

UNITED STATES BANKRUPTCY COURT

PROOF OF CLAIM

Name of Debtor: Keith Anderson Nelms, Allegro Law, LLC, and Financial Services, LLC

Case Number: 10-30430, 10-30631, 10-30630

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property): Edward Claudell Dillon, Jr.

Check this box to indicate that this claim amends a previously filed claim.

Name and address where notices should be sent: 1800 Links Blvd, Apt. #5708 Tuscaloosa, AL 35405

RECEIVED

Court Claim Number: (if known)

Telephone number: (601) 695-7362

AUG 26 2010

Filed on:

BMC GROUP

Name and address where payment should be sent (if different from above): Same as above

Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Telephone number:

Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed: \$ 15,411.90

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

Specify the priority of the claim.

2. Basis for Claim: Negligence of service (See instruction #2 on reverse side.)

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

3. Last four digits of any number by which creditor identifies debtor: 7047 (See instruction #3a on reverse side.)

Wages, salaries, or commissions (up to \$11,725\*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).

3a. Debtor may have scheduled account as:

Handwritten note: last 4 digits of my assigned client ID number.

Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Up to \$2,600\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).

Nature of property or right of setoff: Real Estate Motor Vehicle Other Describe:

Value of Property: \$ Annual Interest Rate %

Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).

Amount of arrearage and other charges as of time case filed included in secured claim,

if any: \$ Basis for perfection:

Amount of Secured Claim: \$ Amount Unsecured: \$

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)( ).

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

Amount entitled to priority:

7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)

\$

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

\*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to the date of

If the documents are not available, please explain:

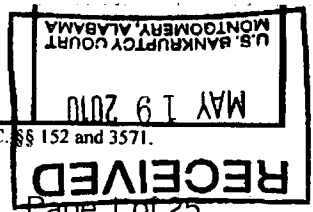


Date: 05/18/2010

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Handwritten signature: Edward C. Dillon, Jr.

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



## Summary

To Whom It May Concern:


As mentioned in the proof of claim, Mr. Nelms' and the Allegro Law Firm neglected to provide their advertised service to yours truly. Because of this negligence, I currently have a judgment against me and two wage garnishments (\$5,105.61 and \$8,331.29) against my Regions bank accounts for \$13,436.90 from my creditors. When I enrolled into Allegro's debt program, I was told by Allegro that my creditors would be notified in order to eventually discuss a possible settlement with them. From October 2008 to May of 2009, I have faithfully paid a monthly fee of \$222.00 in addition to a fee of \$247.00 for the first month of my enrollment. Once I was informed that my creditors got a judgment against me for my debt of \$13,436.90, I immediately discontinued Allegro's debt program because of their negligence and false claim of talking to my creditors. At this point, Allegro had collected \$1801.00 from me. Rather than a full reimbursement of the \$1801.00, Allegro claimed that they only had \$363.94 in my established account with them, which is only a small portion of the total amount of money that I have been paying them since October 2008. I never cashed this check and have sent a copy of it along with other documents related to claim against Mr. Nelms' and Allegro.

Because of their scam, Mr. Nelms' and Allegro are not only responsible for the full reimbursement of \$1801.00 but also my entire debt of \$13,436.90 since they neglected to help me as they promised and advertised. In addition, there are overdraft fees as well as out of pocket fees that the debtors are responsible for reimbursing due to the wage garnishments placed on my checking and savings account with Regions bank

who currently has a hold on both accounts. The two overdraft fees are for \$99.00 and \$25.00. The out of pocket fee is relevant because I had to end my monthly direct deposit of my financial income into my checking account in order to be able to support myself without having my income held by Regions bank due to the garnishments. Because of this, I incurred out of pocket banking expenses. Therefore, Allegro is also responsible for paying that fee as well. Overall, I claim that Mr. Nelms' and the Allegro Law Firm are responsible for \$15,411.90. I have provided copies of documents and receipts along with the proof of claim to justify these fees. I further claim if there are any punitive damages to be awarded to me as a result of Allegro's gross negligence, I leave that to the discretion of the court.

**Summarized Fees**

<b>My Debt</b>	<b>\$13,436.90</b>
<b>Monthly fee paid to Allegro's debt program</b>	<b>\$1,801.00</b>
<b>Regions (overdraft fees due to garnishments)</b>	<b>\$99.00 + \$25.00</b>
<b>Out of pocket fees</b>	<b><u>\$50.00</u></b>
<b>TOTAL</b>	<b>\$15,411.90</b>


5/18/10

Edward Claudell Dillon, Jr. (DATE)

Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743  
Phone: (800)295-6025 Fax: (800)664-1335  
www.allegrolaw.net

September 24, 2008

Edward Dillon  
390 Royal Street  
Bogue Chitto, MS 39629

# Allegro Law, LLC New Client Welcome Package

## Proudly Representing Consumers Nationwide

Alabama  
Arizona  
Arkansas  
California  
Colorado  
Connecticut  
Delaware  
District of Columbia  
Florida  
Georgia  
Hawaii  
Idaho  
Illinois  
Indiana  
Iowa  
Kansas  
Kentucky

Louisiana  
Maine  
Maryland  
Massachusetts  
Michigan  
Minnesota  
Mississippi  
Missouri  
Montana  
Nebraska  
Nevada  
New Hampshire  
New Jersey  
New Mexico  
New York  
North Carolina  
North Dakota

Ohio  
Oklahoma  
Oregon  
Pennsylvania  
Rhode Island  
South Carolina  
South Dakota  
Tennessee  
Texas  
Georgia  
Utah  
Vermont  
Virginia  
Washington  
West Virginia  
Wisconsin  
Wyoming

September 24, 2008

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**CLIENT AUTHORIZATION AND LIMITED POWER OF ATTORNEY**

To Whom It May Concern:

I/We:

Edward Claudell Dillon Jr.

Appoint Allegro Law, LLC as my/our agent, to act on my/our behalf pertaining to creditors, claims of indebtedness. I/We employ Allegro Law, LLC to communicate with creditors and creditors, agents for the purpose of negotiating financial settlement arrangements on creditors, claims of indebtedness. If necessary, and in accordance with the Fair Debt Collection Practices Act, I/we authorize Allegro Law, LLC to issue orders to cease communication between creditors and creditors, agents and me/us. I/We respectfully request that creditors and their agents contact Allegro Law, LLC as authorized by my/our signature(s) below. I/We grant Allegro Law, LLC full power and authority to do and perform each and every act and thing which may be necessary, or convenient, in connection with any of the foregoing, as fully, to all intents and purposes, as I/we might or could do if personally present, hereby ratifying and confirming all that Allegro Law, LLC shall lawfully do or cause to be done by authority hereof. Any reference to Allegro Law, LLC includes its employees.

