share of costs in excess of that amount.

Binding arbitration means that both Parties give up the right to a trial by a jury and their rights to have a dispute resolved in a court of law. It also means that both Parties give up the right to appeal from the arbitrator’s ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. In addition, under the terms of this Agreement, the parties also give up the right to bring any claims on a consolidated or class action basis. In addition, certain remedies, such as statutory injunctions and fee shifting, that may be available in a court of law may not be available in an arbitration.

In the event a Party brings suit against the other Party in federal, state or local court instead of proceeding with arbitration, or unsuccessfully challenges the arbitrator’s award, or fails to comply with the arbitrator's award, the other Party is entitled to costs of suit, including reasonable attorneys' and paralegals’ fee and costs for having to compel arbitration or defend or enforce the award. This section and the requirement to arbitrate any dispute shall survive any termination.



Initial: _____

I represent that I have read, understand and agree to be bound by the terms of this Client Representation Agreement as set forth above and in the documents incorporated in this Agreement. I further acknowledge that the terms and conditions of this Agreement have been explained to my satisfaction by a representative of Bedrock and that I have no unanswered questions about the program or this Agreement. I confirm that I agree to arbitrate any claims and to waive any right to bring or participate in a class action against Bedrock.



Agreed to this _____ day of _____, 20_____

Signature of Client



Signature of Co-Client

Signature of Bedrock

From Article at GetOutOfDebt.org

NOTICE OF RIGHT TO CANCEL

Notice of Right to Cancel

Date of Transaction: _____ 9/19/2017 _____

You may CANCEL this transaction, without Penalty or Obligation, including any agreements you signed at the in-person meeting with the Bedrock attorney and/or paralegal, for up to FIVE BUSINESS DAYS from the above date. If you cancel, you will not be obligated to make any payments to the law firm and any agreements or other documents that you signed will be null and void. To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice or any other written notice to the address below NOT LATER THAN MIDNIGHT OF _____ (five business days after the Date of Transaction).

I HEREBY CANCEL THIS TRANSACTION.

Client: Full Name _____

Date: _____

Client's Signature: _____

Co-Client's Signature: _____

Please send to:

A. Florio and Associates, PLLC
9330 LBJ Freeway, Suite 900
Dallas, TX 75243

*(Sign and return this document only if you decide to **CANCEL** this transaction within five business days of the Date of Transaction shown above.)*

Client's Authorization for Settlement

Bedrock shall make all reasonable efforts* to obtain Client's approval for any settlement offer obtained on Client's behalf. In the event Bedrock cannot contact Client after making reasonable efforts, Client authorizes Bedrock to proceed with any settlement resulting in a savings of 50% or more of the Client's debt at the time of settlement.

Furthermore, I/we permit Bedrock to release the funds from my/our Special Purpose Savings Account to the creditor, per the terms of the settlement agreement, to fulfil the obligations of the pre-authorized settlement agreement.

Client Name



Date

Co- Client Name

Date

*Reasonable efforts can include phone call(s), email(s), fax(es), and standard mail.

**Client can revoke such authorization at any time before any settlement payments are processed.

This form may be revoked** by Client at any time upon written notice to Bedrock.

Limited Power of Attorney

I/We, _____,

Located at _____,

In the City of _____, State of PA _____ Zip _____,

hereby appoint the Bedrock Legal ("Bedrock") as my/our attorney-at-law to do the acts described in this Power of Attorney. Bedrock (and/or its designees) is hereby authorized to act as my/our attorney and to fully represent me/us in any litigation or negotiation of the modification, reduction, settlement, and payment on any and all debts allegedly due and owing in my/our name. Litigation representation includes attendance at required court hearings, if applicable.

I/We authorize Bedrock to request and receive confidential credit and account information from creditors, credit bureaus, collection agencies, creditor attorneys, or any other third parties who may be in possession of such information and would be viewed by me/us personally.

This Power of Attorney revokes all earlier Power of Attorney given by, or on behalf of, me/us relating to all communications of creditors' claims and shall be effective and binding on me/us until revoked by an instrument in writing executed by me/us. I/We further authorize Bedrock to release a copy of this Power of Attorney to my/our creditors or their agents. A copy of this Power of Attorney shall be deemed as effective as an original.

