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

24639641004897
ORTIZ-FABORITO, KIMBERLY
9905 197TH AVENUE COURT EAST
BONNEY LAKE, WA 98391

Creditor Telephone Number (253 266-3501

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):

RECEIVED
NOV 15 2010
BMC GROUP

☐ Check this box to indicate that this claim amends a previously filed claim.
Claim Number (if known):
Filed on: _____

Payment Telephone Number ( )

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ 5300—

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 creditor to settle debt

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

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 5696

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: _____ % if any: $ _____ Basis for Perfection: _____

Secured Claim Amount: $ _____

Unsecured Claim Amount: $ 5300—

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,

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

Allegro Law
00002693

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
11/12/10

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.

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.

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Kimberly Ortiz-Faborito
9905 197th Ave Court East
Bonny Lake, WA 98391

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9905 197th Ave Court East, Bonny Lake, WA 98391

CONTRACT TO EMPLOY

This Agreement made effective as of the 4 day of September, 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 Kimberly Ortiz-Faborito / Deric Faborito, 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 for 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.

2. Compensation of Firm: In consideration of the services to be performed by Firm, Firm shall receive from Client a non-refundable Processing Fee in an amount equal to $59.99 per month. Also, there will be a one-time set-up fee of $25.00 per account. In addition, there will be a fee in an amount equal to 16.00% of the total debt placed with the Firm. Your Payment Schedule shall be $1,055.00 per month for a period of approximately 48 months with a Setup Fee of $25.00 added onto the 1st payment, in accordance with the attached Estimated Debt Payout Schedule. 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 48 months, to attempt to reach a settlement on Client's behalf, and Client has fulfilled their obligations under the 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 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. Under the suggested client Payment Plan, the fees paid to Firm are collected in its entirety by Firm before any monies would be accumulated by Client and paid in negotiated settlement of enrolled debt.

5. Obligations of Both Parties Regarding Settlements. Firm will inform Client of the amount, and the terms and conditions of all reasonable, written settlements 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. 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.

7. 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.

8. 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).

9. 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.

10. 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. If Client chooses to terminate Firm services without cause, all fees are immediately due and payable, and non-refundable. 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. 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.

11. 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.

12. 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.

13. 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 Montgomery County, Alabama.

14. Client Disclosures. Client agrees they have received and read the Process Verification, attached hereto. In addition, the Client agrees that:
14.1 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.

14.2 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.

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

14.4 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.

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

14.6 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.

14.7 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.

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

15. Miscellaneous.

15.1 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.

15.2 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.

15.3 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.

15.4 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.

15.5 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.

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

15.7 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.

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

17. Processing Company. Client agrees that Firm may use one or more third party processing companies, including Seton Corp., with its principal office located at 311 Crossways Park Drive, Woodbury, New York 11797 ("Service Company") 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 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.

18. Arbitration Clause. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules for the Resolution of Consumer-Related Disputes, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be governed and controlled by the laws of the State of Alabama.

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

September 4, 2008

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

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

ALLEGRO LAW

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.

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

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.

Allegro Law, LLC is a limited liability corporation. Our attorneys are admitted for practice in Alabama only. For cases outside of Alabama Allegro Law, LLC lawyers will request assistance from an associate with one of our contracted affiliate attorneys located throughout the country. An associated attorney will be compensated through Allegro Law, LLC according to the work performed, in full compliance with the Alabama Rules of Professional Conduct.

The hiring of a lawyer is an important decision that should not be based solely on advertisements. Before you decide, ask us to send you written information about our Attorney / Lawyer qualifications and experience.

This Firm does not provide information on services that relate to Bankruptcy to assisted persons.

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

Sign Electronically

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

FCDCFirstAme

Or Sign and Return to Our Office

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Client Signature	Kimberly Ortiz-Faborito	**Date**	9-4-08
Client Name (Please Print)	Kimberly Ortiz	**Social Security**	576-04-5696
Co-Client Signature (If Joint on Bank Account)	Derik Faborito	**Date**	9/4/08
Co-Client Name (Please Print)	Derik	**Co-Client Social Security**	575-85-0463

Allegro Law, LLC
By: _____

ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

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

FCDCFirstAme

Or Sign and Return to Our Office

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Please Sign Please Sign

Client Signature	Kimberly Ortiz-Fabonto	**Date**	9-4-08
Client Name (Please Print)	Kimberly Ortiz-Fabonto	**Social Security**	576-04-5696
Co-Client Signature (If Joint on Bank Account)		**Date**	9/4/08
Co-Client Name (Please Print)	ERIC FABONTO	**Co-Client Social Security**	575-88-0463

Allegro Law, LLC
By:_____

ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Kimberly Ortiz-Faborito
9905 197th Ave Court East, Bonny Lake, WA 98391

Payment Agreement

First Payment Date: 09/26/2008
First Pay: $1,080.00 incl Setup Fee of $25.00
Recurring Debit Day: 26 starting on 10/26/2008
Recurring Pay: $1,055.00 for program duration

I agree to remit to Allegro Law, LLC a first payment of $1,080.00 on 09/26/2008 which includes a setup fee of $25.00 then continue with a recurring payment in the amount of $1,055.00 on day 26 of each month. If the recurring date does not fall on a business day, I will make my payment on the first business day prior to the recurring day.

I also understand that if the authorized payment is returned for any reason the Return fee of $30.00 (subject to change) will be assessed to my account.

I also agree to remit my payments in one of the following accepted forms; Money Order, Bank Check, Wire Transfer, Western Union, MoneyGram, Military Allotment or Cash. I further understand that personal checks are not accepted.

I have read the Payment Agreement and I accept the above terms.

Sign Electronically

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

Co - Client
First Name :
Last Name :
Social Security :
Date of Birth :

FCDCFirstAme

Or Sign and Return to Our Office

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Client Signature Kimberly Faborito **Date** 9.4.08
Client Name (Please Print) Kimberly Ortiz-Faborito **Social Security** 576-04-5696
Co-Client Signature (If Joint on Bank Account) [signature] **Date** 9/4/08
Co-Client Name (Please Print) ERIC FABORITO **Co-Client Social Security** 575-88-6463
Allegro Law, LLC
By: _____

ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Kimberly Ortiz-Faborito
9905 197th Ave Court East, Bonny Lake, WA 98391

Limited Power of Attorney

I/We, Kimberly Ortiz-Faborito / Deric Faborito located 9905 197th Ave Court East, Bonny Lake, WA 98391 hereby appoint Allegro Law, LLC and its attorneys, as my attorney-in-fact, with full power to represent me in negotiating the validity, reduction, settlement, and payment as may be required, of accounts owed to my creditors.

I/We also authorize Allegro Law, LLC to request and receive confidential credit and account information from creditors, credit reporting agencies, and other third parties who are involved with my credit issues. I further authorize Allegro Law, LLC to release a copy of this Limited Power of Attorney to my creditors.

I have read the Limited Power of Attorney Agreement and I accept the above terms.

Sign Electronically

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

FCDCFirstAme

Or Sign and Return to Our Office

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Please Sign Please Sign Please Sign Please Sign

Client Signature	Kimberly Ortiz-Faborito	**Date**	9.4.08
Client Name (Please Print)	Kimberly Ortiz-Faborito	**Social Security**	576.04.5496
Co-Client Signature (If Joint on Bank Account)	[redacted]	**Date**	9/24/08
Co-Client Name (Please Print)	DERIC FABORITO	**Co-Client Social Security**	575-88-0463

Allegro Law, LLC
By: _____

QUALSTAR CREDIT UNION
P.O. Box 96730, Bellevue, WA 98009
1-800-848-0018 • www.qualstarcu.com

MEMBER'S STATEMENT OF ACCOUNT

Statement Period	10/01/08 to 10/31/08
Account Number	617500

Our Visa Gold Credit Card comes with savings built in! You may already have a Qualstar Visa Gold, you may need to upgrade from a Classic to a Gold card, or if you don't have a Qualstar Visa Gold at all...the **Passport Corporate** savings benefit is included on ALL our Visa Gold cards at no charge – use the card to pay at participating merchants and the savings are instant! Check out the enclosed insert for more information on our **Passport Corporate** savings benefit.

Deric W Faborito
Kimberly U Ortiz-Faborito
9905 197th Avenue Ct E
Bonney Lake WA 98391-5950

11_003412

Post Date	Eff Date	SAVINGS ID 00	Fees or Charges	Transaction Amount	New Balance
		BALANCE FORWARD			**$10.00**
10/01	10/01	Deposit Dividend 0.750%		0.01	
		Annual Percentage Yield Earned 1.270% from 09/01/08 through 09/30/08			
10/02	10/02	Deposit Transfer From Share 22		10.00	
10/09	10/09	Deposit Transfer From Share 22		10.00	
10/10	10/10	Withdrawal Transfer To Share 22		-30.01	
10/16	10/16	Deposit Transfer From Share 22		10.00	
10/23	10/23	Deposit Transfer From Share 22		10.00	
10/27	10/27	Withdrawal Home Banking Transfer To Share 22		-15.00	
		Home Banking Transfer			
10/29	10/29	Withdrawal Transfer To Share 22		-5.00	
10/30	10/30	Deposit Transfer From Share 22		10.00	
10/31		**Ending Balance**			**$10.00**
		Dividends Paid Year to Date		7.78	
		A 0.750% Dividend of $0.01 will be posted on 11/01/08			

Post Date	Eff Date	SIMPLY CHECKING ID 22	Fees or Charges	Transaction Amount	New Balance
		BALANCE FORWARD			**$524.26**
10/01	10/01	Deposit Dividend 0.250%		0.22	
		Annual Percentage Yield Earned 0.260% from 09/01/08 through 09/30/08			
10/01	10/01	Withdrawal at ATM #001105		-37.72	
		POS ALBERTSONS 20025 HWY. 410 E. BONNEY LAKE WA			
10/01	10/01	Withdrawal at ATM #827611024030		-111.96	
		POS THE WILD SIDE. 11012 CANYON RD E #3. PUYALLUP WA			
10/01	10/01	Draft 005160 Tracer 06788338		-25.00	
10/02	10/02	Withdrawal at ATM #488002		-2.17	
		POS SAFEWAY STORE 0544 21301 HWY 410 BONNEY LAKE WA			
10/02	10/02	Withdrawal Check Card		-1.09	
		10/01 24427338275720025628231 REDBOX DVD 180-3041 BONNEY LAKE WA			
10/02	10/02	Withdrawal Check Card		-6.53	
		10/01 24427338275720025627936 REDBOX DVD 180-3041 BONNEY LAKE WA			
10/02	10/02	Deposit SAFEWAY PAYROLL		489.27	
10/02	10/02	Withdrawal Transfer		-475.00	
		To FABORITO,JASMYNE XXXXXXXXXX Share 30			
10/02	10/02	Withdrawal Transfer To Share 00		-10.00	
10/02	10/02	Withdrawal WFN PBP WFN		-50.00	
		TYPE: PAYBYPHONE ID: 1133163498 CO: WFN PBP WFN			
10/02	10/02	Withdrawal Home Banking Transfer		-270.00	
		To FABORITO,JASMYNE XXXXXXXXXX Share 30 Home Banking Transfer			
10/02	10/02	Withdrawal at ATM #827698415764		-5.70	
		POS RITE AID CORP. EASTGATE PLAZA BELLEVUE WA			

Continued on Next Page

QUALSTAR CREDIT UNION
P.O. Box 96730, Bellevue, WA 98009
1-800-848-0018 • www.qualstarcu.com

Statement Period 10/01/08 to 10/31/08
Account Number 617500

Post Date	Eff Date	SIMPLY CHECKING (Continued) ID 22	Fees or Charges	Transaction Amount	New Balance
10/27	10/24	Withdrawal at ATM #000019 POS ALBERTSONS 20025 HWY. 410 E. BONNEY LAKE WA		-10.87	
10/27	10/25	Withdrawal at ATM #004849 POS ALBERTSONS 20025 HWY. 410 E. BONNEY LAKE WA		-44.51	
10/27	10/26	Withdrawal at ATM #620391 POS WAL-MART #5041 19205 SR 410 EAST BONNEY LAKE WA		-44.37	
10/27	10/27	Withdrawal Check Card 10/26 24427338300720024974890 REDBOX DVD 180-3041 BONNEY LAKE WA		-1.09	
10/27	10/27	Withdrawal Check Card 10/23 24427338298710021205640 ALBERTSONS BONNEY LAKW WA		-6.41	
10/27	10/27	Withdrawal Check Card 10/26 24427338300720020193826 MCDONALD'S F31628 BONNEY LAKE WA		-13.68	
10/27	10/27	Withdrawal Check Card 10/24 24736938299000693782510 PHO TO CHAU-VIETNAMESE-NO-KENT-WA		-23.48	
10/27	10/27	Withdrawal Check Card 10/24 24427338298720031916532 HOT TOPIC 0518 AUBURN WA		-34.88	
10/27	10/27	Deposit Home Banking Transfer From Share 00 Home Banking Transfer		15.00	
10/27	10/27	Deposit Transfer From FABORITO,JASMYNE XXXXXXXXXX Share 30		154.75	
10/27	10/27	Deposit at ATM #000000005505 ATM BECU 21223 STATE ROUTE 401 E BONNEY LAKE WA		40.00	
10/28	10/28	Withdrawal ALLEGRO LAW FIRM TYPE: PAYMENT ID: 1411786634 CO: ALLEGRO LAW FIRM		-1,080.00	
10/29	10/29	Withdrawal NORTH AMERICAN L TYPE: INS. PREM. ID: 3941516991 CO: NORTH AMERICAN L		-16.41	
10/29	10/29	Deposit Transfer From Share 00		5.00	
10/29	10/29	Deposit Transfer From Loan 45		0.76	
10/29	10/29	Withdrawal NORTH AMERICAN L TYPE: INS. PREM. ID: 3941516991 CO: NORTH AMERICAN L		-25.59	
10/29	10/29	Withdrawal Courtesy Pay fee		-24.00	
10/30	10/30	Deposit SAFEWAY PAYROLL		604.75	
10/30	10/30	Withdrawal Transfer To FABORITO,JASMYNE XXXXXXXXXX Share 30		-475.00	
10/30	10/30	Withdrawal Transfer To Share 00		-10.00	
10/31	10/31	Deposit Transfer From FABORITO,JASMYNE XXXXXXXXXX Share 30		400.00	
10/31	10/31	Withdrawal at ATM #685036 POS UWAJIMAYA SEATT 600 5TH AVE S SEATTLE WA		-141.99	
10/31		**Ending Balance**			**$338.30**
		Dividends Paid Year to Date A 0.250% Dividend of $0.08 will be posted on 11/01/08		3.31	

SUMMARY OF CHECKS

4146	10/17	795.00	4148	10/14	50.00	5160*	10/01	25.00
4147	10/14	20.00	4182*	10/09	30.00			

* skip in check sequence

S152 (3/03)

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can help ensure your success.
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and services to meet your financial needs.
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or call 206-439-5700 or 800-233-2328.

#BWNKKNN
Kimberly U. Ortiz-Faborito
9905 197th Ave Ct E
Bonney Lake, WA 98391-5950

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Statement Period: 03/07/2009 - 04/03/2009

1831410

Account Summary

Deposit Accounts	Account #	Beginning Balance	Withdrawals	Deposits	Fees/ Charges	Dividends/ Interest	Ending Balance
Member Advantage Savings	3576080176	5.02	(0.02)			0.02	5.02
Member Advantage Checking	3576080184	2,194.59	(7,965.13)	6,472.66	(20.00)	1.42	683.54
Loans	**Account #**	**Beginning Balance**	**Advances**	**Payments**	**Fees/ Charges**	**Finance Charges**	**Ending Balance**
Line of Credit	1002624096	479.06	45.94	(25.00)			500.00

Account Activity

Member Advantage Savings - 3576080176

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Member Share Savings Account up to the date of conversion.

Year-to-date dividends: $0.06
5.33% Annual Percentage Yield Earned for 28 day period
Average Daily Balance: $5.01

Deposits

Date	Amount	Transaction Description
04/03	0.02	Dividend/Interest

Withdrawals

Date	Amount	Transaction Description
03/24	(0.02)	Overdraft Protection Withdraw

Member Advantage Checking - 3576080184

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Checking Account up to the date of conversion.

Year-to-date dividends: $4.65
1.94% Annual Percentage Yield Earned for 28 day period
Average Daily Balance: $963.96

Deposits

Date	Amount	Transaction Description
03/13	500.00	ATM Deposit BECU 1201 VALLEY AVE E SUMNER WAUS Machine# WA053906 Trace# 0000000000000000905
03/16	1,500.00	ATM Deposit BECU 21223 STATE ROUTE 401 EBONNEY LAKE WAUS Machine# WA053891 Trace# 0000000000000006820
03/19	1,940.83	External Deposit THE BOEING COMPA - DIR DEP
03/20	600.00	ATM Deposit BECU 1201 VALLEY AVE E SUMNER WAUS Machine# WA053906 Trace# 0000000000000002491
03/24	20.96	Overdraft Protection Deposit
03/31	25.00	Overdraft Protection Deposit
04/02	1,885.87	External Deposit THE BOEING COMPA - DIR DEP
04/03	1.42	Dividend/Interest

Withdrawals

Date	Amount	Transaction Description
03/06	(43.00)	POS Withdrawal SAFEWAY 1447 6901 N E SANDY BLVD PORTLAND ORUS Machine# 14470002 Trace# 0000000001645460000
03/07	(67.45)	POS Withdrawal THIEN HONG 6749 NE SANDY BLVD PORTLAND ORUS Machine# 00000001 Trace# 0000000073066479 1520
03/07	(37.36)	POS Withdrawal SAFEWAY 1842 13023 NE HIGHWAY 99 SALMON CREEK WAUS Machine# 18420005 Trace# 0000000001586285000 0
03/08	(40.34)	POS Withdrawal PIONEER FEED CO 21605 B NE 10TH AVE RIDGEFIELD WAUS Machine# 19267801 Trace# 0000000090672678584 4
03/08	(26.66)	POS Withdrawal ALBERTSONS 14300 N.E. 20TH AVE. VANCOUVER WAUS Machine# 34590801 Trace# 0000000090675908753 4
03/09	(219.32)	External Withdrawal SAFECO INS. CO. - WEB PAYMNT
03/09	(4.95)	POS Withdrawal PSE BILL P 650 COLLEGE RD EAST PRINCETON NJUS Machine# 01004275 Trace# 0000000067030411 9490
03/09	(500.00)	POS Withdrawal PSE BILL P 650 COLLEGE RD EAST PRINCETON NJUS Machine# 01004275 Trace# 0000000067030409 8740
03/10	(26.71)	POS Withdrawal ALBERTSONS 20025 STATE HWY 410 E BONNEY LAKW WAUS Machine# 64060801 Trace# 0000000090690608301 7
03/10	(20.00)	POS Withdrawal Wal-Mart Super 5041 WAL-SAMS BONNEY LAKE WAUS Machine# 50410079 Trace# 0000000090700378793 2
03/10	(32.16)	POS Withdrawal 910001957 19514 OLD SUMMER BUCKL BONNEY LAKE WAUS Machine# 19570151 Trace# 0000000025026338000 0
03/10	(68.89)	POS Withdrawal 910001957 19514 OLD SUMMER BUCKL BONNEY LAKE WAUS Machine# 19570076 Trace# 0000000006028704000 0
03/11	(6.01)	POS Withdrawal PRIME FITN 18209 SR 410 E STE 100 BONNEY LAKE WAUS Machine# 72044120 Trace# 0000000090001825597 0
03/12	(13.68)	POS Withdrawal ALBERTSONS 20025 STATE HWY 410 E BONNEY LAKW WAUS Machine# 359000 Trace# 0000000000000045222 0
03/12	(19.58)	POS Withdrawal 222220148603 3807 MERIDIAN ST. S PUYALLUP WAUS Machine# 001 Trace# 0000000007100142750 3
03/13	(13.67)	POS Withdrawal ARBY'S #13 641 RAINIER AVE S RENTON WAUS Machine# 571 Trace# 0000000094531163170 0
03/13	(39.08)	POS Withdrawal SUPER SUPP 4307 SOUTH MERIDIAN STRPUYALLUP WAUS Machine# 78002917 Trace# 0000000011800010604 0
03/13	(5.42)	POS Withdrawal ALBERTSONS 20025 STATE HWY 410 E BONNEY LAKW WAUS Machine# 359000 Trace# 0000000000000048414 0
03/14	(58.25)	POS Withdrawal Wal-Mart Super 5041 WAL-SAMS BONNEY LAKE WAUS Machine# 50410034 Trace# 0000000907397253322

Withdrawals (continued)

Date	Amount	Transaction Description
03/15	(48.98)	POS Withdrawal NORDSTROM 017 1101 SUPERMALL WAY STE AUBURN WAUS Machine# 00000970 Trace# 000000000005189980000
03/15	(49.03)	POS Withdrawal MARSHALLS MARSHALLS AUBURN WAUS Machine# 10026310 Trace# 000000000002150060000
03/15	(29.87)	POS Withdrawal 910001957 19514 OLD SUMMER BUCKL BONNEY LAKE WAUS Machine# 19570080 Trace# 000000001 30393760000
03/16	(17.43)	POS Withdrawal FEDEX 8683 3875 AIRWAYS BLVD 800-4633339 TNUS Machine# 1 Trace# 000000007411 89212390
03/16	(130.00)	POS Withdrawal SPRINT *SP 2003 Edmund Halley Dr 800-639-6111 VAUS Machine# 359000 Trace# 000000000000494862350
03/16	(143.55)	POS Withdrawal CHANG S MO 505 RAINIER AVE N RENTON WAUS Machine# 76071279 Trace# 000000001 18000100680
03/16	(46.29)	POS Withdrawal ALBERTSONS 20025 STATE HWY 410 E BONNEY LAKW WAUS Machine# 6406080 1 Trace# 000000000907506080412
03/16	(19.63)	POS Withdrawal ALBERTSONS 20025 STATE HWY 410 E BONNEY LAKW WAUS Machine# 6406080 1 Trace# 000000009076060881 15
03/17	(32.80)	POS Withdrawal BODY JEWEL 1101 SUPERMALL WAY #122AUBURN WAUS Machine# 30024572 Trace# 000000001581 01368710
03/17	(54.39)	POS Withdrawal T-MOBILE.C 12920 SE 38TH STREET 800-672-5390 WAUS Machine# 359000 Trace# 000000000000635080010
03/17	(6.53)	POS Withdrawal REDBOX DVD 20025 HWY 410 E BONNEY LAKE WAUS Machine# 359000 Trace# 000000000000000024326
03/18	(56.12)	POS Withdrawal 222220148603 3807 MERIDIAN ST. S PUYALLUP WAUS Machine# 001 Trace# 000000000770014809 05
03/20	(15.74)	POS Withdrawal WENDYS #22 18211 HWY 410 BONNEY LAKE WAUS Machine# 359000 Trace# 000000006878532032 30
03/20	(500.00)	Withdrawal Shared Branch 117 14TH AVE SE PUYALLUP WA
03/20	(300.00)	ATM Withdrawal SOUND CU 117 14TH AVENUE S E PUYALLUP WAUS Machine# COFU07 Trace# 000000000000000077 31
03/21	(202.00)	ATM Withdrawal ALBERTSONS #495 20025 STATE ROUTE 410 BONNEY LAKE WAUS Machine# TD237783 Trace# 000000004097000000 00
03/24	(1,055.00)	External Withdrawal ALLEGRO LAW FIRM DS4063-22 - PAYMENT
03/24	(2,727.32)	External Withdrawal LOANSERVICING - ONDEMAND
03/24	(20.00)	Insufficient Funds Charge External Withdrawal (Paid)LOANSERVICING - ONDEMAND
04/02	(221.98)	POS Withdrawal Wal-Mart Super 5041 WAL-SAMS BONNEY LAKE WAUS Machine# 50410008 Trace# 000000009093223782 03
04/02	(26.71)	POS Withdrawal MCDONALD'S F316 19205 SR 410 E BONNEY LAKE WAUS Machine# 59204301 Trace# 000000009092204378 51

Checks Paid

Check #	Date	Amount
1002	03/18	57.23
1116 *	03/12	42.00
1117	03/11	795.00
1118	03/17	25.00
1120 *	03/10	120.00

(* next to number indicates skipped numbers)

Point of Sale cleared checks are displayed in the Checking Withdrawals section above.

Coming Soon: Improved Telephone Banking
We are working to enhance your experience when you call BECU. Mid-summer, we will introduce an enhanced telephone banking system. New features and improvements include easy-to-use speech recognition, simple account verification, improved navigation and the ability to conveniently access current deposit and loan rates.

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Statement Period: 04/04/2009 - 05/01/2009

1831410

Account Summary

Deposit Accounts	Account #	Beginning Balance	Withdrawals	Deposits	Fees/ Charges	Dividends/ Interest	Ending Balance
Member Advantage Savings	3576080176	5.02	(0.02)			0.02	5.02
Member Advantage Checking	3576080184	683.54	(3,949.83)	2,271.55	(100.00)	0.75	(1,093.99)

Loans	Account #	Beginning Balance	Advances	Payments	Fees/ Charges	Finance Charges	Ending Balance
Line of Credit	1002624096	500.00					500.00

Account Activity

Member Advantage Savings - 3576080176

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Member Share Savings Account up to the date of conversion.

Year-to-date dividends: $0.08
5.34% Annual Percentage Yield Earned for 28 day period
Average Daily Balance: $5.00

Deposits

Date	Amount	Transaction Description
05/01	0.02	Dividend/Interest

Withdrawals

Date	Amount	Transaction Description
04/07	(0.02)	Overdraft Protection Withdraw

Member Advantage Checking - 3576080184

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Checking Account up to the date of conversion.

Year-to-date dividends: $5.40
3.53% Annual Percentage Yield Earned for 28 day period
Average Daily Balance: $281.68

Deposits

Date	Amount	Transaction Description
04/07	0.02	Overdraft Protection Deposit
04/16	1,885.53	External Deposit THE BOEING COMPA - DIR DEP
04/27	345.00	Eff. 04-27 Check 1005 (Rejected)
05/01	41.00	External Withdrawal CITI PAYMENT - ONLINE PMT (Rejected)
05/01	0.75	Dividend/Interest

Withdrawals

Date	Amount	Transaction Description
04/06	(353.27)	External Withdrawal VW CREDIT, TEL. 0000000000000007617 - WEB DEBIT
04/07	(344.08)	External Withdrawal SAFECO INS. CO. - WEB PAYMNT
04/07	(20.00)	Insufficient Funds Charge External Withdrawal (Paid)SAFECO INS. CO. - WEB PAYMNT
04/07	(1.09)	POS Withdrawal REDBOX DVD 20025 HWY 410 E BONNEY LAKE WAUS Machine# 359000 Trace# 0000000000026264788
04/07	(1.09)	POS Withdrawal REDBOX DVD 20025 HWY 410 E BONNEY LAKE WAUS Machine# 359000 Trace# 0000000000039390488
04/20	(73.44)	POS Withdrawal VARSITY GR 1114 BROADWAY TACOMA WAUS Machine# 359000 Trace# 0000000002821186980
04/21	(58.12)	POS Withdrawal WALGREEN COMPAN HOYT RD SE & SW 340TH FEDERAL WAY WAUS Machine# W0770027 Trace# 0000000007440260000
04/21	(500.00)	ATM Withdrawal BECU 21223 STATE ROUTE 401 EBONNEY LAKE WAUS Machine# WA053891 Trace# 0000000000000003141
04/21	(28.09)	POS Withdrawal ALBERTSONS 20025 STATE HWY 410 E BONNEY LAKW WAUS Machine# 6406080I Trace# 0000000091106088504
04/22	(300.00)	ATM Withdrawal BECU 21223 STATE ROUTE 401 EBONNEY LAKE WAUS Machine# WA053891 Trace# 0000000000000003180
04/22	(15.07)	POS Withdrawal JAMBA JUIC 9419 192ND AVE E BONNEY LAKE WAUS Machine# 359000 Trace# 0000000729900053640
04/23	(29.58)	POS Withdrawal KONICHS TE 23217 PACIFIC HWY. S KENT WAUS Machine# 72678423 Trace# 0000000900019000120
04/23	(1,055.00)	External Withdrawal ALLEGRO LAW FIRM 334-263-7733 - PAYMENT
04/23	(20.00)	Insufficient Funds Charge External Withdrawal (Paid)ALLEGRO LAW FIRM 334-263-7733 - PAYMENT
04/27	(345.00)	Eff. 04-27 Check 1005
04/28	(20.00)	Insufficient Funds Charge CK # 1005 (Returned)
04/30	(20.00)	Nonsufficient Funds Transfer
05/01	(41.00)	External Withdrawal CITI PAYMENT - ONLINE PMT
05/01	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)CITI PAYMENT - ONLINE PMT

Checks Paid

Check #	Date	Amount
1003	04/16	795.00

Check #	Date	Amount
1004	04/16	10.00

Check #	Date	Amount

(* next to number indicates skipped numbers)
Point of Sale cleared checks are displayed in the Checking Withdrawals section above.

In our efforts to save paper, the Disclosure/Reconciliation page will no longer be included in your statement. If you use the Check Reconciliation form to reconcile your accounts, you can print it from our website at **www.becu.org/forms** in the Account Management section. The disclosure portion of your statement will be mailed to you annually.

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Statement Period: 05/02/2009 - 06/05/2009 **1831410**

Account Summary

Deposit Accounts	Account #	Beginning Balance	Withdrawals	Deposits	Fees/ Charges	Dividends/ Interest	Ending Balance
Member Advantage Savings	3576080176	5.02	(0.02)			0.03	5.03
Member Advantage Checking	3576080184	(1,093.99)	(1,928.00)	1,969.04	(140.00)		(1,192.95)
Loans	**Account #**	**Beginning Balance**	**Advances**	**Payments**	**Fees/ Charges**	**Finance Charges**	**Ending Balance**
Line of Credit	1002624096	500.00	41.02	(50.00)		8.98	500.00

Account Activity

Member Advantage Savings - 3576080176

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Member Share Savings Account up to the date of conversion.

Year-to-date dividends: $0.11
6.44% Annual Percentage Yield Earned for 35 day period
Average Daily Balance: $5.00

Deposits

Date	Amount	Transaction Description
06/05	0.03	Dividend/Interest

Withdrawals

Date	Amount	Transaction Description
05/04	(0.02)	Overdraft Protection Withdraw

Member Advantage Checking - 3576080184

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Checking Account up to the date of conversion.

Year-to-date dividends: $5.40
0.00% Annual Percentage Yield Earned for 35 day period
Average Daily Balance: $0.00

Deposits

Date	Amount	Transaction Description
05/04	20.52	Overdraft Protection Deposit
05/05	41.00	External Withdrawal CITI PAYMENT - ONLINE PMT (Rejected)
05/12	375.00	External Withdrawal VW CREDIT, TEL 0000000000000007738 - WEB DEBIT (Rejected)
05/18	375.00	External Withdrawal VW CREDIT, TEL 0000000000000007738 - WEB DEBIT (Rejected)
05/26	1,055.00	External Withdrawal ALLEGRO LAW FIRM 334-263-7733 - PAYMENT (Rejected)
06/01	41.00	External Withdrawal CITI PAYMENT - ONLINE PMT (Rejected)
06/01	20.52	Overdraft Protection Deposit
06/03	41.00	External Withdrawal CITI PAYMENT - ONLINE PMT (Rejected)

Withdrawals

Date	Amount	Transaction Description
05/05	(41.00)	External Withdrawal CITI PAYMENT - ONLINE PMT
05/05	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)CITI PAYMENT - ONLINE PMT
05/12	(375.00)	External Withdrawal VW CREDIT, TEL 0000000000000007738 - WEB DEBIT
05/12	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)VW CREDIT, TEL 0000000000000007738 - WEB DEBIT
05/18	(375.00)	External Withdrawal VW CREDIT, TEL 0000000000000007738 - WEB DEBIT
05/18	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)VW CREDIT, TEL 0000000000000007738 - WEB DEBIT
05/26	(1,055.00)	External Withdrawal ALLEGRO LAW FIRM 334-263-7733 - PAYMENT
05/26	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)ALLEGRO LAW FIRM 334-263-7733 - PAYMENT
05/31	(20.00)	Nonsufficient Funds Transfer
06/01	(41.00)	External Withdrawal CITI PAYMENT - ONLINE PMT
06/01	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)CITI PAYMENT - ONLINE PMT
06/03	(41.00)	External Withdrawal CITI PAYMENT - ONLINE PMT
06/03	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)CITI PAYMENT - ONLINE PMT

Loan Activity

Line of Credit - 1002624096

Annual Percentage Rate: 10.90% Daily Periodic Rate: 0.029863% Effective: 05/02/2009
Maximum Credit Limit: $0.00 Available Credit: $0.00
Minimum Payment Due: $25.00 Payment Due Date: 06/30/2009

Date	Transaction Description	Advance / (Payment)	Finance Charges	Principal	Other Charges	Balance
05/04	Regular Payment	(25.00)	4.50	(20.50)		479.50
05/04	Overdraft Protection Advance	20.50		20.50		500.00
06/01	Regular Payment	(25.00)	4.48	(20.52)		479.48
06/01	Overdraft Protection Advance	20.52		20.52		500.00

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Statement Period: 06/06/2009 - 07/03/2009 **1831410**

Account Summary

Deposit Accounts	Account #	Beginning Balance	Withdrawals	Deposits	Fees/ Charges	Dividends/ Interest	Ending Balance
Member Advantage Savings	3576080176	5.03	(0.03)			0.02	5.02
Member Advantage Checking	3576080184	(1,192.95)	(1,085.00)	2,057.95	(220.00)		0.00
Loans	**Account #**	**Beginning Balance**	**Advances**	**Payments**	**Fees/ Charges**	**Finance Charges**	**Ending Balance**
Line of Credit	1002624096	500.00		(25.00)		4.63	479.63

Account Activity

Member Advantage Savings - 3576080176

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Member Share Savings Account up to the date of conversion.

Year-to-date dividends: $0.13
5.34% Annual Percentage Yield Earned for 28 day period
Average Daily Balance: $5.00

Deposits

Date	Amount	Transaction Description
07/03	0.02	Dividend/Interest

Withdrawals

Date	Amount	Transaction Description
06/06	(0.03)	Overdraft Protection Withdraw

Member Advantage Checking - 3576080184

If your account converted to Member Advantage during the statement period, you earned the rate effective for the Checking Account up to the date of conversion.

Year-to-date dividends: $5.40
0.00% Annual Percentage Yield Earned for 20 day period
Average Daily Balance: $0.00

Deposits

Date	Amount	Transaction Description
06/06	0.03	Overdraft Protection Deposit
06/23	30.00	External Withdrawal ALLEGRO LAW LLC ALLEGRO LAW, LLC - CLIENT DRA (Rejected)
06/23	1,055.00	External Withdrawal ALLEGRO LAW LLC ALLEGRO LAW, LLC - CLIENT DRA (Rejected)
06/25	260.00	Insufficient Funds Charge External WithdrawalReversal 3576080184 /ORTIZ-FABORITO/DEP C/O
06/25	972.92	Descriptive Deposit 3576080184 /ORTIZ-FABORITO/DEP C/O

Withdrawals

Date	Amount	Transaction Description
06/23	(30.00)	External Withdrawal ALLEGRO LAW LLC ALLEGRO LAW, LLC - CLIENT DRA
06/23	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)ALLEGRO LAW LLC ALLEGRO LAW, LLC - CLIENT DRA
06/23	(1,055.00)	External Withdrawal ALLEGRO LAW LLC ALLEGRO LAW, LLC - CLIENT DRA
06/23	(20.00)	Insufficient Funds Charge External Withdrawal (Returned)ALLEGRO LAW LLC ALLEGRO LAW, LLC - CLIENT DRA
06/25	(0.00)	Closeout Withdrawal

Loan Activity

Line of Credit - 1002624096

Annual Percentage Rate: 10.90%
Maximum Credit Limit: $0.00
Minimum Payment Due: $25.00

Daily Periodic Rate: 0.029863%
Available Credit: $0.00
Payment Due Date: 07/31/2009

Effective: 06/06/2009

Date	Transaction Description	Advance / (Payment)	Finance Charges	Principal	Other Charges	Balance
06/30	Regular Payment	(25.00)	4.63	(20.37)		479.63