My/Our Authorization(s):

Edward C. Dillon Jr.  
Client Signature

Edward C. Dillon Jr.  
Printed Name

11/10/08  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

PLEASE NOTE: THE DEBTOR RESPECTFULLY REQUESTS THAT ALL COMMUNICATIONS REGARDING THIS ACCOUNT BE DIRECTED TO Allegro Law, LLC AND/OR THEIR AGENTS. THIS ACTION IS REQUIRED TO ASSURE PROPER AND EFFICIENT HANDLING OF THIS MATTER.

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### About the Debt Negotiation Process

Allegro Law, LLC is an organization of consumer protection attorneys that use federal and state consumer laws to assist in negotiating work-out agreements between consumers and their creditors. The Debt Negotiation service is intended for consumers who can no longer afford to make the minimum payments due on their unsecured debts in addition to meeting their basic and necessary living expenses. Our goal is to save our clients both time and money by negotiating a mutually acceptable resolution of the client's outstanding debt(s) for something less than the full amount.

During the initial phase of the Debt Negotiation service, Allegro Law will send a letter to your creditor(s) identifying that Allegro Law, LLC is representing you as a client, and attempting to initiate the debt negotiation process. (A SAMPLE copy of one of the letters used to communicate with your creditors is included in this package for your reference.) This is the first step in establishing the lines of communication between the law firm and your creditors, and serves to trigger certain Federal rights on your behalf. Please bear in mind that many creditors will indicate to our clients that they not have received correspondence from Allegro Law. While this is possible, it is more likely that the creditor is simply attempting to collect on the debt in full by contacting the consumer directly. If a creditor communicates to you that they have not been contacted by Allegro Law, simply obtain the proper address for the creditor and an additional communication will be sent. In some instances it takes multiple communications from Allegro Law to your creditor(s) before negotiations effectively begin. This is not unusual and in no way affects the timing and success of the overall negotiation process.

The majority of our clients are typically behind on their debt payments before engaging our services, or voluntarily choose to discontinue making payments to their creditors in their attempt to seek an alternative solution to their debt challenges. Allegro Law does not make payments on a monthly basis to your creditors. Rather, payments made to the law firm accumulate in an escrow account to be used to pay the creditor(s) once the agreed upon settlement amount is successfully negotiated. For the average client, it takes around 36 months for the successfully negotiated resolution of their debts to be paid and reflect a zero balance. Keep in mind the time needed to accrue sufficient funds in order to negotiate a settlement will vary depending on your monthly payment amount and account balances. Allegro Law cannot finalize a settlement until you have enough money in your escrow account to pay the agreed upon settlement amount.

#### **IMPORTANT NOTE:**

*By voluntarily withholding payment to your creditors, your creditors and the credit reporting agencies will report you as late resulting in a negative impact on your credit score. You should consider whether or not this negative impact on your credit score is an acceptable trade-off for the financial and time savings that may result from a successful Debt Negotiation service.*

The initial payments you make to Allegro Law are used to cover the fees required for Allegro Law to establish the account and begin the negotiation process. While Allegro Law respects the fact that clients want to build their escrow account quickly and resolve their debts as soon as possible, Allegro Law asks its clients to understand that the goal is to resolve their debts for less than the full amount, and that much of those savings are as a result of the work performed by Allegro Law during the initial phase of the services. According to our Contract, fees are non-refundable. However, if you want to cancel our services, and you notify Allegro Law in writing within the first 30 days of representation, a full refund will be provided.

Remember to contact Allegro Law if your situation improves and you are able to manage larger monthly payments. Larger, consistent payments may reduce your debt more quickly. Also, if your financial situation changes and you have the opportunity to pay off any or all of your creditors, call one of our Negotiation Specialists. We will obtain pay off balances and make sure your settlement is credited properly and in a timely manner. Allegro Law, LLC will notify you each time we negotiate an acceptable and affordable settlement offer. Your patience is a critical part of our mutual success.

#### Client Responsibilities

The success of the Debt Negotiation service is as equally dependent on your ability to be patient, and your ability to perform your responsibilities as outlined below, as it is on the legal service provided by our attorneys. It is only as a result of our combined efforts that our clients obtain the financial and time saving benefits of the Debt Negotiation service and have the opportunity to begin the path to financial freedom.

1. Forward to Allegro Law any correspondence you receive from a bank, original creditor, debt collector, or attorney. This includes any legal pleading (lawsuit filed against you) or other legal or regulatory documents. Timing is important so please forward such documents immediately.
2. Refrain from engaging in conversations with original creditors, debt collectors and attorneys. All you need to tell them is that you have hired an attorney to assist you with your debts, and direct them to contact Allegro Law. Do not discuss the status of the debt or discuss any settlement offers with them. Doing so may negatively impact Allegro Law's ability to obtain the best possible settlement on your behalf.
3. Be patient and stay committed to the long term goal. In no event should you expect that the services will be completed in less than 36 months even though in some instances Allegro Law is able to finalize settlement agreements in less than 36 month. During that period you should anticipate receiving debt collection calls as well as be prepared to have your credit score negatively impacted. While these can be frustrating aspects of a Debt Negotiation service, always keep in mind that the ultimate goal is to save you time and money.
4. Make timely payments as agreed upon according to the Payment

#### Regarding Debt Collectors

The involvement of Debt Collectors during this process is inevitable. There are two general types of Debt Collectors: those that work for the Original Creditor, and third party organizations that purchase old debt from an Original Creditor. Regardless of the type of Debt Collector, both are required to abide by specific State and Federal Laws designed to protect consumers from inappropriate debt collection activity. The primary Federal Laws applicable to Debt Collection activities are the Fair Debt Collection Practices Act and Fair Credit Billing Act. It is important that you are aware of your rights in regards to debt collection activities (see 'Know Your Rights' above).