Executed on _____

Client Signature

Co-Client Signature



Client Social Security Number

Co-Client Social Security Number

State of

_____ **County of** _____

The foregoing instrument was acknowledged by me this _____ day of _____, 20____

by: _____ who is/are personally known by me or who

has/have produced: _____ as identification and who did not take an oath.

Notary Public: _____

Electronic Payment Authorization

By signing below, I authorize the Bedrock Legal (Bedrock) (or their designees) to process debit entries from my checking, savings, or other FDIC-insured bank account. This authority shall remain effective until cancelled by me in writing, at least five (5) business days prior to my scheduled payment due date. I understand there will be a twenty-five dollar (\$25) cost automatically charged to my account for any non-sufficient funds (NSF) transactions. **I will provide Bedrock with a voided check or savings deposit slip.**

Name on Account (Please Print): [REDACTED]

Please transfer payments directly from my Checking account, Savings account, or Other account.

Bank Name: _____

Bank Address: _____

City: _____ St: _____ Zip: _____

Bank Phone #: _____

**Routing # | | | | | | | | | | Account # _____

*Routing numbers are always 9 digits long and always start with 0, 1, 2, or 3.

[REDACTED] _____ Authorized Signature on Account

Printed Name

Date

Attach Voided Check or Savings Deposit Slip Here

Payment Schedule

DEBT RESOLUTION PROGRAM

| Total Amount of Debt | | | \$24,079.00 | Estimated Settlements: | | | \$10,113.18 |
|------------------------------------|--------------|--------------|---------------------|--------------------------|--------------|-------------|----------------|
| Service Cost Percentage | | | 16% | | | | |
| Estimated Total Fees & Settlements | | | \$17,722.32 | TOTAL ESTIMATED SAVINGS | | | \$6,356.68 |
| Month in Program | Retainer Fee | Service Cost | Settlement Reserves | Legal Administration Fee | Banking Fees | Total Draft | Draft Due Date |
| 1 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 10/4/2017 |
| 2 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 11/4/2017 |
| 3 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 12/4/2017 |
| 4 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 1/4/2018 |
| 5 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 2/4/2018 |
| 6 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 3/4/2018 |
| 7 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 4/4/2018 |
| 8 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 5/4/2018 |
| 9 | \$100.00 | \$183.46 | \$72.75 | \$55.00 | \$10.75 | \$421.96 | 6/4/2018 |
| 10 | \$95.00 | \$183.46 | \$77.75 | \$55.00 | \$10.75 | \$421.96 | 7/4/2018 |
| 11 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 8/4/2018 |
| 12 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 9/4/2018 |
| 13 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 10/4/2018 |
| 14 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 11/4/2018 |
| 15 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 12/4/2018 |
| 16 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 1/4/2019 |
| 17 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 2/4/2019 |
| 18 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 3/4/2019 |
| 19 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 4/4/2019 |
| 20 | | \$183.46 | \$172.75 | \$55.00 | \$10.75 | \$421.96 | 5/4/2019 |
| 21 | | \$183.44 | \$172.77 | \$55.00 | \$10.75 | \$421.96 | 6/4/2019 |
| 22 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 7/4/2019 |
| 23 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 8/4/2019 |
| 24 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 9/4/2019 |
| 25 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 10/4/2019 |
| 26 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 11/4/2019 |
| 27 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 12/4/2019 |
| 28 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 1/4/2020 |
| 29 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 2/4/2020 |
| 30 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 3/4/2020 |
| 31 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 4/4/2020 |
| 32 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 5/4/2020 |
| 33 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 6/4/2020 |
| 34 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 7/4/2020 |
| 35 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 8/4/2020 |
| 36 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 9/4/2020 |
| 37 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 10/4/2020 |
| 38 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 11/4/2020 |
| 39 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 12/4/2020 |
| 40 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 1/4/2021 |
| 41 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 2/4/2021 |
| 42 | | | \$356.21 | \$55.00 | \$10.75 | \$421.96 | 3/4/2021 |
| 43 | | | | | | \$421.96 | 4/4/2021 |
| 44 | | | | | | \$421.96 | 5/4/2021 |
| 45 | | | | | | \$421.96 | 6/4/2021 |
| 46 | | | | | | \$421.96 | 7/4/2021 |
| 47 | | | | | | \$421.96 | 8/4/2021 |
| 48 | | | | | | \$421.96 | 9/4/2021 |
| 49 | | | | | | \$421.96 | 10/4/2021 |
| 50 | | | | | | \$421.96 | 11/4/2021 |
| 51 | | | | | | \$421.96 | 12/4/2021 |
| 52 | | | | | | \$421.96 | 1/4/2022 |

