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.

RECEIVED
OCT 01 2010
BMC GROUP

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

24639641022683

RAMOS, JACQUELINE
721 TINTON AVE APT 3J
BRONX, NY 10455-2225

Creditor Telephone Number (646) 322-5029 - 718-993-3915

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

721 Tinton ave Apt 3J Bronx NY. 10455

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 $ 620.00

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:

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

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

3a. Debtor may have scheduled account as: 791798

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

Secured Claim Amount: $ _____ **DO NOT** include the priority portion of your claim here.

Nature of property or right of setoff:

Unsecured Claim Amount: $ _____

Describe:

☐ Real Estate ☐ Motor Vehicle ☐ Other _____

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

Value of Property: $ _____ Annual Interest Rate: _____ % 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: $ 620.00

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) (620).

** 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

Allegro Law
00001442

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

DATE 9/28/10

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.

Jacqueline A Ramos

Penalty for presenting fraudulent claim is a fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571

INSTRUCTIONS FOR PROOF OF CLAIM FORM - DEADLINE NOVEMBER 29, 2010

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

Court, Name of Debtor, and Case Number:

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

Debtor Name	Case No
Allegro Law, LLC	10-30631

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Supporting Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d).
Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim **must** sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

Date-Stamped Copy

Return claim form and attachments, if any. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

CREDITOR

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

PROOF OF CLAIM

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

SECURED CLAIM Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

UNSECURED NONPRIORITY CLAIM

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement; or other document showing that the lien has been filed or recorded.

INFORMATION

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

FOR INFORMATION ON THIS CASE VISIT WWW.ALLEGROBANKRUPTCY.COM - WEBSITE MAINTAINED BY THE CHAPTER 7 TRUSTEE

Allegro Law, LLC
United States Bankruptcy Court
Case Number 10-30631
Middle District of Alabama
Date filed – March 12, 2010

NOTICE TO ALLEGRO LAW, LLC CLAIMANTS

The Court recently set the claims bar deadline of November 29, 2010, in the Allegro Law, LLC bankruptcy case. This is the date by which Allegro Law, LLC creditors must file their Proof of Claim. Before filing your Proof of Claim, please read the instructions included with the Proof of Claim form. The enclosed claim form with supporting documents should be mailed/delivered to the Court approved noticing agent at the following address:

BY MAIL

BMC Group, Inc
Attn: Allegro Law Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

BY HAND OR OVERNIGHT DELIVERY

BMC Group, Inc
Attn: Allegro Law Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

For further information visit:

www.allegrobankruptcy.com

The above site is provided as a service to Allegro Law, LLC clients. This is not an official court site but is provided for information to Allegro Law, LLC claimants.

Neither the Bankruptcy Court, BMC Group, Inc., nor the Trustees' office is allowed to provide legal advice. Should you need advice about the Allegro Law, LLC, bankruptcy case, your proof of claim or any attachments, it is suggested that you consult legal counsel of your choice.

WESTERN UNION | MONEY ORDER

WESTERN UNION FINANCIAL SERVICES INC. - ISSUER
Payable at Wells Fargo Bank Grand Junction - Downtown, N.A., Grand Junction, Colorado
Englewood, Colorado

PAY-O-MATIC

(ISSUING AGENT)

14-048469887

A 106208 DC 042310
T 1337 01
140484698870 L 000208

$ 310.00

PAY EXACTLY THREE HUNDRED TEN DOLLARS AND NO CENTS

PAY TO THE ORDER OF Allegro Law LLC

PAYMENT FOR/ACCT # 791798

PURCHASER'S ADDRESS 721 Tinton Av Apt 23 Bronx NY 10455 Jacqueline A Ramos

PURCHASER'S SIGNATURE

⑆102100400⑆ 4014048469887 0⑈

MONEY ORDER RECEIPT - NON NEGOTIABLE

Allegro Law LLC 4-26-2010

Need to send money? NEW REDUCED prices for Western Union Money Transfer transaction sends within the U.S. from participating Agent locations. Fees as low as $8 for sends up to $200!

AGT 106208 LOC 000208 DT 042310 $310.00 3HUNDRED10DOLLARS AND NO CENTS

Payable to:
RETAIN THIS MONEY ORDER RECEIPT. IT MUST BE INCLUDED WITH ALL REFUND REQUESTS. BE SURE TO READ IMPORTANT INFORMATION BELOW AND ON BACK.
PURCHASE AGREEMENT: You the purchaser agree that Western Union Financial Services Inc. (WUFSI) need not stop payment on, or replace, or refund a lost or stolen WUFSI Money Order unless (1) you fill in the face of the Money Order at the time of purchase, and (2) you report the loss or theft to Western Union Financial Services Inc. in writing immediately, and (3) You provide WUFSI with this original Money Order receipt issued by Western Union Financial Services Inc., Englewood, Colorado. For customer service, call 1-800-999-9660.

* 1 4 0 4 8 4 6 9 8 8 7 *

LOAD THIS DIRECTION, THIS SIDE UP

LOAD THIS DIRECTION, THIS SIDE UP

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

Client Name: Ramos, Jacqueline

Due Date: 04/30/2010

ClientID: 791798

Payment Amount: $310

Please make money order/certified bank check payable to:

Allegro Law, LLC

223 Wall Street # 201
Huntington, NY 11743

* 7 9 1 7 9 8 *

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO VIEW

WESTERN UNION | MONEY ORDER

WESTERN UNION FINANCIAL SERVICES INC. - ISSUER
Payable at Wells Fargo Bank Grand Junction - Downtown, N.A., Grand Junction, Colorado
Englewood, Colorado

PAY-O-MATIC
(ISSUING AGENT)

14-031945777

A 106208 D 032310
T 1211 01
140319457772 L 000208

$ 310.00

PAY EXACTLY THREE HUNDRED TEN DOLLARS AND NO CENTS

PAY TO THE ORDER OF Allegro Law, LLC

791798
PAYMENT FOR ACCT. #

PURCHASER'S ADDRESS
72 Tinton Av. Apt 3 Bronx NY 10455

Jacqueline A Ramos
PURCHASER'S SIGNATURE

⑆102100400⑆ 40140319457772⑈

LOAD THIS DIRECTION, THIS SIDE UP

MONEY ORDER RECEIPT - NON NEGOTIABLE

Allegro Law, Marzo 23-2010

Need to send money? NEW REDUCED prices for Western Union Money Transfer transaction sends within the U.S. from participating Agent locations. Fees as low as $8 for sends up to $200!

AGT 106208 LOC 000208 DT 032310 $310.00 3HUNDRED10DOLLARS AN D NO CENTS

Payable to:
RETAIN THIS MONEY ORDER RECEIPT. IT MUST BE INCLUDED WITH ALL REFUND REQUESTS. BE SURE TO READ IMPORTANT INFORMATION BELOW AND ON BACK.
PURCHASE AGREEMENT: You the purchaser agree that Western Union Financial Services Inc. (WUFSI) need not stop payment on, or replace, or refund a lost or stolen WUFSI Money Order unless (1) you fill in the face of the Money Order at the time of purchase, and (2) you report the loss or theft to Western Union Financial Services Inc. in writing immediately, and (3) You provide WUFSI with this original Money Order receipt issued by Western Union Financial Services Inc., Englewood, Colorado. For customer service, call 1-800-999-9660.

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LOAD THIS DIRECTION, THIS SIDE UP

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

Client Name: Ramos, Jacqueline

Due Date: 03/30/2010

ClientID: 791798

Payment Amount: $310

Please make money order/certified bank check payable to:

Allegro Law, LLC

223 Wall Street # 201
Huntington, NY 11743

* 7 9 1 7 9 8 *

NOTICE OF RETURNED PAYMENTS

Notice to all former customers of Allegro Law, LLC

Bankruptcy Case Number: 10-30631

Allegro Law, LLC filed bankruptcy on March 12, 2010. The Trustee, being in receipt of payments to Allegro Law, LLC after this March 12, 2010 date, moved the Court for an order allowing the return of these post-petition payments. The Court set a hearing on May 25, 2010, with there being no objections to the Trustee's motion, entered an order allowing the return of all mailed checks received after March 12, 2010.

Enclosed please find either a personal check or money order that was mailed to Allegro Law, LLC.

We ask that you NOT make any future payments to Allegro Law, LLC.

For further information go to www.allegrobankruptcy.com

ALLEGRO LAW

OP 2.5
Effective Date: 3/19/2008
Revision 0

First Consumer Debt Consolidation [500093]
223 Wall Street # 201
Huntington, NY 11743
Phone: (866)648-7878 Fax: (800)664-1335
www.allegrolaw.net

Jacqueline Ramos
721 Tinton Ave
Apt 3J
Bronx, NY 10455-2225

Phone : (347)297-4551
Fax : (201)917-5024

RETAINER AGREEMENT

This Agreement made effective as of the 16 day of October, 2008 in Montgomery County, Alabama between Allegro Law, LLC, mailing address 847 S McDonough St., Suite 100, Montgomery, AL 36106, herein referred to as "Firm" and/or "Attorneys" and Jacqueline Ramos, hereafter referred to as "Client". Client and Firm in some instances referred to as the "Parties".

1. SERVICES
Attorneys agree to review certain agreements that Client has entered into with one or more credit card issuing banks. Upon completion of this review, Attorneys will independently decide whether Client would be eligible to be entered into a structured settlement agreement with the above referenced credit card issuing banks, or a lump sum settlement with the above referenced credit card issuing banks (the "Debt Management Plan" or "Program"). If Attorneys determine that it is in Client's best economic interest to enter into the Program, Attorneys shall use their best efforts to negotiate a Debt Management Plan for Client. Client authorizes Attorneys to contact Client's specified creditors for purposes of obtaining new payment terms, to collect information from such creditors, to arrange for payment in installments to such creditors and to monitor Client's enrolled accounts. Client hereby authorizes Attorneys to disclose any information concerning his or her financial condition and status to any creditor listed by Client in this Agreement. Attorneys may also obtain any information concerning Client from any creditor listed by Client. Attorneys agree that all information in Client's file will be otherwise kept confidential and used only for legitimate business purposes under the Fair Credit Reporting Act.
Attorneys have contracted with certain agencies to perform certain budget analysis and administrative functions including handling the delivery and receipt of all written documentation relating to the Retainer Agreement. Legal services that are performed under the terms of this Retainer Agreement are generally performed by the Attorneys.
2. FEES
A. In consideration of all legal and other services to be rendered to Client, including, but not limited to, initial account set up, debt analysis, budget review, and creditor negotiations, Client agrees to pay Attorneys an initial retainer fee of $380.00 and thereafter a monthly fee of $59.00. All fees are non-refundable. The Attorneys shall retain the initial retainer and the payment to Client's creditors shall commence with the second monthly payment.

3. CREDITOR AND FEE PAYMENT AND PAYMENT METHODS
A. A statement estimating the total legal fees to be charged and principal and interest to be adjusted is annexed hereto. Such information and the payment amounts to be debited, the amount to be paid each creditor and payment timing as scheduled from time to time are listed on the Attorneys' secure website and are incorporated in this Agreement by reference. Client agrees to make all payments and/or have adequate account balances available to make all monthly fees and payments established in the Program in a timely manner. Drafts or payments returned for non-payment are subject to a $30 special handling fee.
B. Payments shall continue until (i) all creditors included in the Program are paid in full; (ii) Client cancels the Program; or (iii) Attorneys cancel the Program for non-performance by Client.
C. Client hereby irrevocably authorizes Attorneys to debit and receive funds from Client's account pursuant to the annexed Electronic Payment Authorization Form, the terms of which are incorporated herein by reference, for deposit in Attorneys' trust account. Payments may be made by bank or certified check, money order, government allotment, Western Union or "money-gram" payable to "Allegro Law, LLC." Cash or personal checks are not accepted.

4. INCEPTION DATE/AGENCY PERFORMANCE
A. Attorneys shall prepare necessary documents to be forwarded to Client's creditors as of the sixth business day after receipt of an executed Agreement and related documents and fees (the "Inception Date"). Finalization of the negotiation process may take up to one hundred and twenty (120) days from the Inception Date and creditors may not apply interest rate reductions or other Program benefits to Client's accounts until the negotiations are complete. Client should continue to pay directly to creditors any difference between the proposed minimum monthly payments established by Attorneys and the minimum payment required by each creditor until the Program has been accepted.
Failure to do so may result in Client not satisfying the minimum payments currently required by each creditor, and therefore result in Client falling past due on their required minimum payments. As a result, Client's creditors may report Client as past due to credit reporting agencies.
B. Attorneys shall negotiate a Program for Client subject to ongoing amendments negotiated by Attorneys and Client's creditors. Attorneys shall perform or oversee all services necessary to effectuate the Program by receiving funds from Client and distributing such funds, less fees as set forth in Article 2, to creditors promptly after such funds have been received and cleared. Attorneys may outsource certain administrative services to be performed hereunder to third parties.

5. CLIENT DUTIES
A. Client will provide Attorneys with full and accurate information about Client's finances, creditors, assets, income, debts, and employers. Attorneys are authorized to obtain similar information from Client's creditors. Except as required by law or as otherwise expressly set forth in this Agreement, Attorneys will not provide Client's information to any third party except employees and agents administering the Program, any permitted assignee, and Client's creditors.

B. Client shall notify Attorneys upon receipt of statements or notices that threaten collection or legal action or advise that a debt has been purchased by or collection assigned to another company.

6. ADDITIONAL CLIENT NOTICES AND ACKNOWLEDGMENTS

A. Client acknowledges that failure to comply with the terms of the Program by missing one or more payments or making partial payments may cause creditors to discontinue or alter concessions made under the Program with respect to principal indebtedness, interest rate, penalties, or fees.

B. Client acknowledges that Client has read Attorneys privacy statement which is attached hereto and hereby incorporated by reference in this Agreement.

C. Client acknowledges that Attorneys (i) do not provide financial planning, investment advice or tax advice, (ii) do not make any advances of money or loan money to Client or on Client's behalf, (iii) do not provide or engage in credit repair or undertake to eliminate any negative entries in Client's credit report. Attorneys have no responsibility for any past, present, or future credit rating assigned to Client by creditors.

D. Client acknowledges that creditors participating in the Program may make voluntary fair share contributions to Attorneys, which are retained by Attorneys. Attorneys will cooperate with all creditors regardless of whether they make such contributions or rebates.

E. Legal services that are performed under the terms of this Agreement are generally performed by Attorneys except for certain compliance and reporting issues, which may be delegated. Attorneys shall be paid in full from the fees set forth in Article 2 and Attorneys will not charge Client directly for any additional legal fees.

F.Client agrees they have received and read the Process Verification, attached hereto and hereby incorporated by reference in this Agreement.

7. ADDITIONAL UNDERSTANDINGS

A. Client may receive, upon request at any time, and Attorneys will deliver to Client every 3 months, documentation of the total amount received from the Client, the total amount paid to each creditor, the amount of fees paid, adjustments, if any, for expected available rebates from creditors to be shared with Client, the total amount each creditor has agreed to accept as payment in full on any debt owed by the Client and any amount held by Attorneys in reserve for the Client. Client may also access account information and certain records on the Attorneys' secure website using a personal user ID and password. Client shall monitor all account statements and notify Attorneys promptly of any apparent errors.

B. Attorneys may propose amendments to the Program to reflect changes in the monthly minimum payment, finance charges, fees, or penalties imposed by creditors, changes in the identity or requirements of creditors, or other factors. Except for changes in payment, which require Client confirmation, such changes shall be effective upon twenty (20) days prior written notice unless Client objects in writing to the changes within such twenty (20) day period.

C. Client's creditors may require Client to surrender credit cards and/or may reserve the right to close any account in the Program. Client agrees to make no charges on accounts submitted to the Program and to not assume any new debts without Attorneys' prior approval.

D. Client acknowledges that only Attorneys can provide informational legal advice and that if legal advice is needed, Client will immediately contact Attorneys at their corporate offices by mail to Allegro Law, LLC, 223 Wall Street, #177, Huntington, NY 11743 or by e-mail to info@AllegroLaw.net

8. RELEASE AND INDEMNITY

A. Client agrees to indemnify and hold Attorneys harmless from and against any and all claims, suits, costs, demands, damages, liabilities and expenses, including, without limitation, attorneys fees, of whatever kind or nature, which Attorneys may sustain or become subject arising out of or in any way related to the services provided by Attorneys or its agents to Client hereunder.

B. Attorneys have no responsibility for, and Client hereby releases and discharges them from, any and all claims arising from inaccuracies or omissions of information provided by Client; errors, omissions or delays of creditors; and Client's failure to make all monthly payments as agreed including failure to have paid or continue to pay creditors prior to acceptance of the Program. Attorneys shall in no event be liable for any incidental, special (including but not limited to loss of use or lost profits), indirect, exemplary or punitive damages, whether foreseeable or not, occasioned by their failure to perform hereunder, delay in its performance or any other cause, except as may arise as a result of Attorneys professional malpractice or the agents' gross negligence or willful misconduct.

9. TERMINATION

Client may terminate this Agreement upon 10 days written notice to Attorneys without any fee or penalty. Attorneys may terminate this Agreement upon 10 days written notice to Client for any reason including Client's revocation of the electronic transfer authorization or failure to make two successive monthly deposits to Client's Program account. Attorneys shall not communicate any derogatory information about Client to a creditor based solely on the fact that Client has terminated the Agreement. 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.

10. MISCELLANEOUS

A. All controversies, claims, or disputes which may arise between Attorneys and Client arising out of or related to this Retainer Agreement shall be determined by arbitration pursuant to the commercial arbitration rules of the American Arbitration Association in Alabama. The decision of the arbitrator shall be binding on the parties hereto and judgment may be entered thereon in any court having jurisdiction. This Agreement and the interpretation hereof, shall be governed exclusively by its terms and by the laws of the State of Alabama, without reference to its choice of law provisions. If any provision of this Agreement or the application thereof to any party or circumstance shall be invalid, illegal or unenforceable to any extent, the remainder of this Agreement and the application thereof shall not be affected and shall be enforceable to the fullest extent permitted by law. Each and all of the covenants, terms, provisions and agreements herein contained shall be binding upon and inure to the benefit of the parties hereto and, to the extent permitted by this Agreement, their respective heirs, legal representatives, successors and assigns. Attorneys may assign duties under this Agreement upon notice to Client.

B.All paperwork should be sent or faxed directly to Client's counselor at the address or fax number provided to Client.