It is important to understand that the primary goal of a debt collector is to obtain payment for the alleged outstanding debt. In many instances, the Original Creditor you initially established your debts with, will sell the debt to a third party debt collection organization, thereby relinquishing all legal rights of the Original Creditor in regards to that debt. This is a normal part of the overall Debt Negotiation service and does not negatively impact our ability to resolve your debts.

#### **IMPORTANT NOTE:**

*You may not have a legal obligation to pay a debt purchased by a third party debt collection organization. You may not maintain a Contract with a third party debt collector. A third party debt collector will attempt to engage you in a contract based on the potential statements you make while communicating with them and actions you take such as making payments. Do not engage in any conversations with a third party debt collector. Do not admit that the debt is yours. Do not make any payments to a third party debt collector. Do not allow yourself to be intimidated by a third party debt collector.*

When a debt is purchased by a third party debt collection organization, such organization will typically pay on average \$0.10 for each \$1.00 of debt purchased. For example, a third party debt collection organization will pay on average \$100 for the acquisition of a debt of at least \$1,000. Debt Collection organizations make a profit on any amount of money they can collect in excess of the amount they paid for the debt, in the prior example as much as \$900 on a \$1,000 debt that they paid \$100 to acquire. With such a significant profit margin, it should come as no surprise that debt collectors often take aggressive action in an attempt to collect on the debt. In many instances the debt collector will use lies, threats and relentless telephone based pressure in an attempt to reap the significant available profits. Please familiarize yourself with the Fair Debt Collection Practices Act (see 'Know Your Rights' above).

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Edward Dillon  
390 Royal Street  
Bogue Chitto, MS 39629

Dear Edward Dillon,

Allow us to congratulate you on your decision to select Allegro Law, LLC for your Debt Negotiation experience. We appreciate the opportunity to serve you

When you became a client of Allegro Law, LLC you took a positive step towards resolving your debt challenges and creating a secure financial future. This Welcome Package is intended to explain some important details that will assist you in understanding and successfully completing the Debt Negotiation service.

We graciously ask you to be patient and recognize that success will not be achieved overnight. However, with your commitment, and our long-term support and debt negotiation expertise, we can together save you time and money, and get you on the road to financial recovery.

To get started, it is imperative that you **do the following immediately:**

- > **Sign and return the Power of Attorney** providing Allegro Law, LLC with the limited authorization to act on your behalf in regards to all matters pertaining to the Debt Negotiation service. (see page 13)

If any of the information in this Welcome Package generates questions, or is not consistent with how you understood our services to work, please contact our Customer Service department at (800)295-6025 immediately so that we may address your questions and ensure the suitability of our services for meeting your needs. Our staff is fully committed to helping you achieve your goal of resolving your current debt challenges and getting on a path to building wealth.

Sincerely,

Allegro Law, LLC



This information is used by us primarily for the purpose of debt settlement education. Your financial information forms the basis of financial analysis that is conducted internally. In accordance with your signed Contract to Employ, we will also share and exchange your personal information with your acknowledged creditors or those who have purchased or been assigned the debts you have listed with us and with third party companies that work for us to perform customer services related to your credit counseling. We may share information about you as required by law. We may also disclose non-public personal information about you to companies that perform marketing or other services on our behalf, to outside financial institutions with whom we have joint marketing agreements, or to nonaffiliated third parties, such as financial service providers and non-financial companies.

**How do we protect this personal information?**

We restrict access to nonpublic personal information about you to those parties described above including employees and/or customer service providers who need to know that information to provide products and services to you. We and our service providers maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

**How can you find out what information we have about you?**

You may access your personal account information via our secured website, or through verbal or written contact with the company.

**What choices do I have about information sharing?**

As discussed above, from time to time, we will share your personal information with affiliated and non-affiliated companies. If you prefer that we do not disclose your non-public personal information (other than transaction information which we are authorized to do under applicable law) among our affiliated companies, or that we do not disclose your non-public personal information with non-affiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties (other than disclosures permitted by law), you may do so by filling out the mail-in privacy choice attached to this notice and mailing it to: 223 Wall Street # 177 , Huntington, NY 11743. For two-party accounts, an opt out choice made by either signer of the Client Agreement will apply to the entire account. Please allow several weeks for your opt out request to take effect. Your election to opt out will remain in effect until revoked by you in writing. If you choose to opt out, we will, however, continue to share your non-public personal information with third parties as permitted by applicable law.

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Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743

**Privacy Choices**

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(Your Name)

Social Security #

Client ID

Date

Please do not disclose any of my personal information to nonaffiliated third parties.

Please do not contact me with offers of products or services by mail or telephone.

Re joint accounts: If either signer or co-signer "opt out" by sending in this form, the entire account will be governed by that choice.

## Allegro Law, LLC Quick Tips for Settlement Success

### DO

**\*DO** use this page as a quick reference. Hang it on your refrigerator or mirror for easy reference. Remember knowledge is **POWER!**

**\*DO** be mindful of debit dates and amounts during the program

**\*DO** establish a written monthly spending plan and budget yourself accordingly

**\*DO** send all correspondence from your creditors to Allegro Law, LLC & Company

**\*DO** immediately contact us if you receive any legal documents in relation to one of the debts you have submitted. Prompt action is critical

**\*DO** contact Customer Service: (800)295-6025

**\*DO** keep copies of all statements you receive

**\*DO** be patient. Remember that the settlement process may take several years to complete

**\*DO** become familiar with the three Federal Acts identified above under 'Know Your Rights'

**\*DO** instruct your callers to call our Creditor Services department at (631)940-2411

### DO NOT

**\*DO NOT** forget you must be dedicated to this program, and consider it a part of your monthly financial planning

**\*DO NOT** forget we are here working for you everyday. However, there is no basis for a settlement until we know you have saved enough money to start negotiations

**\*DO NOT** ignore or throw away correspondence that you receive from creditors. Forward that to us.

**\*DO NOT** share ANY information with creditors or collectors. Refer these collectors to us

**\*DO NOT** agree to anything with your creditors without contacting Allegro Law, LLC & Company's Settlement Specialists first

**\*DO NOT** allow the aggressive tactics of debt collectors to frustrate you. Their goal is make you pay them in full. They will lie and make threatening remarks, all of which is illegal

**\*DO NOT** continue this service if you are unwilling to tolerate a drop in your credit score. Your credit file will be negatively impacted

September 24, 2008

**CONFIDENTIAL SETTLEMENT NEGOTIATIONS  
INADMISSIBLE FOR ANY PURPOSE**

Via First Class Mail

Creditor  
Address  
City, State Zip Code

**Re: Client Name  
Account #**

Dear Representative:

The firm represents the above listed named consumer in regards to the referenced account. The above consumer is in the process of receiving a financial evaluation and is enrolled in a debt negotiation program.