electricladee
2017-09-21 16:53:30

\$995 Retainer fee

electricladee
2017-09-21 16:54:24

\$183.44 x 21 = \$3,852.24

electricladee
2017-09-21 16:59:43

Total Fees \$995 + \$3,852.24 + \$2,310 + \$7,608.74 = \$14,766.98
\$7608.74 / \$24079 = 32%
Fees are payable monthly NOT based on performance!

electricladee
2017-09-21 16:55:38

\$10.75 X 42 = \$451.50

Settlement Reserves above is only an estimate of the amount needed for settlement.

Client Signature _____ Co-Client Signature _____
 Print Name _____ Print Name _____
 Date _____ Date _____

Electronic Communication Verification

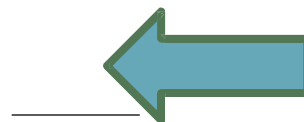
Please print your email address on the line below:

You will receive an email of the Letter of Engagement and other documents executed today in the next three (3) business days. In case you do not receive an emailed copy, due to faulty address or lack of email address provided above, you will still receive copies of these documents with your Welcome Package. The Welcome Package will be mailed to you once your first payment has cleared.

Bedrock’s Right to Conduct Business and to Contact You Electronically. You agree, unless specifically requested otherwise, that by entering into transactions with Bedrock, you consent to receive in an electronic format all information, copies of Agreements and correspondence from Bedrock and to also send information in an electronic format unless previously agreed upon in writing with Bedrock. You also consent and agree that Bedrock may provide all disclosures, periodic statements, notices, receipts, modifications, amendments, and all other evidence of transactions electronically. All electronic communications will be deemed to be valid and authentic, and you intend and agree that those electronic communications will be given the same legal affect as written and signed paper communications. You have a right to receive a paper copy of any of these electronic records if applicable law specifically requires us to provide such documentation. Your consent may be withdrawn at any time upon Bedrock’s receipt of such withdrawal. However, your withdrawal of your consent to conduct business electronically can only occur if applicable law specifically requires Bedrock to provide a paper copy of electronic documents. Withdrawal of consent will slow the speed at which Bedrock can complete certain steps in transactions with you and providing representation on your behalf. To inform Bedrock that you either withdraw your consent to receive future notices and disclosures in electronic format, would like to receive paper copies, or to update your information, you may send such request to the address listed below for Bedrock. You acknowledge and agree that the internet is considered inherently insecure. Therefore, you agree that Bedrock has no liability to you whatsoever for any loss, claim, or damages arising or in any way related to Bedrock’s responses to any electronic communication, upon which Bedrock has in good faith relied. At all times, you maintain the sole obligation to ensure you can receive Bedrock’s electronic communications, and access them on a regular and diligent basis.

Consent to Be Contacted By Telephone, Cellphone, Text or Email. You also agree to be contacted by telephone on your landline and/or cell phone by Bedrock irrespective of whether your telephone number appear on any state or federal “Do Not Call” lists. You further agree that Bedrock may contact you using an automated or computerized dialing system to contact you via telephone, cellphone and/or SMS text, and Bedrock may use pre-recorded messages when contacting you. You acknowledge that your consent to be contacted in these manners is not required as a condition of purchasing or receiving our services. You may inform Bedrock at any time either that you withdraw your consent to receive communications from Bedrock as described above or to update your contact information by sending such requests to the address listed below for Bedrock. You agree that all calls to or from Bedrock may be monitored and recorded. You acknowledge you may incur a charge by your telephone carrier for any calls or texts from Bedrock. You verify that the email address and phone numbers you have provided to Bedrock are yours. You agree that Bedrock may contact you using other email addresses and/or landline or cell phone numbers provided by you directly or obtained through other lawful means. You agree to notify Bedrock within 30 days of any change to your email address or phone numbers by writing to Bedrock’s address below.

