UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA

PROOF OF CLAIM

In re:
Allegro Law, LLC

Chapter 7
Case Number: **10-30631**

NOTE: See Reverse for List of Debtors/Case Numbers/ important details. 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.

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

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

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property

24639641001945

EURY, SALETO
17856 VALEPORT AVENUE
LANCASTER, CA 93535-7534

Creditor Telephone Number (661) 860-5758

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

THIS SPACE IS FOR COURT USE ONLY

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

SAME Above

RECEIVED
SEP 13 2010
BMC GROUP

Payment Telephone Number ( )

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

Claim Number (if known):

Filed on: _____

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ 822.00

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.

2. BASIS FOR CLAIM: Payments made to Allegro Law, LLC

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 4910

3a. Debtor may have scheduled account as: _____

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 set off and provide the requested information

Nature of property or right of setoff:

Describe:

☐ Real Estate ☐ Motor Vehicle ☐ Other _____

Value of Property: $ _____ Annual Interest Rate: _____ %

Secured Claim Amount: $ _____

Unsecured Claim Amount: $ _____

DO NOT include the priority portion of your claim here.

Amount of arrearage and other charges as of time case filed included in secured claim, if any: $ _____

Basis for Perfection: _____

5. PRIORITY CLAIM

☐ 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.

Unsecured Priority Claim Amount: $ _____

Include **ONLY** the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

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

☐ 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).

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

☐ 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).

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

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

** Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

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

7. SUPPORTING DOCUMENTS: *Attach redacted copies of supporting documents,* such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See instruction 7 and definition of "redacted" on reverse side.) If the documents are not available, please explain.

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

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES NOT ACCEPTED) Deadline for filing proof of claims is November 29, 2010.

THIS SPACE FOR COURT USE ONLY

BY MAIL TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

BY HAND OR OVERNIGHT DELIVERY TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Allegro Law
00000472

DATE
9/10/2010

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.

Saleto J. Eury

SALETO EURY I.D. 80449101

TRANSACTION TE AND TIME	REFERENCE NUMBER	TLR INT	TRAN CODE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	SHARE BALANCE	INTEREST AMOUNT	PRINCIPAL AMOUNT	LOAN BALANCE
-08-09 06:59:07	1241	C/F	SD	DEPOSIT	3,663.00	4,408.55			
ANCHISE TAX BD TAX-REFUND ID:550940369 040309									
-08-09 06:59:07	836	C/F	SW	WITHDRAWAL	26.00	4,382.55			
EPAID LEGAL PAYMENT ID:100810067652791									
-08-09 14:14:09	126949	MF	SW	WITHDRAWAL	500.00	3,882.55			
-09-09 21:30:41	478919	O/A	SW	WITHDRAWAL	234.73	3,647.82			
/08 20:30:00 POS WAL-MART #2950				PALMDALE (E) CAUS					
-09-09 22:02:09	480517	O/A	SW	WITHDRAWAL	34.05	3,613.77			
/08 21:02:00 POS WAL-MART #2950				PALMDALE (E) CAUS					
-10-09 07:08:02	1172	S/D	SR	DRAFT W/D	61.42	3,552.35			
-13-09 17:00:08	987100	O/A	SW	WITHDRAWAL	16.38	3,535.97			
/11 18:00:03 POS BIG ALS PIZZA				LAKE LOS ANGECAUS					
-13-09 07:22:34	1173	S/D	SR	DRAFT W/D	51.71	3,484.26			
-13-09 10:09:35	127371	SSM	SW	WITHDRAWAL	1,922.19	1,562.07			
-13-09 10:11:29	127375	SSM	SW	WITHDRAWAL	421.27	1,140.80			
-13-09 13:50:48	628	O/A	SW	WITHDRAWAL	17.50	1,123.30			
/13 12:50:46 POS USPS 0545300115				LOS ANGELES CAUS					
-14-09 21:08:13	120001	O/A	SW	WITHDRAWAL	39.71	1,083.59			
/12 19:51:27 POS SADDLEBACK MARKET				PALMDALE CAUS					
-14-09 21:08:14	277	O/A	SW	WITHDRAWAL	63.52	1,020.07			
/13 21:46:11 POS PTZ*PET INSURANCE				877-738-4584 ILUS					
-14-09 21:08:14	288	O/A	SW	WITHDRAWAL	189.75	830.32			
/13 21:50:17 POS CCM*TOTALPROTECT				800-474-4047 FLUS					
-14-09 09:50:38	2786	O/A	SW	WITHDRAWAL	20.00	810.32			
/14 08:50:33 MWD FCU				LOS ANGELES CAUS					
-15-09 07:55:41	164	C/F	SD	DEPOSIT	1,995.56	2,805.88			
TROPOLITAN WAT DIR DEP ID:06138 090404									
-15-09 07:55:41	164	C/F	ST	SH TFR W/D	70.00	2,735.88			
H TRANSFER TO ACCOUNT: 61380, SFX: A									
-15-09 07:55:44	164	C/F	SD	DEPOSIT	70.00	2,805.88			
TROPOLITAN WAT DIR DEP ID:06138 090404									
-15-09 07:55:46	79	C/F	SW	WITHDRAWAL	150.00	2,655.88			
tegrityAdvance 8005056073 ID:26220A9895007									
-16-09 01:28:00	373036	O/A	SW	WITHDRAWAL	5.45	2,650.43			
/15 02:27:48 POS GRC*VitaPower				888-8482797 CAUS					
-16-09 06:44:23	151	C/F	SW	WITHDRAWAL *	347.00	2,303.43			
LEGRO LAW FIRM PAYMENT ID:XX011XRJ9CUQV 090416 Allegro									
-16-09 06:52:28	413	S/D	SR	DRAFT W/D	247.00	2,056.43			
-16-09 11:25:28	128229	EPM	SW	WITHDRAWAL	60.00	1,996.43			
-17-09 04:17:59	374253	O/A	SW	WITHDRAWAL	30.19	1,966.24			
/16 05:17:52 POS GRC*PROACTIV SOLUTION				800-2356050 CAUS					
-17-09 04:18:26	376507	O/A	SW	WITHDRAWAL	46.46	1,919.78			
/16 05:18:20 POS GRC* Chaz Dean				800-9641892 CAUS					
-17-09 06:51:13	9492	C/F	SW	WITHDRAWAL	170.00	1,749.78			
I GEN FIN WEB LOAN W-PAY ID:014522048847 090415									
-17-09 06:51:13	9121	C/F	SW	WITHDRAWAL	258.78	1,491.00			
:S 800-398-7191 DepositTrn ID:000000003409145 090416									

payment to Allegro.