During the next 60-90 days, our counselors will be reviewing the consumer's personal financial statements, including the above referenced account. In addition, we will be archiving and preparing a summary of all collection activities of any original creditor, third party collection agent or collection attorney.

We ask that your representatives not contact our client but instead direct any and all correspondence to our firm. Contacting a consumer, which is known to be represented by a law firm, can be classified as a deceptive trade practice. Your failure to abide by this request will result in our pursuing all legal and equitable remedies available under state and federal law.

Please direct any and all future correspondence to our attention, including the address and facsimile number of the division to which you would prefer all correspondence and information directed.

Sincerely,

**Allegro Law, LLC**

**Account Details - FREE CHECKING \*\*\*\*\*9606**

View and sort your current account activity for all of your accounts.

View Account: x-9606 FREE CHECKING (\$4,488.61)

Account Number	x-0806	Overdraft Protection	\$0.00
YTD Interest	\$0.00	Ledger Balance	\$941.96
Interest Rate	0.00 %	Available Balance	(\$4,488.61)

**Pending Transactions**

Date	Type	Description/Category	Status	Debit (-)	Credit (+)	Projected Balance
4/22/2010	PU	CTUSCALOOSA	PND	(\$10.00)		\$631.96
4/22/2010	PU	FULL MOON BBQ 6	PND	(\$7.84)		\$624.14
4/22/2010	PU	LITTLE ITALY PI	PND	(\$7.14)		\$617.00

**Transaction History**

From: 10/29/2008 To: 04/22/2010

Filter Transaction History By: DEBIT

Date	Description/Category	Status	Amount
04/12/2010	OTHER BANK ATM BALANCE	CLR	\$2.00
04/05/2010	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
03/30/2010	AT&T 8666083007	CLR	\$78.69
03/29/2010	Alabama Power ELEC SERV	CLR	\$71.23
03/03/2010	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
03/02/2010	AT&T 8666083007	CLR	\$78.69
02/28/2010	Alabama Power ELEC SERV	CLR	\$78.01
02/18/2010	INTERNATIONAL SERVICE	CLR	\$1.50
02/03/2010	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
01/28/2010	Alabama Power ELEC SERV	CLR	\$3.23
01/28/2010	AT&T 8666083007	CLR	\$78.69
01/05/2010	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
12/29/2009	AT&T 8666083007	CLR	\$78.29
12/28/2009	Alabama Power ELEC SERV	CLR	\$73.01
12/03/2009	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
12/01/2009	Alabama Power APC EBILL	CLR	\$49.74
11/30/2009	AT&T 8666083007	CLR	\$78.29
11/03/2009	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
10/28/2009	AT&T 8666083007	CLR	\$78.29
10/05/2009	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
09/29/2009	AT&T 8666083007	CLR	\$78.39
09/03/2009	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
08/28/2009	AT&T 8666083007	CLR	\$78.39
08/03/2009	Gr Tuaca 2 0165 0165 GTus2	CLR	\$655.00
07/28/2009	AT&T 8666083007	CLR	\$78.39
06/30/2009	AT&T 8666083007	CLR	\$78.08
05/28/2009	Vesta Corp. PREPAID	CLR	\$78.08
05/04/2009	ALLEGRO LAW FIRM PAYMENT	CLR	\$222.00
05/04/2009	OTHER BANK ATM WITHDRAWAL FEE	CLR	\$2.00
04/28/2009	Vesta Corp. PREPAID	CLR	\$78.08
04/02/2009	ALLEGRO LAW FIRM PAYMENT	CLR	\$222.00
03/30/2009	Vesta Corp. PREPAID	CLR	\$11.75
03/03/2009	ALLEGRO LAW FIRM PAYMENT	CLR	\$222.00

03/02/2009	Vesta Corp. PREPAID	CLR	\$77.75
02/24/2009	WAL-MART STORES PURCHASE	CLR	\$22.89
02/03/2009	ALLEGRO LAW FIRM PAYMENT	CLR	\$222.00
01/29/2009	BANK DEBIT	CLR	\$1,250.00
01/28/2009	Vesta Corp. PREPAID	CLR	\$77.75
01/05/2009	ALLEGRO LAW FIRM PAYMENT	CLR	\$222.00
12/30/2008	Vesta Corp. PREPAID	CLR	\$78.01
12/02/2008	ALLEGRO LAW FIRM PAYMENT	CLR	\$222.00
12/01/2008	Vesta Corp. PREPAID	CLR	\$78.01
11/04/2008	ALLEGRO LAW FIRM PAYMENT	CLR	\$222.00

October 2008 <sup>02</sup> ⇒ \$247.00 To Allegro Law firm  
as first payment according to a  
representative from Regions Bank.

**SOME OF THE EMAILS RECEIVED FROM  
ALLEGRO AS A CLIENT**

Continue with

Yahoo! News: Entertainment News - "South Park" Muhammad episode sits despite uproar (AP) - 1 hour ago

Share this

Back to Search Results Archive Report spam Delete Move to inbox Labels More actions

Print

**Payment Reminder From Allegro Law** Inbox X

Details

**Allegro Law Firm to edillon**

2/28/09

From: Edward Dillon  
To: edillon@allegro.com

**Images are not displayed.**

Unsubscribe (39)

Unsubscribe (39)

Unsubscribe

Dear Edward,

In an effort to make our program as simple as possible, we will mail you a monthly reminder of your upcoming payment on our program.

Chat

In these uncertain economic times we understand that it is important for you to plan ahead. We trust that these reminders will be helpful in this regard.

Search, add, or invite

Next Payment Due: 04/15/10

Edward Dillon

Amount Due: \$222.00

Set status here

Client Ref: 000045

Amy Spingola

We appreciate each and every opportunity to serve you.