Please Initial on the line to indicate that you understand the above terms.



Hardship and Budget Information

Reason for Hardship

*Temporary Loss of Work
Loss of Job
Medical Problems
Personal Injury
Divorce*

*Company Reduced Hours
Pay Cut
Disability
Loss of Spouses Income
Other*

Please Briefly Explain Hardship: general living expenses through the years - general living expenses through the years

BUDGET ANALYSIS

(All information should be on a monthly basis)

| | | | |
|-------------------------------------|--------------------|------------------------|--------------------|
| <i>Client Net Monthly Income</i> | \$ 3,200.00 | <i>Funds Available</i> | \$ 2,200.00 |
| <i>Co-Client Net Monthly Income</i> | \$ 0.00 | | |
| <i>Total Income</i> | \$ 3,200.00 | | |

| | | | |
|---------------------------------------|-----------|-----------------------------|--------------------|
| <i>Mortgage/Rent</i> | \$ | <i>Household Items</i> | \$ |
| <i>Home Owners Insurance</i> | \$ | <i>Clothing</i> | \$ |
| <i>Life Insurance</i> | \$ | <i>Laundry/Dry Cleaning</i> | \$ |
| <i>Medical Care</i> | \$ | <i>Utilities</i> | \$ |
| <i>Child Care / Support / Alimony</i> | \$ | <i>Telephone</i> | \$ |
| <i>Cable TV / Satellite</i> | \$ | <i>Auto Loans</i> | \$ |
| <i>Charity / Donations</i> | \$ | <i>Auto Other</i> | \$ |
| <i>Entertainment</i> | \$ | <i>Auto Insurance</i> | \$ |
| <i>Gym / Health</i> | \$ | <i>Education</i> | \$ |
| <i>Personal Care</i> | \$ | <i>Student Loans</i> | \$ |
| <i>Back Taxes</i> | \$ | <i>Misc / Other</i> | \$ 1,000.00 |
| <i>Food</i> | \$ | <i>Total Expenses</i> | \$ 1,000.00 |

Bankruptcy vs Debt Negotiation and Election of Services

Bankruptcy and Debt Negotiation

Bedrock is a full service debt resolution law firm which provides services including debt negotiation and restructuring and bankruptcy services. The following provides information about these approaches to debt resolution for your review. Clients should fully understand the advantages and disadvantages of each to make an informed decision.

Bankruptcy

Bankruptcy will usually discharge your unsecured debt and your creditors are not permitted to contact you once you have filed with the court. There are two kinds of bankruptcy: Chapter 13 bankruptcy where you are generally able to keep property that is mortgaged, such as your house or car, and are expected to repay debts in three to five years, and Chapter 7 bankruptcy where you must give up all non-exempt property and assets that you own in exchange for a discharge of most debt. Bankruptcy may be appropriate if you have pending foreclosures, collection litigation or wage garnishments; however, you will generally be unable to establish credit for up to ten years. In 2005, the bankruptcy law was changed to make it more difficult for some consumers to file Chapter 7 bankruptcy based on a financial means test and credit counseling requirements that may require a repayment of some of your debt.

Bedrock is a debt relief agency under the United States Bankruptcy Code Sections 527 (a) and (b), and we are required to provide the following information and notice:

A debt relief agency providing bankruptcy assistance to an assisted person shall provide—

(1) The written notice required under section 342(b) (1); and

(2) To the extent not covered in the written notice described in paragraph (1), and not later than 3 business days after the first date on which a debt relief agency first offers to provide any bankruptcy assistance services to an assisted person, a clear and conspicuous written notice advising assisted persons that—

(A) All information that the assisted person is required to provide with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful;

(B) All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value;

(C) Current monthly income, the amounts specified in section 707(b) (2), and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b) (2)), are required to be stated after reasonable inquiry; and

(D) Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case

under this title or other sanction, including a criminal sanction.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information will help you to understand what must be done in a routine bankruptcy case and will help you to evaluate how much assistance you may need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with the preparation of your chapter 13 plan and with the confirmation hearing on your plan which will take place before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code (other than chapter 7 or chapter 13), you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Debt Negotiation

Debt Negotiation is a process where the law firm, based on your specific circumstances, develops a plan to manage your debt resolution with your creditors. In general terms, it is a process of negotiating with your creditors for a lower balance or forgiveness of debt, a reduced interest rate, a reduced monthly payment or other restructuring alternatives. To be successful in debt negotiation, you need to have sufficient cash flow to meet your living expenses each month and provide some funds towards resolution of your debt.

If appropriate for your situation, Bedrock will contact your unsecured creditors in writing to notify them that you are represented by the law firm and that we are advising you as to all alternatives for debt resolution. As you have indicated in

your compliance review, you prefer Bedrock to attempt debt negotiation as an alternative to bankruptcy or other options. However, if your financial circumstances change, we will advise you as to other debt resolution alternatives, including those outlined above, so you can make an informed decision based on our advice.

If you have any questions regarding the above options, please contact us for further explanation. If you are ready to proceed, sign below your acknowledgement that you have reviewed the available debt resolution options and have determined that debt negotiation by Bedrock is your preference, subject to your ability to request a different alternative if your circumstances change in the future.

I have reviewed all debt resolution options available to me including doing nothing, filing for bankruptcy and consumer credit counseling, and elect to pursue debt negotiation services with Bedrock, subject to my ability to request other alternatives, based on changes in my financial circumstances.

Client _____



Date _____

Co-Client _____



Date _____

Affidavit of Compliance

I, _____ as a representative affiliated with and under contract to Bedrock Legal, A. Florio and Associates PLLC, in my role as a Representative, Member, Partner, Employee or Independent Contractor of said firm (Bedrock), confirm that I have conducted a personal and face-to-face- meeting with _____ (Client's Full Legal Name) to review the Client's file and present all relevant information _____ our representation of said Client, as it relates to our Letter of Engagement to legal representation, including debt resolution and financial workout services, to Client. I have determined that no fees have been received from Client prior to the execution of the Letter of Engagement on this date and such execution has taken place in my presence following my in-person meeting with Client. This Affidavit of Compliance establishes a written record to verify compliance with any and all applicable local, state or federal laws or regulations (collectively the "Applicable Laws"), including, but not limited, to the Telemarketing and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. 6101-08, and the Telemarketing Sales Rule, as amended, 16 C.F.R. Part 310; 75 Fed. Reg. 48458, 48522.

The following subjects were reviewed with Client in writing and, where appropriate, orally or in response to questions regarding such representation:

- 1) That debt resolution that alters the terms of payment of unsecured debt might have a negative effect on Client's credit and that Bedrock does not clean up, fix, or repair credit.
- 2) That the scope of the representation is specifically limited to the following:
 - a. Determine which specific debt resolution option is most appropriate for Client, including an initial review of their budget, income and debt;
 - b. Review Client's current unsecured debt burden and thereafter negotiate and attempt to negotiate settlements with Client's creditors in an effort to modify or restructure Client's current unsecured debt;
 - c. Provide litigation defense as outlined in the Letter of Engagement.
- 3) A full review of all fees and costs associated with the representation to the client.
- 4) That Bedrock maintains a Minimum Performance Standard for each individual account entered by Client into the Bedrock debt resolution plan, of a minimum of settlement debt reduction of thirty-five percent (35%) of the debt's face value at the time of settlement, including interest, penalties, cost and late fees, as outlined further in the Terms and Conditions of the Engagement Letter. In the event that Bedrock does not meet this minimum standard for a particular account, it shall refund the pro rata share of all fees and costs paid to Bedrock for such work and Bedrock shall settle that individual account for Client at no additional cost.
- 5) The Client has been advised that the attorney or paralegal who conducted the initial meeting with Client limits their scope of representation or presentation to that initial meeting and review of the Client's file. The Client was made aware that the actual supervising attorney for their file may be a different attorney of the law firm who is licensed in their state.
- 6) A full review of the arbitration provision, including the fact that, by electing to go to arbitration, both parties were waiving certain rights, including the right to a trial in a court of law.

Names of all attendees: _____

Start Time: _____ **End Time:** _____

Location of Meeting: _____

Have any materials been provided or presented to the attendees in addition to the Enrollment Documents, the Face to Face Script, and the Face to Face Power Point Presentation? NO YES **(Circle One)**
If so, indicate here and scan/upload all such additional documents or materials: _____

I affirm the above statements are true and accurate.