FEDERAL CREDIT UNION
700 NORTH ALAMEDA STREET
LOS ANGELES, CA 90012
PHONE: (213) 217-6611

NOTICE:
SEE REVERSE SIDE FOR IMPORTANT INFORMATION
REGARDING YOUR RIGHTS TO DISPUTE BILLING
ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

* Payment to Allegro

2.1.544 1 MB 0.382 7160S011.pbr 30470609bSr1_w 1 - 2

SALETO T EURY
40514 169TH ST EAST
LANCASTER CA 93535-7115

000544

ACCOUNT NO. 61380 PAGE 1

STATEMENT PERIOD
FROM 05-01-09 TO 05-31-09

SHARE SUFFIX 9 - SHARE DRAFTS II

DATE	DESCRIPTION	AMOUNT	BALANCE
05-01	PREVIOUS BALANCE		165.36-
05-01	DEPOSIT	1,215.00	1,049.64
	********* CCDDEPOSIT ID:000029990 090501		
05-01	WITHDRAWAL	203.00	846.64
	05/01 13:53:05 BANK OF AMERICA PALMDALE CAUS		
05-04	WITHDRAWAL	7.02	839.62
	05/03 22:42:00 POS SADDLEBACK MARKE PALMDALE CAUS		
05-04	WITHDRAWAL	87.93	751.69
	SAFECO INSURANCE INS PREM ID:72172690428 050709		
05-05	WITHDRAWAL	25.33	726.36
	05/03 22:51:36 POS SADDLEBACK MARKET PALMDALE CAUS		
05-05	WITHDRAWAL	.85	725.51
	KUBRA WEB_PAY ID:007617100501O9 090504		
05-05	WITHDRAWAL	288.00	437.51
	MLGW WEB_PAY ID:08261406050109 090504		
05-05	TRANSFER WITHDRAWAL	70.00	367.51
	Online HFS XFR to SFX: A on : 05/05/09		
05-06	WITHDRAWAL	35.99	331.52
	05/05 16:54:26 POS 24HR FITNESS DUES 800-432-6348 CAUS		
05-06	WITHDRAWAL	20.00	311.52
	05/05 23:55:43 POS T MOBILE COM PLDB PMNT BELLEVUE WAUS		
05-06	WITHDRAWAL	20.00	291.52
	GEMB Phone Payment ID:SALETO T. EURY 090506		
05-06	# 8999	199.27	92.25
05-06	WITHDRAWAL	41.00	51.25
	05/06 11:44:05 POS T-MOBILE TEL PAYMENT 800-937-8997 WAUS		
05-07	WITHDRAWAL	40.00	11.25
	05/07 12:43:03 MWD FCU LOS ANGELES CAUS		
05-08	TRANSFER DEPOSIT	14.75	26.00
	ACH OVERDRAFT TRANSFER FROM SHARE ACCOUNT 61380, SFX A		
05-08	WITHDRAWAL	26.00	.00
	PREPAID LEGAL PAYMENT ID:1008100067652791		
05-12	WITHDRAWAL	443.00	443.00-
	CHASE EPAY ID:705344257 090511		
05-12	DEPOSIT	443.00	.00
	RETURNED ITEM, 01-INSUFFICIENT FUNDS		
05-12	SERVICE CHARGE	18.00	18.00-
	RETURN FEE - UNPAID		
05-13	DEPOSIT	1,719.84	1,701.84
	METROPOLITAN WAT DIR DEP ID:06138 090502		
05-13	TRANSFER WITHDRAWAL	70.00	1,631.84
	ACH TRANSFER TO ACCOUNT: 61380, SFX: A		
05-13	DEPOSIT	70.00	1,701.84
	METROPOLITAN WAT DIR DEP ID:06138 090502		
05-13	WITHDRAWAL	150.00	1,551.84
	IntegrityAdvance 8005056073 ID:2622OA10247591		
05-13	DEPOSIT	565.00	2,116.84
05-13	WITHDRAWAL	599.00	1,517.84
05-13	WITHDRAWAL	600.00	917.84
05-13	WITHDRAWAL	14.90	902.94
	05/13 13:30:02 POS USPS 0545300115 LOS ANGELES CAUS		
05-13	WITHDRAWAL	140.00	762.94
	05/13 13:39:26 MWD FCU LOS ANGELES CAUS		
05-14	WITHDRAWAL	21.76	741.18
	05/13 21:34:42 POS PTZ*PET INSURANCE 877-738-4584 ILUS		
05-14	WITHDRAWAL	57.06	684.12
	05/14 03:35:27 POS AUTOPAY/DISH NTWK 800-333-3474 COUS		
05-14	WITHDRAWAL	4.80	679.32
	05/13 13:53:38 POS STARBUCKS USA 00055137 S PASADENA CAUS		
05-15	WITHDRAWAL	30.12	649.20
	05/13 20:02:18 POS SADDLEBACK MARKET PALMDALE CAUS		
05-15	WITHDRAWAL	19.95	629.25
	05/14 02:19:56 POS GRC*PROACTIV SOLUTION 800-2356050 CAUS		
05-15	DEPOSIT	418.82	1,048.07
	GCS 800-398-7191 Disbursmnt ID:000000003627837 090514		
05-15	WITHDRAWAL	45.00	1,003.07
	FPB CR CARD VRU ID: 58341391 051409		
05-15	WITHDRAWAL	62.00	941.07
	05/15 13:40:06 Cardtronics CCSB PALMDALE CAUS		
05-18	WITHDRAWAL	36.95	904.12
	05/15 17:26:23 POS TMC*TIME WARNER COM 888-TWCABLE CAUS		
05-18	WITHDRAWAL	45.00	859.12
	05/14 23:36:20 POS FIRST AMER HOME BUYER PVAN NUYS CAUS		
05-18	WITHDRAWAL	30.19	828.93
	05/15 20:49:41 POS VILLAGE CENTER ULTR PALMDALE CAUS		
05-18	WITHDRAWAL	22.00	806.93
	05/17 17:38:57 Saddleback Mar-91587 Palmdale CAUS		
05-18	WITHDRAWAL	29.95	776.98
	05/17 07:19:09 POS GRC* Chaz Dean 800-9641892 CAUS		
05-18	WITHDRAWAL	322.00	454.98
* →	ALLEGRO LAW FIRM PAYMENT ID:XXO11XUB9T23X 090518		
05-18	WITHDRAWAL	1,576.98	1,122.00-
	WAMU BANK MORTG PMT ID:168466152 090518		
05-18	# 8999	110.00	1,232.00-
05-18	DEPOSIT	1,576.98	344.98
	RETURNED ITEM, 01-INSUFFICIENT FUNDS		
05-18	SERVICE CHARGE	18.00	326.98
	RETURN FEE - UNPAID		
05-19	WITHDRAWAL	20.11	306.87
	05/17 20:23:47 POS SADDLEBACK MARKET PALMDALE CAUS		
05-19	WITHDRAWAL	37.08	269.79
	05/18 02:31:36 POS GRC*VitaPower 888-8482797 CAUS		
05-21	WITHDRAWAL	5.65	264.14
	05/20 16:13:13 POS USPS 0545300115 LOS ANGELES CAUS		

*** CONTINUED ON NEXT PAGE ***

MWD FEDERAL CREDIT UNION
700 NORTH ALAMEDA STREET
LOS ANGELES, CA 90012
PHONE: (213) 217-6611

SEE REVERSE SIDE FOR IMPORTANT INFORMATION
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* payment to Allegro

SALETO T EURY

ACCOUNT NO. 61380 PAGE 2

STATEMENT PERIOD
FROM 08-01-09 TO 08-31-09

DATE	DESCRIPTION	AMOUNT	BALANCE
	08/09 22:17:00 POS OSO MEAT MARKET PALMDALE CAUS		
8-10	WITHDRAWAL	180.00	4,830.82
	SO CAL EDISON CO BILL PAYMT ID:276921194 090806		
8-10	WITHDRAWAL	20.00	4,810.82
	GE MONEY PAYMENT ID:6019180381103 74 090806		
8-10	WITHDRAWAL	26.00	4,784.82
	PREPAID LEGAL PAYMENT ID:100810067652791		
8-10	WITHDRAWAL	53.72	4,731.10
	08/10 11:31:45 POS 1233 WEST AVE. PALMDALE CAUS		
8-11	WITHDRAWAL	21.85	4,709.25
	08/10 22:58:00 POS OSO MEAT MARKET PALMDALE CAUS		
8-11	WITHDRAWAL	45.00	4,664.25
	08/08 00:05:31 POS FIRST AMER HOME BUYER PVAN NUYS CAUS		
8-11	WITHDRAWAL	110.83	4,553.42
	08/11 03:28:55 POS AUTOPAY/DISH NTWK 800-333-3474 COUS		
8-11	WITHDRAWAL	20.00	4,533.42
	08/11 09:33:00 MWD FCU LOS ANGELES CAUS		
8-11	WITHDRAWAL	186.15	4,347.27
	08/11 15:29:28 POS AUTO GLASS-SAFELITE 6142109186 OHUS		
8-11	WITHDRAWAL	25.20	4,322.07
	08/11 15:29:28 POS AUTO GLASS-SAFELITE 6142109186 OHUS		
8-12	WITHDRAWAL	22.66	4,299.41
	08/10 18:06:49 POS CHEVRON 00209888 LANCASTER CAUS		
8-12	# 1193	102.00	4,197.41
8-12	WITHDRAWAL	30.80	4,166.61
	08/11 16:01:10 POS OEM/PARTSBIN 888-279-0267 CAUS		
8-12	WITHDRAWAL	111.44	4,055.17
	08/11 16:01:10 POS OEM/PARTSBIN 888-279-0267 CAUS		
8-13	WITHDRAWAL	20.23	4,034.94
	08/12 21:36:33 POS EXXONMOBIL SANTA CL CAUS		
8-13	WITHDRAWAL	47.82	3,987.12
	08/12 21:53:00 POS WAL-MART #2951 LANCASTER(E) CAUS		
8-13	# 1196	153.00	3,834.12
8-13	# 1194	245.05	3,589.07
8-13	WITHDRAWAL	5.38	3,583.69
	08/12 10:39:42 POS EUREST METROPO18111948 LOS ANGELES CAUS		
8-14	WITHDRAWAL	65.84	3,517.85
	08/10 19:45:10 POS BOOST MOBILE 317-7072355 INUS		
8-14	WITHDRAWAL	8.41	3,509.44
	08/12 20:23:18 POS DEL TACO 0894 LANCASTER CAUS		
8-14	WITHDRAWAL	21.76	3,487.68
	08/13 21:11:07 POS PTZ*PET INSURANCE 877-738-4584 ILUS		
8-14	WITHDRAWAL	214.00	3,273.68
	CHASE LITPAY 090813		
8-14	WITHDRAWAL	3.67	3,270.01
	08/13 10:41:12 POS EUREST METROPO18111948 LOS ANGELES CAUS		
08-14	WITHDRAWAL	8.76	3,261.25
	08/13 11:59:13 POS KFC X610809 26108092 PALMDALE CAUS		
08-17	WITHDRAWAL	20.73	3,240.52
	08/13 19:59:21 POS SADDLEBACK MARKET PALMDALE CAUS		
08-17	WITHDRAWAL	16.12 CR	3,224.40
	08/14 19:39:00 POS SHELL Service Station ACTON CAUS		
08-17	WITHDRAWAL	10.39	3,214.01
	08/15 13:27:53 POS N & M LIQUOR PALMDALE CAUS		
08-17	WITHDRAWAL	79.50	3,134.51
	08/14 14:27:06 POS METROLINK LATW #0901 LOS ANGELES CAUS		
08-17	WITHDRAWAL	69.30	3,065.21
	08/15 17:06:19 POS VONS Store 2008 PALMDALE CAUS		
08-17	WITHDRAWAL	5.03	3,060.18
	08/15 17:15:38 POS VONS Store 2008 PALMDALE CAUS		
08-17	WITHDRAWAL	50.00	3,010.18
	08/15 19:21:15 POS VESTA *BOOST MOBILE 888-4409958 ORUS		
08-17	WITHDRAWAL	3.81	3,006.37
	08/16 23:32:40 POS LOWE'S #2547 PALMDALE CAUS		
08-17	WITHDRAWAL	11.28	2,995.09
	08/16 20:48:00 POS WAL-MART #2950 PALMDALE (E) CAUS		
08-17	WITHDRAWAL	5.88	2,989.21
	08/16 05:26:51 POS SADDLEBACK MARKET PALMDALE CAUS		
08-17	WITHDRAWAL	21.82	2,967.39
	08/17 06:39:46 POS VONS FUEL 2008 PALMDALE CAUS		
08-17	WITHDRAWAL	15.07	2,952.32
	08/17 06:50:50 POS VONS Store 2008 PALMDALE CAUS		
08-18	WITHDRAWAL	253.00 ✓	2,699.32
	ALLEGRO LAW FIRM PAYMENT ID:XXO11Y2PB62S1 090818		
08-19	WITHDRAWAL	23.94	2,675.38
	08/18 22:40:14 POS ARCO PAYPOINT PALMDALE CAUS		
08-19	DEPOSIT	1,908.15	4,583.53
	METROPOLITAN WAT DIR DEP ID:06138 090808		
08-19	TRANSFER WITHDRAWAL	70.00	4,513.53
	ACH TRANSFER TO ACCOUNT: 61380, SFX: A		
08-19	DEPOSIT	70.00	4,583.53
	METROPOLITAN WAT DIR DEP ID:06138 090808		
08-19	WITHDRAWAL	130.00	4,453.53
	LOANSHOP/CIMARON 8008069971 ID:T10866517		
08-19	WITHDRAWAL	125.00	4,328.53
	IntegrityAdvance 8005056073 ID:26220A11249566		
08-19	WITHDRAWAL	3.93	4,324.60
	08/18 12:19:16 POS EUREST METROPO18111948 LOS ANGELES CAUS		
08-19	DEPOSIT	540.00	4,864.60
08-20	WITHDRAWAL	4.02	4,860.58
	08/19 17:05:54 POS ARCO PAYPOINT		

*** CONTINUED ON NEXT PAGE ***

ALLEGRO LAW, LLC
K. Anderson Nelms, Esq
Licensed to practice in Alabama

04/15/2009

Saleto Eury
40514 100th 69 st east
lancaster CA 93535

I.D. 804910
0369

FAX STATEMENT TO:
(866) 384-3330
ID #
* Call TWO DAYS LATER TO Check.

Dear Saleto Eury,

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

When you became an Allegro Law, LLC client 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 help you understand and successfully complete the Debt Settlement Program.

We graciously ask you to be patient and recognize that success will not be achieved overnight. However, with your commitment, our long-term support and Debt Settlement expertise, we can save you time, 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 enclosed Client Authorization and Limited Power Of Attorney** providing Allegro Law, LLC with the limited authorization to act on your behalf regarding all matters concerning the Debt Settlement Program.

If any of the information in this Welcome Package generates questions please contact our Customer Service department at 1(800) 295-6025 so we can address your questions and ensure our service meets your needs. Our staff is fully committed to helping you achieve your goal of resolving your current debt challenges and obtaining future objectives.

8Am-6pm EST

Sincerely,
Allegro Law, LLC

(over)

SALETO T. EURY # 8049.10

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

Saleto Eury
40514 100th 69 st east, lancaster, CA 93535

PROCESS VERIFICATION

This document serves as verification that I understand fully the debt negotiation process as explained below and also confirms I am able to address situations that may occur throughout the course of my enrollment with herein referred to as "the Firm".

1. I understand that a Referral Company will refer my file to the Firm, and that the Referral Company is a referral service, not the Firm itself.

2. I understand the representative with the Referral Company has only explained the the Firm services, and is not licensed to provide me with legal advice. That the Referral Company does not charge me a fee for their services or debit my account.

3. The Firm is a debt negotiating firm that will attempt to negotiate work-out agreements between me and my creditors. All negotiations are handled by licensed attorneys and their support staff.

4. This is NOT a loan; nor is it a debt consolidation, debt adjustment, or credit counseling program. The Firm will NOT be making monthly payments on my behalf to my creditors. The monthly payments that I make to the Firm will accumulate to settle my accounts and satisfy attorney fees for services rendered. The Firm will not perform any services until receipt of my first payment. All fees are nonrefundable.

5. I understand that I have, or soon will, voluntarily discontinued making payments to my creditors because I can no longer afford to make my minimum payments on my unsecured debts as well as pay my necessary living expenses.

6. I understand that my voluntary decision to stop making payments to my creditors will result in me falling past due on my enrolled debts, and, as a result, my creditors will report me as late to the credit bureaus which will have a negative impact on my credit.

7. I understand that as a result of my voluntary decision to stop making payments to my creditors that my creditors may file a lawsuit against me in an attempt to collect on the debt.

8. I have been advised not to open any new lines of credit or attempt to qualify for any new loans until legal services have been completed. It may take from 12-48 months for this service to be completed depending on my debt and financial situation.

9. I understand that the Firm cannot prevent me from receiving debt collection calls. I understand that debt collection calls will occur subsequent to retaining Firm.

10. I understand that although it has been proven that most creditors accept settlement offers that the Firm is required to disclose that there are inherent risks associated with debt negotiation services. These risks include the creditors sending these accounts to collections, charging late fees, judgments, wage garnishments, creditor phone calls and/or other measures in an attempt to collect moneys owed during the debt negotiation process.

11. I understand that I have entered into various contracts with several national banks and for reasons beyond my control I may default on such contracts. I have retained the Firm to assist in the renegotiation of those contracts. I am retaining the Firm because I cannot afford to make the minimum payments due on my unsecured debts and pay my necessary living expenses.

12. I understand that I cannot continue to use any of the accounts included in this process and that the creditors have the right to close the accounts, and they may continue to charge late fees and penalties until the accounts are settled.

13. I understand that I cannot have any credit cards, loans, insurance, or bank accounts (checking, savings, CD's etc.) related to or connected with any account and/or any creditor included with this process. I understand that creditors related to debts not included in this process may increase the interest rate or lower the credit limit on those debts as a result of non-payment of monthly minimums in regards to debts included in this process.

14. I understand that should I receive any time sensitive court documents, summons or legal documents of any kind related to the debt placed with the firm, I will forward them to the Firm within 48 hours of receipt and confirm the Firm has received said document(s).

15. I understand there are costs involved with the setup and maintenance of the debt negotiation program which equate to 16.00% of my total debt and a $39.00 monthly administration fee. The one time set-up fee is $25.00 plus a down payment of $322.00 for a period of 2 which has already been included in the payment plan.

16. I understand that only unsecured debt qualifies for the debt negotiation program and none of the accounts included are Secured Debt, Payday Loans, Student Loans or Cash Advances.

17. I have not received correspondence from a law firm in relation to any of these accounts and none are in Judgment status or have received a Summons to appear in court.

18. I understand that if a debt settlement results in a savings of $600 or more, that the IRS may require me to pay taxes on the savings.

19. I understand that my approximate initial payment(s) are $322.00 for approximately 2 months, and that my approximately ongoing monthly reoccurring payments thereafter are $253.00 for approximately 22months.

20. I have given the authorization to debit my account for the payments outlined above.

21. I understand that should I need to change stop or cancel any of debits I understand the request must be submitted IN WRITING no later than 5 business days prior to the payment date

22. I have read and fully understand the above information.

☐ I have read the Written Verification and I accept the above terms.

Client — **Sign Electronically**

First Name :	
Last Name :	
Social Security :	
Date of Birth :	
Client IP Address :	
Signed Date:	

FCDCEllm

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Please Sign Please Sign Please Sign

Client Signature		Date	
Client Name (Please Print)		Social Security	
Co-Client Signature (If Joint on Bank Account)		Date	
Co-Client Name (Please Print)		Co-Client Social Security	

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

I.D. 804910
C.S. CALL opt 3
1-800 295-6025

Saleto Eury
40514 100th 69 st east, lancaster, CA 93535

253.00 / 24 months.

EFT Agreement

Allegro Law, LLC is hereby authorized to initiate reoccurring debits from my:

Account: Checking
Routing Number: 322078668
Account Number: 00000000613805
First Payment Date: 04/15/2009
First Pay: $347.00 incl Setup Fee of $25.00
Down Payment: $322.00 for 1 payments (Down Payment)
Reoccurring Debit Day: 15 starting on 06/15/2009
Amount: $253.00 for program duration

I understand that the funds transferred to Allegro Law, LLC will be debited on or about the dates stated above. (If the debit date is not a business day, then the debit will be processed on the next business day.) The monthly debit date and dollar amount are subject to change with my consent. I understand that my verbal approval will be accepted and that a confirmation will be sent when the dollar amount or when the date is changed.

I understand that this authorization is to remain in full force and effect until Allegro Law, LLC receives notification from me of its termination, which must be received at least 5 business days before the scheduled debit date. I also understand that if the authorized debit is returned for any reason the Return fee of $30.00 (subject to change) will be assessed and added to my next debit. I agree to the terms and conditions set forth on this form.

☐ I have read the EFT Agreement and I accept the above terms.

Sign Electronically

Client

First Name :	
Last Name :	
Social Security :	
Date of Birth :	
Client IP Address :	
Signed Date:	

FCDCElim

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Client Signature _____ **Date** _____

Client Name (Please Print) _____ **Social Security** _____

Co-Client Signature (If Joint on Bank Account) _____ **Date** _____

Co-Client Name (Please Print) _____ **Co-Client Social Security** _____

Allegro Law, LLC

By:

Please Sign Please Sign Please Sign Please Sign Please Sign Please Sign

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

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2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Estimated Debt Settlement Payout Schedule

Client Name: Eury, Saleto
Produced on: 4/10/2009 9:47:05 PM
By: Rick Servantes

Phone: (800)459-1863 x125
Fax: (714)210-2168
E-Mail: rservantes@elimadebt.net

Total Debt:	**$8,628.85**	<====
Estimated Settlement To Creditors:	$3,883.00	
Estimated Fees:	$2,341.62	
Estimated Settlement Amount w/Fees:	$6,224.60	
Estimated Amount Saved:	$2,404.25	

Fee Payment Schedule

Down Payment:	$644.00 / 2 months	$322.00
Setup Fee:	$25.00	added to first payment
Estimated Balance of Fees:	$1,697.62	
Avg Estimated Monthly Finance of Fees:	$54.31 / 15 months	
Estimated Balance Needed for Program:	$5,555.60	(includes monthly fees)
Estimated Monthly Payment:	**$253.00**	<====
Estimated Program Payments:	24	includes 2 months for down payment

$322.00 monthly breakdown of Down Payment to be paid for: 2 months

☐ I have received and read the Estimated Debt Settlement Payout Schedule.

Sign Electronically

Client

First Name :

Last Name :

Social Security :

Date of Birth :

Client IP Address :

Signed Date:

Or Sign and Return to Our Office

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Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Client Signature _____ **Date** _____

Client Name (Please Print) _____ **Social Security** _____

Co-Client Signature (If Joint on Bank Account) _____ **Date** _____

Co-Client Name (Please Print) **Co-Client Social Security**

**Disclaimer: The total debt information contained in this Exhibit A Payment Schedule is based upon information provided by the prospective client. Where information has not been provided or is unavailable, approximate balances have been agreed upon between the Client and representative providing the consultation. The prospective client acknowleges that any change between the approximated balance agreed upon for purposes of generating this Payment Schedule, and the actual current balance of any debt enrolled into the program may impact the balance and payment information contained herein.

ALLEGRO LAW, LLC
K. Anderson Nelms, Esq
Licensed to practice in Alabama

04/15/2009

Saleto Eury
40514 100th 69 st east
lancaster CA 93535

(213) 975-0001

Dear Saleto Eury,

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

When you became an Allegro Law, LLC client 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 help you understand and successfully complete the Debt Settlement Program.

We graciously ask you to be patient and recognize that success will not be achieved overnight. However, with your commitment, our long-term support and Debt Settlement expertise, we can save you time, 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 enclosed Client Authorization and Limited Power Of Attorney** providing Allegro Law, LLC with the limited authorization to act on your behalf regarding all matters concerning the Debt Settlement Program.

If any of the information in this Welcome Package generates questions please contact our Customer Service department at 1(800) 295-6025 so we can address your questions and ensure our service meets your needs. Our staff is fully committed to helping you achieve your goal of resolving your current debt challenges and obtaining future objectives.

Sincerely,
Allegro Law, LLC

ALLEGRO LAW, LLC
K. Anderson Nelms, Esq
Licensed to practice in Alabama

SAMPLE LETTER

SAMPLE LETTER OF REPRESENTATION

February 21, 2009

Wells Fargo Card Services
Executive Office
PO Box 4134
Portland, OR 97208

Re: David Smith
ACCT #: 4444-4444-4444-4444
SSN: 111-11-1111

Dear Representative:

This firm represents the above listed client in regard to the referenced account. This consumer is in the process of receiving a financial evaluation. It is our hope that through counseling this client may be able to avoid bankruptcy.

Over the next 60-90 days, our firm will be reviewing the consumer's personal financial statements, including the above referenced account.

We ask that your representatives please not contact our client directly. They should contact our Processing Center at (631)940-2411 Fax (516)624-1691.

Please direct all future correspondence to our attention, at our Processing Center's located at : 223 Wall Street #177, Huntington, NY 11741. Please include the address and facsimile number of the division to which you would prefer all correspondence and information directed.

Your anticipated cooperation in this regard is greatly appreciated.

Sincerely,

K. Anderson Nelms, Esq.

ALLEGRO LAW, LLC
K. Anderson Nelms, Esq
Licensed to practice in Alabama

CLIENT AUTHORIZATION AND LIMITED POWER OF ATTORNEY

To Whom It May Concern:

I/We: Saleto T. Eury

Appoint and authorize Allegro Law to act as my/our agent and on my/our behalf in regard to issues related to my/our debt. I/We employ Allegro Law to communicate with creditors and creditors' agents for the purpose of negotiating financial settlement arrangements on creditors' claims of indebtedness. I/We respectfully request that creditors and their agents contact Allegro Law as authorized by my/our signature(s) below.

I/We grant Allegro Law 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 shall lawfully do or cause to be done by authority hereof.
Any reference to Allegro Law includes its agents and/or employees.

My/Our Authorization(s):

Saleto T. Eury	SALETO T. EURY	4-24-2009
Client Signature	Printed Name	Date
N/A	—	—
Client Signature	Printed Name	Date

PLEASE NOTE: THE DEBTOR RESPECTFULLY REQUESTS THAT ALL COMMUNICATIONS REGARDING THIS ACCOUNT BE DIRECTED TO ALLEGRO LAW AND/OR THEIR AGENTS. THIS ACTION IS REQUIRED TO ASSURE PROPER AND EFFICIENT HANDLING OF THIS MATTER SERVING TO BENEFIT ALL PARTIES.

ALLEGRO LAW, LLC
K. Anderson Nelms, Esq
Licensed to practice in Alabama

PRIVACY OPT-OUT FORM

Do not share my personally identifiable information with nonaffiliated third party companies or individuals. I am asserting my rights under the Financial Services Modernization Act (the Gramm-Leach-Bliley Act) to opt-out of any sharing or sales of my information by your company.

Additionally, do not share information about my creditworthiness with any affiliate of your company. I am asserting my rights under the Fair Credit Reporting Act to opt-out of any sharing of this information by your company.

Saleto T. Eury
Signature

SALETO T. EURY
Printed Name

804910
Client ID

4-24-2009
Date

SAHETO EURY

April 10, 2009

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any 'credit repair' company or credit repair organization has the right to have accurate, current and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations. You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations.

For more information contact:

The Public Reference Branch
Federal Trade Commission
Washington, DC 20580

PLEASE KEEP THIS NOTICE FOR YOUR OWN PERSONAL RECORDS.
PLEASE DO NOT RETURN THIS NOTICE VIA FAX WHEN RETURNING THE CLIENT AGREEMENT

Sale TO Barry

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in ALabama

NOTICE TO CONSUMERS

If you are having debt problems, 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 are 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 problems.

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 three ways to confirm what they have just said. Or, tell the debt collector that you need to call your attorney first, or better yet, ask the debt collector to contact us directly.

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 that you need to learn is keeping 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 make sure that we have this.

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 or friends.

The third discipline involves identifying those debts that should be paid first. Always pay family necessities. This means food and unavoidable medical 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 the 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.

SALETO BURY

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. 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.

PLEASE KEEP THIS NOTICE FOR YOUR RECORDS
PLEASE DO NOT RETURN THIS NOTICE VIA FAX WHEN RETURNING THE CLIENT AGREEMENT

SALETA EURY

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

NOTICE OF RIGHT TO CANCEL

You may cancel this agreement, without any penalty or obligation, at any time before midnight of the 3rd business day (Monday through Friday except federal or state holidays) that begins the day after you agree to it by electronic communication or by signing it.

To cancel this agreement during this period, send an e-mail to dscs@allegrolawfirm.com or mail or deliver a signed, dated copy of this notice, or any other written notice to Allegro Law, LLC at

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

before midnight on _____.

If you cancel this agreement within the period specified above, we will refund all money you already have paid us.

You also may terminate this agreement at any later time, but we are not required to refund fees you have paid us.

I cancel this agreement,

Print your name _____

Signature _____

Date _____

ONLY RETURN IF CANCELLING WITHIN THE PERIOD SPECIFIED ABOVE AND KEEP ONE COPY OF THIS FORM FOR YOUR RECORDS

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

Saleto Eury
40514 100th 69 st east
lancaster, CA 93535

Cover Page

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ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

Saleto Eury
40514 100th 69 st east, lancaster, CA 93535

CONTRACT TO EMPLOY

This Agreement made effective as of the 10 day of April, 2009, in Autauga, Alabama between Allegro Law, LLC, mailing address 2005 Cobbs Ford Road, Suite 301B Prattville, Al 36066 herein referred to as "Firm" and Saleto Eury, hereafter referred to as Client. Client and Firm in some instances referred to as the "Parties".

In consideration of the mutual covenants and conditions contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties do hereby agree as follows:

1. Services: Firm agrees to provide debt settlement services to Client under the terms and conditions of this agreement. Firm and their agents will negotiate with creditors on the Client's behalf reduction of unsecured debt and also establish a payment schedule for the Client for the purposes of accumulating funds for settlement and payment of service fees. Firm shall respond promptly to Client and creditor inquiries and communications. Upon acceptance of Client into the program, Firm will provide a Debt Settlement Program Summary Estimate, an Estimated Debt Settlement Payout Schedule, a Payment Agreement, a List of Creditors included in the Program, including a description of creditors that are not eligible, along with further information about the program. Firm will advise Client of all good faith offers made by the creditors and debt collectors, and their acceptance of any offers made by Firm. Firm will not settle any account without the approval of the Client, who has absolute discretion to accept or reject any offer. This representation does not include defense of claims and allegations raised by third parties against Client. This agreement shall be construed as consummated in the State of Alabama and all services are performed in the State of Alabama.

Firm has contracted with certain agencies ("agents") to perform certain consulting, customer service, administrative and other operational functions relating to services performed under this Contract. Client understands and agrees that a portion of the fees payable to Allegro Law, LLC by Client under this Contract will be used to fund third-party non-lawyer services providers, as well as Associate Attorneys as necessary in accordance with Section 6 herein. Legal services that are performed under the terms of this Retainer Agreement are performed by the Firm unless otherwise performed by an Associate Attorney in accordance with Section 14.4 herein.

2. Compensation of Firm: In consideration of the services to be performed by Firm, Firm shall receive from Client a non-legal Processing Fee in an amount equal to $39.00 per month. Also, there will be a one-time, non-legal set-up fee of with a Setup Fee of $25.00 added onto the 1st payment, a down payment of with a downpayment of $322.00 per month for 2 month(s) . In addition, there will be a fee of 16.00% of the total debt placed with the Firm to be paid over 22 month(s). Your Payment Schedule shall be $253.00 per month for a period of approximately 22 months, in accordance with the attached Estimated Debt Payout Schedule. Client understands that all fees are non-refundable unless otherwise covered by the refund policy in Section 11 of this contract. In the event that the Client has accumulated a sufficient Set-Aside Amount, described further below, and allowed the Firm sufficient time, but in every case not less than 22 months, to attempt to reach a settlement on Client's behalf, and Client has fulfilled their obligations under the

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Payment Schedule during that period of time, and Firm is not able to negotiate a reasonable settlement for a particular debt, Firm will refund to Client that portion of the fees paid by Client in relation to that particular debt, exclusive of the non-refundable processing fee. In some states, State Law prohibits attorneys from maintaining escrow or trust accounts on behalf of a client when such accounts are used to pool money to be distributed to creditors.

3. Responsibilities of Client: Client shall be truthful and cooperative, make all payments and settlements agreed upon, notify Firm of any change of address, e-mail address, telephone numbers, change in income, ability to pay creditors, and of any developments affecting the scope of this contract. Client will forward all correspondence from creditors to Firm. Client will not discuss his or her financial situation with creditors or discuss potential settlement options with creditors. Firm shall receive cleared funds monthly from Client to be placed into Firm's escrow account for the purpose of (a) establishing a Set-Aside Amount intended to be distributed to Client's creditors upon a settlement being successfully negotiated or until termination and (b) paying Processing Fees. The number of months that funds are to be set aside and the amount to be set aside each month will be determined by Firm and agreed upon by the Client.

Additionally, Client shall not apply for any credit or extension of credit with existing creditors during the program. In addition, (a) Client will reasonably consider Firm's recommendations regarding any potential settlements; (b) Client will inform Firm of any credit account(s) that may have a cosigner, may be secured by personal property or wages, or any accounts that are not enrolled with Law Firm and are held by the same creditor of an enrolled account, prior to enrollment with Firm.

4. Client Set-Aside Amount. Client understands that in order to pay settlements negotiated with creditors by Firm, he or she needs to have funds available for payment. An estimate of the total amount of money necessary to fund potential settlements and a suggested monthly Set-Aside Amount is provided on the attached Estimated Debt Payout Schedule.

This amount is based on information Client has provided to Firm and projections by Firm based on industry standards and metrics. Such projection includes the fees paid to Firm. Client understands that most creditor balances go up during the course of a debt settlement program and individual results will vary for each Client. All bases for the assumptions statement are estimations only and are not intended to be guarantees of performance or savings. The suggested Set-Aside Amount is also based upon the creditor information provided by Client and is merely a suggestion of a minimum amount that may be required for settlement with Client's creditors. Client's actual amount needed to reach a settlement may vary. Client may set aside additional funds at any time. Firm does not make regular monthly payments to Client's creditors.

5. Obligations of Both Parties Regarding Settlements. Firm will inform Client of the amount, and the terms and conditions of all reasonable, written settlement offers. Firm will not settle Client's account without approval of Client, who possesses the absolute right to accept or reject any settlement offer. Client will notify Firm IN WRITING by mail, email, or facsimile of any settlement offers made directly to Client, verbally or written, from any enrolled creditor.

CLIENT WILL MAKE ALL SETTLEMENT PAYMENTS AND AGREEMENTS DIRECTLY WITH CREDITOR. CLIENT POSSESSES THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY SETTLEMENT.

6. Additional Legal Services: This Contract between Firm and Client does not include any representation by Allegro Law, LLC for defense of claims brought against Client by creditor(s), or in pursuit of claims initiated by Client against their creditor(s), both of which Client acknowledges are a possibility. Such claims may include, but are not limited to, lawsuits filed against Client in an attempt to collect on the alleged debt, a summons for Client to participate in an Arbitration Forum, and Client initiated enforcement of potential violations of the Fair Debt Collection Practices Act, Fair Credit Reporting Act and Fair Credit Billing Act. In the event that Client desires additional legal

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services related to claims arising out of services being provided in accordance with Section 1 herein, Firm will refer Client to an Allegro Law, LLC Associate Attorney licensed to provide legal services in the state of residence of the Client. In instances where Client becomes subject to legal action by one of their creditor(s) in regard to an alleged debt being serviced under this Contract, Firm will attempt to negotiate settlement or a payment plan acceptable to Client, if Firm is unable to reach a settlement or pay-out plan, Firm will refer Client to an Associate Attorney licensed in Client's state for the purpose of defending the law suit. Firm will compensate Associate Attorney for initial services provided in defense of such action. However, Client acknowledges that additional legal services provided by an Associate Attorney may be provided at the expense of Client, and at the discretion of the Client.

7. Information Use and Credit Report Authorization. Client authorizes Firm to request, receive and discuss any and all information about Client's debt, the causes of any financial hardship (including medical problems), and any other information, including Client's consumer credit reports, which is or becomes pertinent to settlement negotiations. Client authorizes Firm to run Client's credit report (s) as needed to assist the Client in attempting to reduce and/or resolve outstanding debts. Client agrees to indemnify and hold Firm harmless of any loss, liability, or damage by any reason thereof. This authority is assignable and transferable.

8. Power of Attorney: Client hereby gives Firm Client's power of attorney to execute all documents connected with the subject matter of the Agreement, including any documents necessary to retain local counsel for Client.

9. Payments: Client authorizes the Firm to deduct all payments due under the Payment Schedule, including all settlement funding, Fees or other applicable charges, via Electronic Payment Authorization from Client's checking or savings account. The Firm requires a minimum notice of five (5) business days to change any scheduled electronic fund transfers from Client's bank account. There is a $30.00 fee for each Non Sufficient Funds (NSF).

10. Non-payment of Minimum Payments: Client acknowledges that they have voluntarily discontinued making payments to their creditors because they can no longer afford to make their minimum payments on their unsecured debts as well as pay their necessary living expenses. Client acknowledges that non-payment of minimum payments to creditors will result in derogatory credit information being transmitted to the major credit reporting agencies, and will result in debt collection actions being taken against Client. Client also understands that the Fair Debt Collection Practices Act prohibits third party debt collectors from engaging in certain behavior. In the event that any negative effect is caused to Client's credit profile, Client hereby agrees to waive any claims against Firm and shall hold Firm, its principals, employees and agents harmless for all claims related to such damage to Client's credit.

11. Termination: Firm may cancel this contract if Client fails to make any payments as set forth in the Payment Schedule, if Client misrepresents or fails to disclose any material facts, fails to cooperate, if client acts contrary to Firm's advice, if client does not return Firm's phone calls in a timely manner, if Client fails to make two (2) consecutive monthly payments of fees, if anything else occurs that in Firm's judgment impairs an effective business relationship, or if otherwise breaches Client's duties hereunder. Client has the right to terminate Firm services for any reason upon three (3) days written notice. However, if client is not 100% completely satisfied with Firm's services, and Client notifies Firm within the first 30 days of representation, Client shall receive a complete refund of all monies paid to Firm, minus any monies paid by Firm to Client's creditors as settlement payments. Client is hereby notified that cancellation of this contract, whether by the Client or the Firm, terminates the terms and conditions of the contract prospectively from the date of cancellation. Client holds Firm harmless for any adverse consequences pertaining to the Client's debts enrolled as part of this contract, that may result from services performed under this contract prior to cancellation, including, but not limited to, the closing of any or all such debts.

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12. Hold Harmless: Client agrees to hold Firm, its agents, administrators, executive directors, employees, officers and directors harmless of any liability or damage arising from Firm's administration of the Program or this Agreement, including, but not limited to, suits, garnishments, levies, repossessions, or the like.

13. Entire Agreement: This agreement embodies the entire understanding and agreement between both parties and all previous understandings, representations, statements, undertakings and agreements, written or oral, are canceled, withdrawn and/or have merged into this agreement. This Contract may be amended by Firm at any time upon 20 days notice of such an amendment. In the event any one or more provisions contained hereof for any reason be held invalid, illegal, or unenforceable in any respect, that invalidity, illegality, or unenforceability shall not affect any other provision within this Agreement, all of which shall remain in effect.

14. Venue/Jurisdiction: This agreement shall be governed by the laws of the State of Alabama. Any action to enforce this agreement, or otherwise institute litigation against any party whether in law, equity, tort, or contract shall only be brought in Autauga County, Alabama.

15. Client Disclosures. Client agrees they have received and read the Process Verification, attached hereto. In addition, the Client agrees that:

15.1. Firm does not and will not provide any credit repair, tax, or investment advice. Client should seek the advice of an independent professional to obtain this type of advice.

15.2. Client results will vary based on individual circumstances. Any individual creditor may use a number of different criteria in determining that creditor's willingness to settle a debt or the amount acceptable in settlement, including, but not limited to, the amount of debt, the current status of the debt, the reasons you are seeking these services, the type of debt and the amount of your disposable income.

15.3. Firm does not guarantee the cessation of all telephone calls or correspondence related to collections.

15.4. The Agreement between Firm and Client does not include any representation for any cause of action or claim for damages brought against Client by creditor(s), which Client acknowledges is a possibility. It also does not include counter claims or appeals in which Customer is a party.

15.5. LAW FIRM CANNOT MAKE AND HAS NOT MADE ANY GUARANTEES REGARDING RESULTS.

15.6. Client's delinquent accounts may continue to accrue interest and late fees until the accounts are settled. Client also understands creditors may continue to impose other penalties as a result of delinquent payments, including but not limited to: the reporting of adverse information to credit bureaus, the filing of a lawsuit to collect subject debts if the creditor is unwilling to accept a settlement offer, or Client is unable to propose a settlement offer acceptable to the creditor. Furthermore, Client understands that negative information that will appear on Client's credit report as a result of participating in the Firm's debt settlement program will remain on credit reports following the completion of the program.

15.7. When a creditor settles Client's debt, a savings of $600 or more off what Client owed may be reported by creditor to the IRS as Discharge of Indebtedness income.

15.8. Client acknowledges that Firm has not nor shall it take any actions to disrupt the relationship between Client and any creditors or persons with whom Client has any contractual or business relationship. Client further acknowledges that Firm has not provided Client with any advice or recommendations regarding the reduction or termination of payments to creditors. Client has

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engaged Firm for the sole purpose of negotiating a resolution of said creditors within the Agreement.

16. Miscellaneous.

16.1. Consent to Electronic Communication. Client acknowledges that, in connection with our work on this matter, Firm may correspond or convey documentation via internet e-mail unless Client expressly requests otherwise and that neither Client nor Firm has control over the performance, reliability, availability, or security of internet e-mail.

16.2. Privacy Policy. Client agree to the terms of Firm's Privacy Policy, attached hereto. This policy may change from time to time as set forth therein. Among other things, the policy includes important information on what information Firm collects about you, how Firm uses that information, and with whom Firm shares that information (for example, to provide you certain services, to protect Firm's rights and interests, to respond to legal process, to facilitate a merger, etc.). Also, to ensure the quality of Firm's services and for other lawful purposes, Firm may also monitor or record calls between the Parties (for example, Client conversations with customer service, sales departments or processing agents). If Client does not agree with the terms of Firm's Privacy Policy, Client should not purchase or use Firm's services.

16.3. Limitation of Obligation. Force Majeure – Firm and/or its associates shall not bear the responsibility of obligations if non-fulfillment is caused by Force Majeure (Acts of God - such as, but not limited to; a fire or hurricane.) The liability of obligation shall/may be postponed until the Force Majeure or the resulting effects are eliminated.

16.4. Attachments. All attachments to this Agreement are herein incorporated by reference. In the event of a conflict between an attachment and the terms and conditions of this Agreement, the terms of this Agreement will control.

16.5. Assignment and Amendment. Client may not assign this Agreement, or any part of it, to any other party. Firm may modify this Agreement at any time, by providing Client with 20 days notice of such an amendment. If Client does not accept the terms of any superseding agreement and/or provisions, Client has the right to discontinue the services provided by Firm by providing written notice to Firm.

16.6. Providing Notice to Each Other Under the Agreement. Except as the Agreement specifically provides otherwise, notices must be provided in writing.

16.7. Signatures. By signing the Agreement, Client authorizes Firm to act as their agent, for the limited purpose of negotiating, obtaining, and discussing their financial information with creditors. Client also acknowledges receiving a copy of this Agreement and its attachments. A faxed signature on this Agreement shall be considered the same as an original.

17. Client acknowledges that it has read the attached Consumer Credit File Rights under State and Federal Law and understands the terms thereof.

18. Processing Company. Client agrees that Firm may use one or more third party processing companies for the purpose of providing to Client services under this Agreement.

Client acknowledges that it has read the foregoing Contract to Employ, understands the terms thereof and has had an opportunity to obtain legal counsel to consult with it regarding the terms and conditions contained herein and that the Client voluntarily signs here consenting to the terms and conditions and the imposition of the obligations and rights granted by virtue of this Contract to Employ. Client acknowledges that this is NOT a Debt Consolidation program, and that the services provided by Allegro Law, LLC are intended as a last resort for consumers who can no longer afford

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to make payments to their creditors as well as afford their necessary living expenses.

Client has informed Firm that they have voluntarily discontinued making payments to their creditors because they can no longer afford to make their minimum payments on their unsecured debts as well as pay their necessary living expenses. Client understands that their voluntary decision to stop making payments to their creditors will result in Client falling past due with respect to their enrolled debts and, as a result, creditors will report Client as late to the credit bureaus, which will have a negative impact on Client's credit.

19. Arbitration Clause. Any dispute arising out of or relating to this contract, or the breach thereof, shall be finally resolved by arbitration administered by the American Arbitration Association under its consumer arbitration rules. The arbitration will be conducted in the English language in the city of Montgomery, Alabama, in accordance with the United States Arbitration Act. There shall b three arbitrators, names in accordance with such rules. Each party shall be responsible for its own expenses associated with the arbitration.

YOU MAY CANCEL THIS AGREEMENT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME BEFORE MIDNIGHT CENTRAL TIME OF THE 3rd BUSINESS DAY WHICH BEGINS THE DAY AFTER YOU AGREE TO ENROLL IN THE PROGRAM VIA ELECTRONIC COMMUNICATION OR BY SIGNING AND RETURNING THE ATTACHED "NOTICE OF RIGHT TO CANCEL" FORM. IF YOU DO NOT REVOKE THIS AGREEMENT WITHIN THE THREE (3) DAY REVOCATION PERIOD, THEN THE TERMINATION PROVISIONS OF SECTION 10 SHALL APPLY.

☐ I have read the Retainer Agreement and I accept the above terms.

Sign Electronically

Client

First Name :	
Last Name :	
Social Security :	
Date of Birth :	
Client IP Address :	
Signed Date:	

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Client Signature _____ **Date** _____

Client Name (Please Print) _____ **Social Security** _____

Co-Client Signature (If Joint on Bank Account) _____ **Date** _____

Co-Client Name (Please Print) _____ **Co-Client Social Security** _____

Allegro Law, LLC
By: _____

Please Sign Please Sign Please Sign Please Sign

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ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

Notice To Consumers
IMPORTANT PLEASE READ

While the hiring of an attorney is a strong strategy when dealing with debt collectors, you must realize that none of the creditors or third party debt collector's rights are affected by the hiring of an attorney.

(1) Creditors and credit reporting agencies will report the consumer as late and the consumer's credit score will be negatively impacted throughout the duration of the service; (2) late fees, penalties, and interest will continue to accrue on the consumer's debt until the consumer's creditors accept and receive a settlement or until the debt is charged off or sold; (3) a consumer's creditors may still sue to collect on the debts and garnish the consumer's wages in those states which permit wage garnishment for unsecured debt; (4) a creditor may raise the interest rate and/or lower the maximum credit limit on any debts included in the program, as well as unsecured debts not included in the program; (5) any money a consumer saves in negotiating a settlement with a creditor must be treated as income for tax purposes if the discharged amount is equal to or greater than $600; and (6) a debt settled for less than the full amount owed is not the same as a debt that is paid in full in terms of reporting on the consumer's credit report.

Authorization

I hereby engage ATTORNEYS, its agents, subcontractors, and affiliates to manage the processing of my account during the term of this Retainer Agreement. These services will include receiving and depositing my funds, negotiating settlements, terms and conditions, extensions, and/or deferments of my accounts. In addition, I authorize the review of my financial situation with creditors.

By signing this Authorization, I hereby acknowledge that I have read the Retainer Agreement and accept and consent to all of the terms set forth in the Retainer Agreement.

This agreement shall not be deemed effective until it is received by ATTORNEYS, signed and dated.

☐ I have read the Authorization Agreement and I accept the above terms.

Sign Electronically

Client

First Name :	
Last Name :	
Social Security :	
Date of Birth :	
Client IP Address :	
Signed Date:	

FCDCElm

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Client Signature _____ **Date** _____

Client Name (Please Print) _____ **Social Security** _____

Co-Client Signature (If Joint on Bank Account) _____ **Date** _____

Co-Client Name (Please Print) _____ **Co-Client Social Security** _____

Allegro Law, LLC

By: _____

Please Sign Please Sign Please Sign Please Sign Please Sign Please Sign