Shameka Dawson

Sincerely,  
The Allegro Law Client Services Team  
800-295-6025

Alexandra Howard

Amanda Caldwell

Anne Warren

Elizabeth Legg

Erica Jordan

Felicia Moritz

Gina McCaskill

Mateasha Hall

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Allegro Law LLC  
2008 Cahaba Ford Road Suite 501B  
Prestonville, AL 36069

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Your Monthly Client Newsletter Index X

Allegro Law Firm to edition

Images are not displayed.

34408

February 2008

Dear of email

index2\_0\_c1.jpg

New Allegro Frequently Asked Question Videos

Dear Allegro Law Client,

I would like to take this opportunity to invite you to visit the new Frequently Asked Questions ("FAQ") section of our website at: <http://www.allegro.com>

What you will find is a series of 15 videos created by Allegro Law to address certain questions commonly raised by our clients. Allegro Law is continuously striving to improve the tools, information and service provided to our many clients, and the addition of the FAQ videos is simply one example of how we intend to ensure that our 'client experience' is among the best in the industry.

Allegro Law understands that our clients interact with a number of Customer Service employees and third-party referral agents, and therefore it is important that a consistent answer is provided to client questions, regardless of whom the client is speaking with. As a result, we conducted a survey with some of our clients, as well as our Customer Service staff, to identify the most frequently asked questions raised by our clients. Overall we created a list of approximately 30 FAQs, all of which will eventually be addressed as an FAQ video on the website. The first 15 FAQ videos are currently available for viewing at <http://www.allegro.com>. The remaining FAQ videos are under production and will ultimately be added to the website. We will notify you as soon as they are available.

Allegro Law will use all 30 FAQ videos as training tools for both our Customer Service staff and third-party referral agents. We also intend to proactively communicate with our clients by sending copies of the FAQ videos via email. Our goal is to produce and provide a consistent message for our clients to their commonly asked questions. We are confident that the more information our clients have, the better the overall client experience will be. Allegro Law always has our client's best interests in mind. I encourage you to check the website frequently for new information and updates.

Andy Signature.gif

Give The Bounce to Counterfeit Check Scams

(NAPS)—A new scam is swindling consumers: checks that seem legitimate to both bank employees and consumers, but that are counterfeit and leave unsuspecting consumers footing the bill.

The Federal Trade Commission has a new brochure, "Giving the Bounce to Counterfeit Check Scams," which explains common angles used in these scams, the responsibilities of banks and consumers when it comes to counterfeit checks, and advice on how to avoid them.

While the angles used by scam artists may vary, the basics of the counterfeit check scam remain the same. The consumer receives a generous check with an explanation that he or she has just won an award, a prize, a lottery or some other windfall. The consumer is instructed to deposit the check and wire a portion back to pay fees, taxes or the like. The consumer deposits the check, the bank credits the funds to the consumer's account and the consumer wires the money to the sender. Some time later, both the bank and the consumer learn the check was bogus.

Unfortunately, the consumer is out of luck: The money that was wired can't be retrieved and, by law, the consumer is responsible for the deposited check—even though he or she didn't know it was fake.

The FTC advises consumers not to rely on funds from checks unless they know and trust the person who gave them the check or, better yet, until the bank confirms that the check has cleared.

Other tips:

- Throw away any offer that asks you to pay for a prize or a gift. If it's free or a gift, you shouldn't pay for it.
- Resist the urge to enter foreign lotteries. It's illegal to play a foreign lottery through the mail or the telephone, and most foreign lottery solicitations are phony.
- Know who you're dealing with and never wire money to strangers.

"Why are creditors still calling me even now that I am on your program?"

Legally you owe the debt. Original creditors have the right to contact you as an attempt to collect on the debt. We try to alleviate the stress associated with these phone calls by making every possible step to direct the conversation to our office for example Letters of Representation are sent to all creditors listed on your program which helps to reduce phone calls as they will contact us regarding your accounts.

"When can I expect my first debt to be settled?"

Settlement to an account process; the time needed to accrue sufficient funds to negotiate a settlement will vary on your monthly payment and account balance. We can not finalize a settlement with out sufficient funds in your account however we will notify you each time we negotiate an acceptable and affordable settlement offer.

"Can I miss a scheduled payment?"

We do not encourage clients to miss any program payments as it will prolong the program. However, we do understand that emergency situations do come up. We will try to work with any client that has legitimate reasons for missing a payment.

"Who can legally contact me to collect on unpaid debt?"

Credit Granters  
Credit granters are companies that grant you credit (like credit card companies).

Collection Agencies  
These agencies are hired by the creditor to collect on the unpaid debt from the consumer.

Attorneys  
Collection agencies will usually try to collect on your unpaid debt for 60 days. If unsuccessful in collecting and the unpaid debt is substantial, the unpaid debt will go to an outside attorney for the final collection and or legal action.







**PROOF OF WAGE GARNISHMENT AND  
HOLDS ON MY REGIONS BANK  
ACCOUNTS**



04/21/2010

**NOTICE OF HOLD**

**2008077LT  
LINCOLN COUNTY CIRCUIT/COUNTY COURT  
Mississippi**

EDWARD DILLON  
1800 LINKS BLVD, APT 5311  
TUSCALOOSA, AL 35405-4871

RE: Bank Account Withholding and Legal Processing Fee  
Court Garnishment Case # 2008077LT

Dear Customer:

Pursuant to the garnishment / levy detailed below, we have withheld funds from your account(s) as follows:

A Court Garnishment order withholding **\$5,105.61** was processed on against your bank account(s) listed below. Available funds have been withheld and will be or have been lawfully paid on unless the ordering authority provides a prior release.

Date	Account Type	Account Number
04/21/2010	Checking	xxxxxx9606
04/21/2010	Savings	xxxxxx4811

**If you have an exemption claim or other objection to this Court Garnishment, contact the ordering authority immediately:**

LINCOLN COUNTY CIRCUIT/COUNTY COURT

P O BOX 357  
BROOKHAVEN, MS 39602-0357  
**601-835-3440**

In accordance with our Customer Agreement, a single processing fee of \$100.00 will be debited to your account, number xxxxx9606, on the day referred to above.

Should you have any questions regarding the Garnishment / Levy, please contact the ordering authority listed above.