Executed on this Date: _____

Representative on behalf of Bedrock:

Name: _____

Signature: _____

Executed in my Presence

Client Name: _____ Signature: _____





Disclaimer – Settlement of Credit Union Accounts

This confirms my/our understanding and acknowledgement that, in the experience of Bedrock Legal (BL), credit union debt accounts are often resolved for higher settlement amounts, meaning that such debts may cost me/us more to settle and result in smaller reductions from the debt amounts at the time of enrollment. For this reason, credit union debt accounts are excluded from BL's Performance Standard in Section 2 of the Agreement and BL provides no assurance that such debts will be settled for any amount.

I/we acknowledge that my current credit union account(s) that are to be enrolled into the program are NOT cross-collateralized with any other credit union obligation(s). I/we understand that in the event it is later determined that any enrolled credit union account is cross-collateralized with any other credit union obligation that any enrolled credit union account(s) would be removed from the program and become my sole obligation to be resolve in the manner I see fit.

Further, I/we acknowledge that BL would thereby have no obligations to represent me regarding these accounts whether ongoing or in the future.

Client Signature

Client Name

Date

Co-Client Signature

Co-Client Name

Date





ACCOUNT SERVICING AGREEMENT

This Agreement sets forth the terms of the account management services offered to you by Reliant Account Management, LLC, Reliant Account Management Systems, both California limited liability companies.

RAM is in the business of processing payments to and from a trust account (including electronic and automatic transfers), making disbursements as directed, and providing on-line transaction and accounting information related thereto (collectively "Services"), for the users of debt settlement companies. RAM is not an owner, employee, or partner of any debt settlement company, and provides the Services to Customer as an independent third party.

APPOINTMENT

Customer authorizes RAM to collect and deposit payments customer has agreed to make with Bedrock. (the "DSC"), and to initiate transfers from Customer's account indicated below at the depository financial institution named below, and to deposit and hold Customer's funds in a trust account established and serviced by RAM. Customer agrees the trust account is non-interest bearing and may be located in California or any other state of RAM's choice. Customer agrees that RAM will disburse from Customer's funds the then current service fees as stated below, and those of the DSC. Further, Customer agrees that RAM will disburse Customer's funds to pay Customer's creditors upon receipt of settlement instructions from the Customer or Customer's DSC. Customer may decline any disbursement to a creditor by notice three business days before the scheduled settlement payment. If Customer fails to notify RAM within that time, the disbursement will be automatically approved and RAM will make the settlement payment. If Customer declines to disburse such settlement to the creditor, Customer understands that it may have changed their debt settlement agreement with Customer's DSC. Customer may revoke this Appointment with a minimum of 5 banking days notice to RAM in the manner set forth below. Customer acknowledges that the origination of Automatic Clearing House (ACH) transactions to my account must comply with the provisions of U.S. law.

TRANSACTION, ACCOUNT INFORMATION, AND COMMUNICATIONS

Customer will be provided internet access to Customer's account and transaction information. Customer agrees that disclosures, accounting and transaction statements, disbursement verification, and any other communications may be distributed by electronic mail or through RAM'S website at www.RamServicing.com. Customer acknowledges that Customer is able to electronically receive, download, and print such information and communications, unless Customer and RAM agree otherwise. If Customer is unable to communicate electronically, Customer will notify RAM and reasonable alternative means of communication will be established. Customer may provide notice to RAM at Reliant Account Management, LLC, P.O. Box 337, EAST IRVINE, CA 92650-0337 or fax at 949-859-1186.

SERVICE FEES

Customer authorizes RAM to charge the following fees for services rendered:

- Monthly Fee - \$10.75
- Other charges as applicable
- Settlement Disbursement Fee (Overnight to Creditor/Pay By Phone) \$10.00 (\$3.00 which goes to RAM and \$7.00 which goes to Bedrock Legal Group)
- NSF/Return Item \$25.00 (\$5.00 which goes to RAM and \$20.00 which goes to Bedrock Legal Group)

MISCELLANEOUS

Customer agrees to indemnify and hold harmless, Ram, its officers, directors, agents, and employees, from any and all claims, demands, and damages arising out of a dispute between Customer and Bedrock Legal Group or creditors.

DISPUTES

Customer hereby agrees that any dispute arising between or among the parties shall be heard before a certified mediator with venue exclusively located in Orange County, California. Mediation may be attended telephonically or in person. In the event there is no resolution through mediation, any claim or dispute shall be submitted to arbitration with venue in Orange County, California and conducted in accordance with the commercial rules of the American Arbitration Association. Judgment upon any award may be entered into any court having jurisdiction. This AGREEMENT shall be governed by and interpreted in accordance with the Laws of the State of California. However, in the event of any litigation, venue shall be exclusively in Orange County, California, without reference of the rules of conflicts of laws there under, irrespective of the place of residence, or domicile, or business of the Parties hereto.

Customer understands that RAM may share information with its depository institutions, its affiliates, and with any other party legally entitled to facilitate the transactions contemplated by this Agreement.

Customer authorizes RAM to initiate Automatic Clearing House (ACH) debits from my designated bank account as set forth below. I authorize RAM to debit my designated bank account according to the schedule of debits provided to RAM by me or on my behalf or as otherwise provided by agreement. Customer agrees that sufficient funds will be available in my designated account at least three (3) business days prior to the date of debit transfer. RAM is not liable to any person for not completing a transaction as a result of any limit on my designated bank account, or if a financial institution fails to honor any debit from such account. Customer agrees to notify RAM immediately if a scheduled debit will not or does not occur. Customer authorizes RAM to recover funds in the event of an error in the event that a prior debit is returned for any reason, including non-sufficient funds.

AUTHORIZATION AGREEMENT FOR DIRECT DEPOSITS (ACH DEBITS)

I (we) hereby authorize RAM, to initiate debit entries to my (our) Checking Account / Savings Account (select one) indicated below at the depository financial institution named below, hereafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

This authorization is to remain in full force and effect until RAM has received written notification from me (or either of us) of its termination no fewer than three (3) days to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it, or until the schedule of debits is completed.

Customer One

| | | | | | |
|----------------|-------|-----|---------------|--|--|
| _____ | | | _____ | | |
| Name | | | Date of Birth | | |
| _____ | | | _____ | | |
| Street Address | | | Phone Number | | |
| _____ | | | _____ | | |
| City | State | Zip | eMail Address | | |

Customer Two

| | | | | | |
|----------------|-------|-----|---------------|--|--|
| _____ | | | _____ | | |
| Name | | | Date of Birth | | |
| _____ | | | _____ | | |
| Street Address | | | Phone Number | | |
| _____ | | | _____ | | |
| City | State | Zip | eMail Address | | |

Banking Information

| | | | | | |
|-----------|--|--|--------------------|--|--|
| _____ | | | \$421.96 | | |
| Bank Name | | | First Draft Amount | | |
| _____ | | | _____ | | |
| City | | | 10/4/2017 | | |
| State | | | First Draft Date | | |
| Zip | | | _____ | | |

Bank Name _____

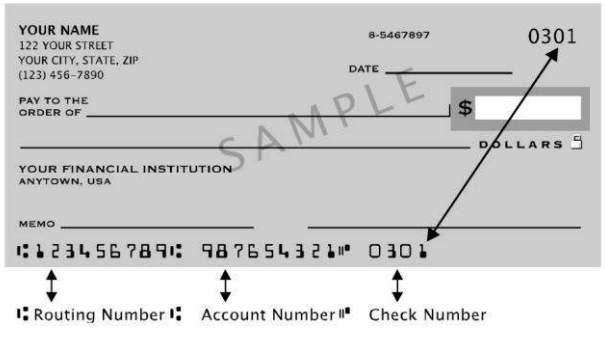
Bank Routing Number _____
(e.g. nine-digit ABA number)

Tip Your bank may have a separate routing number for ACH transactions. Please verify the routing number with your financial institution to prevent delays.

Bank Account Number _____

Type of Account (please check one) Checking Savings

Bank Account Holders Name _____



Note RAM may run a test of the ACH process (i.e. pre note) to be sure it is working properly. You may see a transaction on the account with a \$0 charge. I am the authorized signer, or otherwise have authority to act, this funding authorization on the account identified above.

| | | | |
|------------------------|-------|------------------------|-------|
| _____ | _____ | _____ | _____ |
| Customer One Signature | Date | Customer Two Signature | Date |