Regions Bank  
Garnishment / Levy Department  
W6XN4



04/23/2010

**NOTICE OF HOLD**

**2008078LT  
LINCOLN COUNTY CIRCUIT/COUNTY COURT  
Mississippi**

EDWARD DILLON  
1800 LINKS BLVD, APT 5311  
TUSCALOOSA, AL 35405-4871

RE: Bank Account Withholding and Legal Processing Fee  
Court Garnishment Case # 2008078LT

Dear Customer:

Pursuant to the garnishment / levy detailed below, we have withheld funds from your account(s) as follows:

A Court Garnishment order withholding ~~\$8,331.29~~ was processed on against your bank account(s) listed below. Available funds have been withheld and will be or have been lawfully paid on unless the ordering authority provides a prior release.

Date	Account Type	Account Number
04/23/2010	Checking	xxxxxx9606
04/23/2010	Savings	xxxxxx4811

**If you have an exemption claim or other objection to this Court Garnishment, contact the ordering authority immediately:**

LINCOLN COUNTY CIRCUIT/COUNTY COURT

P O BOX 357  
BROOKHAVEN, MS 39602-0357  
601-835-3440

In accordance with our Customer Agreement, a single processing fee of \$0.00 will be debited to your account, number (no fee charged), on the day referred to above.

Should you have any questions regarding the Garnishment / Levy, please contact the ordering authority listed above.

Regions Bank  
Garnishment / Levy Department  
W6XN4

# **CHECK FROM ALLEGRO**

Allegro Law, LLC

Date	Invoice Number	Comment	Amount	Discount Amount	Net Amount
5/26/2009	052609	client refund	363.94	0.00	363.94

Check: 000715      5/27/2009      EDWARD DILLON      Check Total:      363.94

ALLEGRO LAW

Allegro Law, LLC  
IOLTA DS 1  
847 S. McDonough Street, Suite 100  
Montgomery, AL 36106

STERLING BANK  
Montgomery, AL  
61-339/622

000715

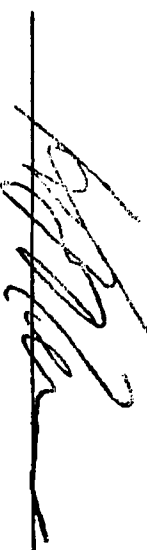
PAY TO THE  
ORDER OF

EDWARD DILLON

\*THREE HUNDRED SIXTY-THREE AND 94 / 100

DATE: 5/27/2009  
\$ \*\*\*\*\*363.94\*

EDWARD DILLON  
390 ROYAL ST  
Bogue Chitto, MS 39629



# **OUT OF POCKET EXPENSE**





Check Into Cash  
 1911 Skyland Blvd.  
 Tuscaloosa, AL 35405  
 (205) 507-1058  
 Teller: Gerrie Snow

*Your*  
**One Stop Money Shop**

**Invoice No.: 3059524**

**Customer Information: 11100393**

EDWARD DILLON  
 1800 Links Blvd Apt 5708  
 Tuscaloosa, AL 35405-6079

**INVOICE DETAIL**

Description	ACCOUNT	AMOUNT	INTEREST	TOTAL
Check - Payroll Printed	121556	\$1,666.66	\$50.00 3.00%	\$1,616.66

Customer Signature: \_\_\_\_\_

Licensee Signature: \_\_\_\_\_

**Thank you for your business!**

Have you thought of a Visa® Prepaid Reloadable card?  
 Prepaid cards are convenient and secure.  
 They help control your finances and are accepted anywhere  
 Visa Debit cards are accepted, even online!



Card issued by First Financial Bank pursuant to a license from the USA. Use of this card is subject to the Terms and Conditions for this card.

MAY NOT BE AVAILABLE IN ALL STORES

**Amount Due Customer: \$1,616.66**

Check Into Cash  
 Tuesday, May 04, 2010 1:32 PM



**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF ALABAMA (MONTGOMERY)**

**In re: Allegro Law, LLC  
Case No. 10-30631**

**DOCUMENTS APPENDED TO CLAIM**

On September 8, 2010, the document(s) identified below were appended to Claim No. 26 for the reason(s) indicated:

- Stipulation/Order: Docket No. \_\_\_\_\_.
- New Supporting Document(s).
- Letter dated \_\_\_\_\_ requesting of Withdrawal of Claim No. \_\_\_\_\_.
- Notice of Withdrawal of Claim filed \_\_\_\_\_, Docket No. \_\_\_\_\_, for Claim No. \_\_\_\_\_.
- Other: Additional information sent to Chanhassen by the Trustee to be included as supporting documentation.

Client ID#

787047

631

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**RECEIVED**  
MAY 19 2010  
U.S. BANKRUPTCY COURT  
MONTGOMERY, ALABAMA

- ∧ Loans without collateral are low priority. Most credit card debts, doctor and hospital bills, and other debts, such as open accounts with merchants, and similar debts are low priority. You have not secured any property with these debts, and in the short term, creditors cannot hurt you.
- ∧ Do not move a debt up in priority because a creditor or debt collector threatens to sue you. Many threats to sue are not carried out. Even if the creditor does sue, it will take a while before the collector can seize any property, and much of your property may be exempt from seizure.
- ∧ Court judgments against you move a debt up in priority, but less than you think. After a collector obtains a court judgment, that debt is often higher priority because the creditor can now ask a court to seize certain pieces of property, wages, and bank accounts. However, as to whether or not it is a serious threat will depend upon your state's law, the value of the property, and your income.
- ∧ Debt collection efforts should never move up a debt's priority. Be polite to the debt collector, but make your own choices. Debt collectors are unlikely to give you good advice. Debt collectors may be most aggressive when trying to get you to pay debts that should be paid last, if at all. You should never listen to what a debt collector says until you have had time to contact your lawyer or paralegal.
- ∧ Threats to ruin your credit record should never move up a debt's priority. Many collectors that threaten to report your delinquency to a credit bureau have already done so. If the creditor has not yet reported the status of your account to a credit bureau, it is unlikely that a collector hired by that creditor will do so.
- ∧ Refinancing is rarely the answer. You should always be careful about refinancing. It can be very expensive and it can give creditors more opportunities to seize your important assets.

You have retained this law firm because you can no longer afford the required payments to your creditors each month. The objective is to achieve a settlement on the balances owed to your creditors. Although in our experience, creditors accept settlement offers, we must disclose that there are inherent risks with not making payments to your creditors. Some of these risks include: (1) late fees, penalties, and interest will continue to accrue on the consumers debt until the creditors accept and receive a settlement; (2) a creditor(s) may still sue to collect on the debts and garnish your wages; (3) interest rates applicable to the debt may increase; (4) any money saved in negotiating a settlement with a creditor must be treated as income for tax purposes; and (5) a debt settled for less than the full amount owed may result in a negative notation on your credit report.

Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743  
Phone: (800)295-6025 Fax: (800)664-1335  
www.allegrolaw.net



### Know Your Rights

It is important that you are aware of your rights regarding credit billing, debt collection and credit reporting. The Federal Trade Commission ('FTC') has produced consumer friendly summaries of the primary Federal Acts that protect consumers in regards to credit and debt collection activity. Three such Federal Acts are the Fair Credit Billing Act, Fair Credit Reporting Act and Fair Debt Collection Practices Act. We encourage you to visit the FTC's website at [www.ftc.gov](http://www.ftc.gov) to read the summaries and familiarize yourself with your rights. The primary Federal Act you should be aware of as a participant in our Debt Negotiation Service is the Fair Debt Collection Practices Act. We encourage you to familiarize yourself with it.

Fair Debt Collection Practices Act (<http://www.ftc.gov/bcp/online/pubs/credit/fdc.pdf>)

- \* Provides guidance for fair debt collection practices and prohibits certain methods of collection that is in dispute.
- \* Specifies that if a consumer hires an attorney, the debt collector must contact the attorney, not the consumer, regarding the debt.
- \* Protects consumers from abusive debt collection activity that is in dispute.
- \* Debt Collectors may not use threats of violence or harm that is in dispute.
- \* Debt Collectors may not repeatedly use the telephone to annoy someone.
- \* Debt Collectors may not state that you will be arrested if you do not pay your debt.

While outside of the scope of our Contract, the Fair Debt Collection Practices Act grants a consumer the right to sue for violations of the Act. We encourage you to document any debt collection activity you feel is in violation of the Fair Debt Collection Practices Act.

Although it has been proven that most creditors accept settlement offers Allegro Law would like to disclose to you that there are inherent risks associated with a debt negotiation service. Such risks include your accounts being sent to collections, your creditors charging late fees, judgments being filed against you, your wages being garnished, creditor phone calls and/or other measures in an attempt to collect moneys owed during the debt negotiation process. It is possible that your creditors may take legal action against you. It is critical that you immediately notify us if you become aware of any legal action taken against you, and immediately provide us with copies of any legal documents you may receive.

If a lawsuit(s) is filed, Allegro Law is committed to minimizing the effects, and expediting the settlement of your accounts, however Allegro Law has not been retained for litigation purposes.

Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743  
Phone: (800)295-6025 Fax: (800)664-1335  
www.allegrolaw.net



Shortly after receipt of your first payment Allegro Law will send written correspondence to any original creditor and/or debt collection organization that you identify in the Contract as currently representing your debt. If, during the overall Debt Negotiation process, a new debt collection organization contacts you, simply forward their contact information and/or written correspondence to Allegro Law and we will send written correspondence. That correspondence will inform the creditor/debt collection organization that you are now being represented by Allegro Law. Doing so will trigger certain Federal rights as granted by the Fair Debt Collection Practices Act. One such right is the requirement of the debt collector to now contact your attorney in regards to the debt. From that point forward, any attempt to contact you directly may be considered a violation of the Fair Debt Collection Practices Act.

**IMPORTANT NOTE:**

*It is not uncommon for a debt collector to claim that they have not been contacted by Allegro Law. A debt collector may do this in an attempt to rattle the Client into thinking that Allegro Law is not doing any work on our Client's behalf. Such a tactic is intended to fracture trust and pressure the Client into canceling their Contract with Allegro Law and paying the debt collector in full. Do not allow yourself to succumb to such debt collection pressure. Copies of the letters sent to your creditors and/or debt collectors are maintained by Allegro Law. Simply contact Customer Service and request that we resend the correspondence to the creditor and/or debt collector, or, request a copy to be sent to you so that you can produce the letter in the event a debt collector claims it does not exist. We are here to help.*

**IF YOU ARE CONTACTED BY A THIRD PARTY DEBT COLLECTOR YOU ARE RESPONSIBLE TO SAY THE FOLLOWING**

*'I have hired an attorney to assist me in paying off my debts. My attorney has informed me that in accordance with the Fair Debt Collection Practices Act that you must from this point forward contact my attorney related to this matter, and that any attempt to contact me again would be a violation of my rights. I can provide you with the contact information for my attorney. My attorney has sent correspondence to the original creditor. I do not believe that I have a contract with your organization. If you can produce the original contract associated with this debt, I would be happy to provide it to my attorney.'*

Provide debt collectors with the following Allegro Law contact information and hang up the phone.

Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743

(631)940-2411

**DO NOT:**

- 1. DO NOT SAY** that the debt is yours or that you owe the money.
- 2. DO NOT AGREE** to make any payments to the debt collector.
- 3. DO NOT ENGAGE** in a conversation with the debt collector other than to make the statement outlined above.

Remember, a debt collector is a telemarketer paid to collect money. They will lie and mislead you in an attempt to convince you to make payments on the account.

**DO NOT AGREE TO ANYTHING**

Follow the instructions of your attorney. Most important, if any debt collector claims that your attorney has not sent them anything contact us immediately with their information.

Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743  
Phone: (800)295-6025 Fax: (800)664-1335  
www.allegrolaw.net



Contact and Payment Information

Account Information

You have been assigned a unique Client ID#, which is ~~787047~~ 787047. This number identifies

Contact Us

Teams of dedicated Allegro Law, LLC Specialists are here to support you. They can be reached by calling (800)295-6025 or by Fax at (800)664-1335. Hours of Operation are Monday thru Friday thru 6:00PM EST.

For email correspondence please use the following address: [dscs@allegrolawfirm.com](mailto:dscs@allegrolawfirm.com)

For sending correspondence please use the following address:

Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743

For Sending payments please use the following address:

Allegro Law, LLC  
223 Wall Street # 201  
Huntington, NY 11743

Payment Information

If you mail your payments, please write your Client ID# 787047 or Social Security Number on the payment item. This will help ensure your payments are applied to the correct account in a timely manner. Please make all payments payable to: Allegro Law, LLC.

If your payments are made by Electronic Funds Transfer (EFT); we will continue processing your payments each month on the reoccurring date you selected through your counselor, until you advise us otherwise. If you want to discontinue the Electronic Funds Transfer, you must contact a Settlement Specialist five (5) business days prior to your pre-selected debit date.

Our entire staff is dedicated to working with you in achieving your financial goals!



Allegro Law, LLC  
223 Wall Street # 177  
Huntington, NY 11743  
Phone: (800)295-6025 Fax: (800)664-1335  
www.allegrolaw.net



## NOTICE TO CONSUMERS

If you are having financial difficulty, you may feel overwhelmed and powerless. During periods of financial hardship, you may not have the resources to pay pressing debts, to meet family needs, and to get legal help. You may feel helpless to fight debt collectors pressing you for payment or threatening to seize your home, car, or other possessions.

We will help you make the best choices possible despite difficult financial circumstances. We will help you decide whether there are debts you can ignore and what your options might be when you cannot ignore a particular debt. Most important, we will make sure that your rights as a consumer are protected. Many state and federal laws are designed to help people facing financial hardship.

Most people in financial distress will first want to deal with the worst symptoms of a deteriorating financial situation. However, you should never make a decision based upon what a debt collector tells you. If you have an issue, have the debt collector call your attorney to confirm what they have just said, either directly or on a conference call.

When your financial condition is such that you cannot meet your monthly payment requirements, we are here to develop a long-term strategy to deal with your debt problems. This strategy involves figuring out those debts that you need to repay, and understanding the likely consequences if you cannot pay certain debts.

The first discipline you need to learn is to keep a log of your income and expenses for a few months. You should have already submitted an income statement worksheet to the lawyer referral firm that referred you to our law firm. We will verify that we have this information.

The second discipline is determining the priority of your debt. Debts with collateral are top priority. These include mortgages, rent, car loans, and loans secured by household goods. Debts without collateral are low priority debts. These include credit cards, charge cards, medical bills, gasoline cards, payday loans, and loans from family and friends.

The third discipline involves identifying which debts should be paid first.

- ✧ Always pay your family necessities. This means food and unavoidable expenses.
- ✧ Next pay your housing related bills. Pay your mortgage or rent if at all possible. If you own a home, pay your non-deferrable real estate taxes and your insurance unless they are included in your monthly payment. Failure to pay these bills can result in the loss of your home or apartment. If you are having a serious problem that requires you to move, you might stop paying the mortgage or rent. When you do so, do not spend this money. Save this money as a fund to use when you move, and to put down any required down payment.
- ✧ Pay the minimum required to keep your essential utility service. You should pay the minimum payment necessary to avoid disconnection. It would not make sense to work hard to keep your house or apartment only to not be able to live there because of no utility service.
- ✧ Pay car loans or car leases if you need to keep your car. If you need your car to get to work or for other essential transportation you should make your car payment your next priority after food, housing costs, and utilities. You may want to pay for the car first if the car is necessary to keep your job.
- ✧ You must pay your child support debts. A child support debt will not go away. If you need to modify a final order of child support obligation, then do it. You will have to prove that your financial condition has dramatically changed, and some states have minimum thresholds. However, if you do not make these payments, you can lose your license and go to jail.
- ✧ Income tax debts are a high priority. You must pay income taxes you owe that are not automatically deducted from your wages. You must file your federal income tax returns, even if you do not have the money to pay the tax liability. The government has powerful collection rights that other creditors do not have, particularly if you do not file your returns. If your income has been reduced due to a change in circumstances, you can have your tax liability reduced.

## Client Privacy Notice

### How We Use and Protect Your Personal Information

Dear Client,

We are committed to protecting the privacy and security of our clients' personal information and ensuring the accuracy of such information. We collect information about you to enable us to complete your credit counseling and debt management program, conduct our business in a manner consistent with federal and state laws and regulations, provide you with information and offers on services to meet your future needs, and to satisfy legal requirements. We will give you a new Client Privacy Statement whenever we change our privacy policies or practices, and this statement replaces any prior statements about our information practices. You may be concerned about issues of privacy in connection with the following:

- What kind of personal information we have, and where we get it.
- What we do with the personal information we have about you.
- How we protect that information.
- How you can find out what information we have about you.
- What choices you have about information sharing.

This notice principally governs our use of nonpublic personal information. Non-public personal information generally means financial information that is identified with you and is not obtainable from a public source.

#### What kind of personal information do we have, and where do we get it?

In conducting our business, we collect and maintain various types of information about our clients including the following:

- Information that we receive directly from you in applications and other forms that you deliver to us and from communications with you, which may include information such as your address, telephone number, Social Security number, assets, income, and the types, balances and account numbers of your credit accounts.
- Information we compile from your transactions or experiences with us, which may include your account balances and payment history and information we receive from other sources such as when your creditors verify your credit or other-type relationship with them. This may include information such as your employment history, loan and/or credit card payment history and balance.
- Demographic or other information we assemble about you, which is not assembled for the purpose of determining your eligibility for credit counseling or any other product or service you request.
- Also, when you visit our web site, we may collect information to measure the use of our site and to assist us in improving the content of our site; however, we do not collect information about visitors to our web sites unless you voluntarily choose to provide it.

#### What do we do with the personal information we have about you?

THE LAW OFFICES OF  
**DANIEL G. HAMM**

A • PROFESSIONAL • CORPORATION

560 SOUTH MCDONOUGH STREET; SUITE A - MONTGOMERY, ALABAMA 36104

TEL. 334-269-0269 FAX 334-323-5666

DANIEL G. HAMM  
ATTORNEY AT LAW  
CERTIFIED PUBLIC ACCOUNTANT

[dhamm@dghlegal.com](mailto:dhamm@dghlegal.com)

KATHY D. RYAN  
ATTORNEY AT LAW

August 24, 2010

Tinamarie Feil  
BMC Group, Inc.  
Post Office Box 3020  
Chanhassen, MN 55317-3020

*Re: Allegro Law, LLC*  
*Chapter 7 - Bankruptcy Case No. 10-30631*

---

Dear Ms. Feil:

This letter follows your conversation with Kathy regarding documents we have received from the Bankruptcy Court. As per your request we are enclosing the following documents:

1. Proof Claims Forms
2. Proof of Claims Register
3. New Addresses for Allegro Clients
4. Attorneys for Allegro Clients
5. Consent to Service by Email Forms

Sincerely,



DANIEL G. HAMM

DGH/cmb  
Enclosures: