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

24639641035780

MASON, LUCIE
11202 DANBURY ST
ARCADIA, CA 91006

Creditor Telephone Number (913 660-3661

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

RECEIVED
NOV 17 2010
BMC GROUP

Name and address where **payment** should be sent (if different from above):
Lucie Mason
15621 W. 87th St. Pkwy. #190
Lenexa, KS 66219-1435

Payment Telephone Number (913 660-3661

☐ 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 $ 3,950.00

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: Services were to be provided to re-negotiate/modify home loan documents. Nothing was ever re-negotiated or modified. (See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 8 PARSA

3a. Debtor may have scheduled account as: Parsa Law Group,

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

Unsecured Claim Amount: $ _____

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
00002741

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
10-25-10

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.

Lucie A Mason Lucie A. Mason, Creditor

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

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.

Parsa Law Group

1241 E. Dyer Rd. Ste. 210
Santa Ana, CA. 92705

Phone: (949) 270-7070
Fax: (949) 272-2374

LETTER OF AUTHORIZATION

Date: 10-7-08

Lender: AURORA LOAN SERVICES	Re: Loan No.: 0033339326	
Borrower: LUCIE A. MASON	Social Security #: 549-92-2756	
Co-Borrower:	Social Security #:	
Mailing Address: 11202 DANBURY ST.		
City: ARCADIA	State: CA	Zip Code: 91006
Subject Property: 11202 DANBURY ST		
City: ARCADIA	State: CA	Zip Code: 91006

To Whom It May Concern:

This letter is to serve as my written authorization that I, the mortgagor's) on the above-referenced property, do hereby grant Parsa Law Group permission to discuss all current and future matters related to my mortgage. Their contact information is listed below. This Authorization is effective from the date of clients signature indicated on the bottom of this form and remains valid for the next 180 consecutive days .

Lucie A Mason — Borrower — 10-7-08 — Date

Co-Borrower — Date

Parsa Law Group
1241 E. Dyer Rd. Ste. 210
Santa Ana, CA. 92705

Phone: (949) 270-7070
Fax: (949) 272-2374

PLEASE DO NOT WRITE BELOW THIS LINE. FOR LENDER USE ONLY.

Authorized Lender Signature — Date

Print Name

Parsa Law Group

A Professional Law Corporation

Credit Card Authorization

I authorize Parsa Law Group a Professional Law Corporation to charge my charge my credit card on all of the above agreed payment terms (Schedule A). I further agree that there will be an additional $25.00 for each returned check or declined Credit Card attempt.

Name of Card Holder: LUCIE ANN MASON

Card Type: ☐ Visa ☒ MasterCard ☐ Discover ☐ American Express

Card Number: 5287 1619 0259 0010

Expiration Date: 03/09 **Security Code:** ~~0010 543~~ 6676

Billing Address: 11202 DANBURY ST., ARCADIA CA

Billing Zip Code: 91006

Authorized Charge Amount: 1600.00

Signature: Lucie A Mason **Date:** 10-16-08

I authorize Parsa Law Group a Professional Law Corporation to charge my charge my credit card on 11/1/08 **for $** 1600.00

Name of Card Holder: Lucie ANN MASON

Card Type: ☐ Visa ☒ MasterCard ☐ Discover ☐ American Express

Card Number: 5287 1619 0259 0010

Expiration Date: 03/09 **Security Code:** 6676

Billing Address: 11202 DANBURY ST, ARCADIA CA

Billing Zip Code: 91006

Authorized Charge Amount: 1600.00

Signature: Lucie A Mason **Date:** 11-3-08

Client Initials LAM

Parsa Law Group

A Professional Law Corporation

Schedule A – Retainer Fee

Concurrent with the execution hereof, Client shall pay Parsa Law Group a flat fee which shall be determined according to the nature of the Loan, as more particularly described below:

Client agrees to pay the fee of $

Client agrees that payment of the fee will be made as follows:

$ 1600.00 (Amount) Due: 10-16-08 Client Initials: LAM

$ 1600.00 (Amount) Due: 11-3-08 Client Initials: LAM

$ _____ (Amount) Due: _____ Client Initials: _____

$ _____ (Amount) Due: _____ Client Initials: _____

Client will be entitled to a prorated refund of retainer fee only in the event that Parsa Law Group is unable to successfully negotiate a workout solution on behalf of client. A successful workout solution may include an exit strategy or other terms that do not meet client's expectations. Parsa Law Group cannot guarantee the terms of the workout solution, only that one will be reached. Client acceptance of the workout solution is not required to be considered a successful negotiation.

If applicable client will receive a refund in the amount of $

(This amount is mutually agreed upon by client and attorney. Client agrees to release Parsa Law Group a Professional Law Corporation from any and all other claims.

By signing below the client agrees to the payment terms detailed above.

Lucie A Mason 10-7-08 Aurora

CLIENT Date

_____ _____

CLIENT Date

Client Initials LAM

Parsa Law Group

1241 E. Dyer Rd. Ste. 210
Santa Ana, CA. 92705

Phone: (949) 270-7070
Fax: (949) 272-2374

LETTER OF AUTHORIZATION

Date: 10-7-08

Lender: Country Wide Home Loan	Re: Loan No.: 131192644	
Borrower: Lucie A. Mason	Social Security #: 549922756	
Co-Borrower:	Social Security #:	
Mailing Address: 11202 DANBURY ST		
City: ARCADIA	State: CA	Zip Code: 91006
Subject Property: 11202 DANBURY ST		
City: ARCADIA	State: CA	Zip Code: 91006

To Whom It May Concern:

This letter is to serve as my written authorization that I, the mortgagor's) on the above-referenced property, do hereby grant Parsa Law Group permission to discuss all current and future matters related to my mortgage. Their contact information is listed below. This Authorization is effective from the date of clients signature indicated on the bottom of this form and remains valid for the next 180 consecutive days .

Lucie A Mason — Borrower

10-7-08 — Date

Co-Borrower

Date

Parsa Law Group
1241 E. Dyer Rd. Ste. 210
Santa Ana, CA. 92705

Phone: (949) 270-7070
Fax: (949) 272-2374

PLEASE DO NOT WRITE BELOW THIS LINE. FOR LENDER USE ONLY.

Authorized Lender Signature

Date

Print Name

Parsa Law Group

A Professional Law Corporation

Credit Card Authorization

I authorize Parsa Law Group a Professional Law Corporation to charge my charge my credit card on all of the above agreed payment terms (Schedule A). I further agree that there will be an additional $25.00 for each returned check or declined Credit Card attempt.

Name of Card Holder: Lucie ANN MASON

Card Type: ☐ Visa ☒ MasterCard ☐ Discover ☐ American Express

Card Number: 5287 1619 0259 0010

Expiration Date: 03/09 Security Code: 6676

Billing Address: 11202 DANBURY ST, ARCADIA CA

Billing Zip Code: 91006

Authorized Charge Amount: 750.00

Signature: Lucie A. Mason Date: 11-17-08

I authorize Parsa Law Group a Professional Law Corporation to charge my charge my credit card on for $

Name of Card Holder: _____

Card Type: ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Card Number: _____

Expiration Date: _____ Security Code: _____

Billing Address: _____

Billing Zip Code: _____

Authorized Charge Amount: _____

Signature: _____ Date: _____

Client Initials LAM

Parsa Law Group

A Professional Law Corporation

Schedule A – Retainer Fee

Concurrent with the execution hereof, Client shall pay Parsa Law Group a flat fee which shall be determined according to the nature of the Loan, as more particularly described below:

Client agrees to pay the fee of $

Client agrees that payment of the fee will be made as follows:

$ 750.00 (Amount) Due: 11-17-08 Client Initials: LAM

$ _____ (Amount) Due: _____ Client Initials: _____

$ _____ (Amount) Due: _____ Client Initials: _____

$ _____ (Amount) Due: _____ Client Initials: _____

Client will be entitled to a prorated refund of retainer fee only in the event that Parsa Law Group is unable to successfully negotiate a workout solution on behalf of client. A successful workout solution may include an exit strategy or other terms that do not meet client's expectations. Parsa Law Group cannot guarantee the terms of the workout solution, only that one will be reached. Client acceptance of the workout solution is not required to be considered a successful negotiation.

If applicable client will receive a refund in the amount of $ 750.00

(This amount is mutually agreed upon by client and attorney. Client agrees to release Parsa Law Group a Professional Law Corporation from any and all other claims.

By signing below the client agrees to the payment terms detailed above.

Lucie A Mason 10-7-08 Countrywide

CLIENT Date

_____ _____

CLIENT Date

Client Initials LAM

PARSA
LAW GROUP
• APC •

Lucie Mason

Re: Loan Modification Retainer Agreement

Dear Lucie Mason

Thank you for choosing Parsa Law Group to represent you through the process of loan modification and loss mitigation. Your case is very important to our firm and we will work with you to secure the best possible result in your situation.

Over the next 30 to 120 days you will be in contact with several members of our legal staff who will assist you in the loan modification process. One of the keys to success in this process is our firm receiving requested information from you in a timely manner. You have partnered with our law firm to modify your loan.

After signing the retainer agreement, letter of authorization & authorization to pull credit please fax these documents along with all of the items listed in the enclosed "Information Required" list to (949) 272-2374. Please be sure that your hardship letter to your loan servicer is included in this package. Please be as detailed and personal about your situation as you can; explain to the lender why you need a modification and why you want to keep your home.

Please remember that you have retained the services of a law firm. Parsa Law Group is your advocate. In order to effectively modify your loan(s) we need complete and accurate information. It is imperative that we receive all of the items listed within 5 business days of retaining our services. The sooner we receive this information the sooner we can begin the modification process. To help facilitate this process you will receive a call from one of our Case Coordinators. Our goal is to gather all of the necessary paperwork from you within 5 business days.

Once we receive this paperwork your letter of authorization will be transmitted to your loan servicer. Most loan servicers take 3-5 business days to process this letter of authorization. Until your loan servicer has processed the letter of authorization we cannot communicate with them on your behalf. Once your loan servicer has confirmed their receipt of the letter of authorization you will receive a call from one of our Case Managers.

1241 E Dyer Road, Suite 210, Santa Ana, CA 92705

(949) 270-7070 phone (949) 272-2374 fax

Your Case Manager will review the documentation that you send in and work with you to define your monthly expenses and obligations. Your credit report will be pulled to confirm your monthly bills. We will perform a comparative market analysis on your home to approximate its current value. This information will be used to negotiate for possible balance reduction on your loan(s).

After reviewing this information the Case Manager will draft a demand letter and summary of your file. These will be packaged together with your hardship letter, financial documentation and our comparative market analysis and transmitted to your loan servicer(s).This process normally involves a secure fax transmission that is imaged into your loan servicer's database. As a result of the overwhelming need for loan modification most loan servicers are currently back-logged on this process. From our experience, your loan servicer will take 5-7 business days to image your loan modification request package into their database. During this period of time you will not receive a call from our legal staff.

Approximately 7 business days after your modification request package has been submitted to your loan servicer negotiations will begin on your case. Once negotiations begin status updates will be sent to you primarily via email. Your Case Manager spends the vast majority of their time negotiating with loan servicers. As new developments take place you will be informed. This process can take 30 days or more to complete. Please understand that this is not because Parsa Law Group is sitting on your file. The mortgage crisis has overwhelmed most loan servicers. As your advocate we will push for the best possible solution in your case. As information is received on your case it will be sent to you. When significant developments take place you will receive a phone call from your Case Manager. Our goal is to successfully resolve your case as quickly as possible. Here are some important keys to success:

- If you are late on your mortgage the collection department from your loan servicer will continue to call you. Please inform them that you have retained legal counsel to represent you in this matter and that all inquiries should be directed to the Parsa Law Group at (949) 270-7070.

- If you receive a Notice of Default, Notice of Intent to Foreclose or a Notice of Trustee sale it needs to be faxed to (949) 272-2374 within 3 days. Please follow your fax with a phone call to confirm we have received this.

- Please be open and honest with us – we are here to help you. Knowing all of the facts enables us to best represent you in this situation.

- Do not attempt to negotiate a modification for yourself after retaining our services. This is the number one reason for failure in the process.

Parsa Law Group takes the trust that you have placed in our firm very seriously. We are honored to have you as a client and look forward to successfully negotiating on your behalf.

Sincerely,

James M. Parsa, Esq.
Managing Partner

Parsa Law Group

A Professional Law Corporation

2ND

Modification Counseling and Negotiation Agreement

This is the written fee agreement ("Agreement") that the law requires attorneys to have with their clients. Parsa Law Group, A Professional Law Corporation, (hereafter "Attorney" and/or the "Firm" and/or "Parsa Law Group"), will provide legal services to Lucie Mason ("Client") on the terms set forth below.

This Agreement will not take effect, and Attorney will have no obligations to provide legal services, until Client returns a signed copy of this Agreement.

RECITALS:

WHEREAS Parsa Law Group is a Professional Law Corporation in the business of Litigation, Counseling and Negotiation;

WHEREAS Client wishes to employ Parsa Law Group to negotiate with their current lenders on real estate to restructure the current debt in a way that will allow Client to achieve and maintain financial stability;

WHEREAS Client understands and hereby acknowledges that legal services provided by Parsa Law Group are not guaranteed, no particular result has been promised or guaranteed, no prediction of result has been made;

NOW THEREFORE in consideration of the foregoing and every term, covenant and condition hereafter set forth, Parsa Law Group, Client do hereby understand, covenant and agree as follows:

OBLIGATIONS OF CLIENT. Provide Complete and Truthful Information. Client shall provide Parsa Law Group, in a timely fashion, all information requested by Parsa Law Group reasonably necessary for Parsa Law Group to perform the Services. Failure by Client to provide Parsa Law Group all information so requested within 10 day's execution hereof shall constitute a waiver by Parsa Law Group of any obligation for performance hereunder. Client expressly represents and warrants to Parsa Law Group that he/she/they will at all material times, provide Parsa Law Group with information that is accurate and true to the best of their knowledge and belief. Client hereby agrees to defend and hold harmless Parsa Law Group from and Counseling Agreement against any liability of any nature whatsoever arising out of or in connection with Client's breach, in whole or in part, of the representations and warranties herein contained.

Client agrees to be truthful with PARSA LAW GROUP, to keep PARSA LAW GROUP informed of any information and developments which come to Client's attention, to abide by this Agreement, to pay PARSA LAW GROUP's costs on time and to keep PARSA LAW GROUP advised of Client's address, telephone number(s) and whereabouts. Client agrees to provide Parsa Law Group with any and all notices received from mortgage lender(s) and/or loan servicer(s) within three (3) business days of receipt. Client agrees to appear at all meetings PARSA LAW GROUP deems necessary and to cooperate fully with PARSA LAW GROUP.

SCOPE OF SERVICES. Upon receipt of the flat fee pursuant to Exhibit "A", PARSA LAW GROUP will undertake to provide the following services to Client: (i) an analysis of Client's present financial situation based on documentation provided by Client; (ii) assistance in preparation of a loan modification request package and transmittal of the same to the Lender based on information provided by Client; (iii) assist Client in the preparation and drafting of a hardship letter to the Lender; (iv) conduct phone calls with the Lender in an

attempt to negotiate a loan modification, if possible, of the Loan; (v) promptly communicate the results of PARSA LAW GROUP's efforts to Client (collectively referred to as the "Services").

PARSA LAW GROUP DOES NOT PROVIDE BROKERAGE AND/OR ACCOUNTING PROFESSIONAL SERVICES. CLIENT IS ADVISED TO CONSULT WITH CLIENT'S BROKER AND/OR ACCOUNTANT REGARDING ANY ISSUES THAT MAY AFFECT CLIENT IN AREAS OUTSIDE THE SCOPE OF PARSA LAW GROUP'S SERVICES. LOAN MODIFICATIONS CAN HAVE SIGNIFICANT LEGAL AND TAX IMPLICATIONS. FURTHERMORE, IN THE EVENT CLIENT DIRECTLY NEGOTIATES WITH THE LENDER AFTER RETAINING PARSA LAW GROUP'S SERVICES, THIS AGREEMENT WILL AUTOMATICALLY TERMINATE WITHOUT NOTICE TO CLIENT AND PARSA LAW GROUP WILL RETAIN ONE HUNDRED PERCENT (100%) OF THE FEES PAID AND THE CLIENT'S FILE WILL BE DEEMED CLOSED. PARSA LAW GROUP DISCLAIMS ANY RESPONSIBILITY OR LIABILITY ARISING FROM ANY LOAN MODIFICATION SERVICES IF THE CLIENT COMMUNICATES DIRECTLY WITH THE LENDER. PLEASE SEE EXHIBIT "B" ATTACHED HERETO.

Entire Agreement. This Agreement constitutes the entire agreement between the parties. Parsa Law Group makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against Parsa Law Group, its officers, directors, employees, agents, brokers and assigns, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of Parsa Law Group or Client's failure to follow any recommendation of Parsa Law Group, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client.

Gender. Whenever used in this Agreement, the singular shall include the plural, the plural shall include the singular, and the neuter gender shall include the male and female as well as a trust, company, corporation, or other legal domestic or foreign entity, all as the context and meaning of this Agreement may require.

Headings. The paragraph titles and headings contained in this Agreement are inserted as a matter of convenience and for ease of reference only, and shall be disregarded for all other purposes including the construction or enforcement of this Agreement or any of its provisions.

Cross-references. All cross-references in this Agreement, unless specifically directed to another agreement or document, refer to provisions in this Agreement and shall not be deemed to be references to the overall agreement or to any other agreements or documents.

Time Essence. Time is of the essence of every provision of this Agreement that specifies a time for performance.

Facsimile Signatures. The parties mutually understand and agree that signature of a facsimile copy of this Agreement shall be deemed an original for all lawfully enforceable purposes.

Agreement Received. By virtue of their signatures below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective the date first above written.

Counterpart Execution. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. Client retains Attorney to represent Client in connection with facilitating loan modification of residential property.

Client Initials I AM

PARSA LAW GROUP will represent Client in a Counseling and negotiation capacity only. No litigation or litigation related activities are contemplated at this time, and this Agreement does not encompass such matters.

PARSA LAW GROUP will provide those legal services reasonably required to represent Client in the matters described above and will take reasonable steps to keep Client informed of significant developments, and to respond promptly to Client's inquiries and communications. Client agrees to be truthful with PARSA LAW GROUP, to keep PARSA LAW GROUP informed of any information and developments which come to Client's attention, to abide by this Agreement, to pay PARSA LAW GROUP's costs on time and to keep PARSA LAW GROUP advised of Client's address, telephone number(s) and whereabouts. Client agrees to appear at all meetings PARSA LAW GROUP deems necessary and to cooperate fully with PARSA LAW GROUP on all matters related to the investigation, preparation and presentation of Client's claims.

PARSA LAW GROUP will be compensated for legal services rendered, as follows: ***(Please see Schedule A)***

Client will be entitled to a prorated refund of retainer fee in the event that Parsa Law Group is unable to successfully negotiate a workout solution on behalf of client. A successful workout solution may include an exit strategy or other terms that did not meet the client's original expectations. Parsa Law Group cannot guarantee the terms of the workout solution, only that one will be reached. Client acceptance of the workout solution is not required to be considered a successful negotiation. ***Refund is listed on Schedule A.***

INDEMNITY. Client shall, to the fullest extent permitted by law, indemnify, defend (with legal counsel acceptable to PARSA LAW GROUP), protect and hold harmless PARSA LAW GROUP and its respective shareholders, directors, officers, employees, consultants, parent, subsidiary and affiliated entities, partners, members, sureties, insurers, attorneys, agents, predecessors, successors and assigns (individually and collectively "PARSA LAW GROUP Related Persons") from and against any and all claims, actions, causes of action, rights, defenses, demands, allegations, damages, fines, penalties, liabilities, losses, encumbrances, liens, obligations, settlements, judgments, awards, appeals, costs and expenses (including but not limited to actual fees and costs of attorneys, expert witnesses and other consultants) of any kind or character in law, equity or otherwise (individually, a "Claim" and collectively, "Claims") regarding, arising out of or in connection with or in any manner relating to the Services and Client's Loan, including without limitation any misrepresentation or false statements made by Client in connection with Client's Loan (including but not limited to any active or passive negligence or breach of this Agreement by Client); provided, however, that such indemnification shall not apply to the extent any Claims are caused by the gross negligence or willful misconduct of PARSA LAW GROUP.

DISCLAIMER. Neither this Agreement nor PARSA LAW GROUP purport, or intend to purport, to address other claims and/or loans of the Client that may arise and may require additional professional services including, without limitation: accounting or brokerage services.

If additional professional services are necessary in connection with Client's claims and/or Loan, Client must seek counsel from the appropriate field as PARSA LAW GROUP does not perform such services.

PARSA LAW GROUP does not guaranty any result arising from the Services provided for Client. Nothing contained herein is intended to or may be construed as a promise or guaranty. Moreover, PARSA LAW GROUP cannot promise, predict, or otherwise guaranty that Client's Loan will be modified or adjusted.

Client Initials JQM

Any statements by PARSA LAW GROUP or its employees regarding the outcome of Client's matter are expressions of opinion only. Client acknowledges PARSA LAW GROUP has not promised or guaranteed to stop any foreclosure sale of Client's property.

PARSA LAW GROUP will use its best efforts to negotiate and counsel Client in Real Estate matters related to a Loan Modification of residential real property. Should Client request PARSA LAW GROUP to negotiate a deed in lieu of foreclosure as an alternative to a Loan Modification, an additional fee shall be required by Attorney for such negotiation and counseling.

Other than the fee structure discussed in the preceding paragraph, no out-of-pocket monies will be due from Client to PARSA LAW GROUP for legal services.

The fees set forth in Schedule A are not set by law, but are negotiated between PARSA LAW GROUP and client.

PARSA LAW GROUP will incur various costs and expenses in performing legal services under this Agreement. PARSA LAW GROUP agrees to pay for all costs and expenses. Costs and expenses commonly include photocopying and reproduction costs, notary fees, long distance telephone charges, messenger and other delivery fees, postage, travel costs including parking, travel and lodging expenses, investigation expenses, and other similar items.

This Agreement does not cover other related claims that may arise and may require legal services. (For example: lender lawsuits, disputes with Client's insurance company regarding coverage or amount of loss or reimbursement for benefits paid, disputes with Health Care Providers regarding amounts owed or reimbursement of any deficiency.)

If additional services are necessary in connection with Client's claims and Client requests PARSA LAW GROUP to perform such services, an additional fee arrangement must be made between PARSA LAW GROUP and Client in writing. Such additional services may be required, for example, in defense of a lawsuit, cross-complaint or other cross demand filed against Client in connection with the above-referenced matter.

PARSA LAW GROUP will not make any settlement or compromise of Client's claims without Client's prior approval. Client retains the right to accept or reject any adverse party settlement offer, if applicable. Client agrees not to make any settlement or compromise of Client's claims without prior notice to PARSA LAW GROUP.

Client may discharge PARSA LAW GROUP at any time, upon written notice to PARSA LAW GROUP. PARSA LAW GROUP may withdraw from representation of Client (a) with Client's consent, (b) upon court approval, or (c) for good cause upon reasonable notice to Client, (d) for Client's failure to cooperate with PARSA LAW GROUP and provide documents and information. Good cause includes Client's breach of this Agreement, Client's refusal to cooperate with PARSA LAW GROUP or to follow PARSA LAW GROUP's advice on a material matter, or any other fact or circumstance that would render PARSA LAW GROUP's continuing representation unlawful or unethical.

Client hereby grants PARSA LAW GROUP a lien on any and all claims or causes of action that are the subject of PARSA LAW GROUP's representation under this Agreement. PARSA LAW GROUP's lien will be for any sums owing to PARSA LAW GROUP for any unpaid costs or fees at the conclusion of PARSA LAW GROUP's

Client Initials LAM

services. The lien will attach to any recovery Client may obtain, whether by arbitration award, judgment, settlement or otherwise.

Arbitration. The parties hereto, expressly agree to arbitrate any and all disputes that may arise between them concerning the performance of this contract with any recognized California Arbitration service. Said arbitration shall be the exclusive venue for seeking legal redress. The parties agree to equally share the initial cost of any such arbitration. Attorney's fees and costs shall be awardable to the prevailing party.

Nothing in the Agreement and nothing in agreement and nothing in PARSA LAW GROUP's statements to Client maybe construed as a promise or guarantee about the outcome of this matter. PARSA LAW GROUP makes no such promises or guarantees. There can be no assurance that Client will recover any sum or sums in this matter or have his loan modified or deficiency waived, and in fact, Client may be liable for deficiency judgment resulting from foreclosure sales, or required to sign a promissory note by mortgage lenders. PARSA LAW GROUP's comments about the outcome of this matter are expressions of opinion only. Client acknowledges that PARSA LAW GROUP has made no promise or guarantee about the outcome of this matter. Specifically, Client acknowledges PARSA LAW GROUP has not promised or guaranteed to stop any foreclosure sale of Client's property, but rather has agreed to use his best efforts to stop such a sale from going forward.

This Agreement contains the entire agreement of the parties. No other agreement, statement or promise made on or before the effective date of this Agreement will be binding on the parties. This Agreement may be modified by subsequent agreement of the parties only by an instrument in writing signed by both of them. This Agreement will govern all legal services performed by Attorney on behalf of Client commencing with the date Attorney first performed services.

THE PARTIES HAVE READ AND UNDERSTAND THE FOREGOING TERMS AND AGREE TO THEM AS OF THE DATE ATTORNEY FIRST PROVIDED SERVICES. THE CLIENT(S) SHALL RECEIVE A FULLY EXECUTED DUPLICATE OF THIS AGREEMENT.

_____

PARSA LAW GROUP

Lucia Mason

CLIENT

_____

CLIENT

Client Initials LM

CREDIT REPORT AUTHORIZATION AND RELEASE

Authorization is hereby granted to Parsa Law Group, a Professional Law corporation to obtain a standard factual data credit report through a credit reporting agency chosen by Parsa Law Group.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc).

Authorization is further granted to the reporting agency to use a photo static reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds Parsa Law Group and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Lucie A Mason	
Client Signature	Client Signature
LUCIE A MASON	
Name (Please Print)	Name (Please Print)
10-7-08	
Date	Date

I/we obtained a mortgage loan secured by the described property. I/we have described my/our present financial condition and reason for default on this financial analysis form and have attached required documentation. Under my/our present circumstances, I/we cannot bring my/our mortgage loan current. Therefore, I/we hereby request assistance under National Loan Modification Center.

If my/our lender and/or servicer determine that the information and/or documentation provided by me/us with this financial analysis form is incomplete, or insufficient to render a decision as to my/our eligibility for a loan modification workout, my/our request for a loan modification workout may be denied or delayed until I/we have provided the lender and/or servicer with additional information and/or documentation as requested by them. If any information and/or documentation has been misrepresented by me/us, I/we understand and agree that such misrepresentation will be grounds either for immediate rejection of my/our request for assistance or immediate termination of any loan modification workout agreed to by the lender and/or servicer. Furthermore, I/we shall be liable for any losses or damages suffered by the lender and/or servicer as a result of such misrepresentation.

By signing below, I/we certify that the information and documentation provided is true and correct to the best of my/our knowledge. In the event a third party is designated to act on my/our behalf, I/we have included written authorization to the designee to act on my/our behalf.

In the event I/we am/are able to bring the loan current or are able to sell the property for an amount sufficient to pay off my/our mortgage loan in full during the evaluation process, I/we understand that my/our request for a loan modification will be withdrawn without further action.

Submitted this 7 day of OCT, 2008.

Lucie A Mason — 10-7-08

Signature of Borrower — Date

Signature of Borrower — Date

Information Required

In order to complete the loan modification process you will need to fax the following items to (949) 272-2374:

Law Firm Documents

___ **Parsa Law Group Retainer Agreement**: A signed Client Contract.

___ **Payment Form:** Checking/Savings Account or Credit Card.

___ **Letter of Authorization:** Signed agreement between National Loan Modification Center and Borrower to represent him/her in the loan modification process (attached).

___ **Authorization to Obtain Credit Information:** Through a Credit Bureau.

___ **Hardship Letter:** Your lender wants to understand what the problem was that caused the delinquency, and how you have solved or intend to solve the problem. In other words, tell what caused the problem and why it won't happen again. It should be a DETAILED letter. Note that we will consider this letter a DRAFT and will help you if necessary.

Income Documentation

___ **Financial Analysis for Loan Modification Workout:** A completed income and expense form (attached).

___ **Copy of Driver's License:** Front and back.

___ **Copy of Social Security Card:** Front and back.

___ **Mortgage Coupon (First Mortgage):** Most current.

___ **Mortgage Coupon (Second Mortgage):** Most current.

___ **Tax Returns (All Schedules)**: We need all pages of your ***last two years*** of Federal Income Tax returns. If you have not filed for last year, please include a copy of the extension and a brief note explaining why you have not filed. *Note that the lender will not accept W-2 or W-4 forms.*

___ **Bank Statements**: Copies of all bank statements for the ***last three months***.

___ **Pay Stubs**: Copies of your ***last two*** paycheck stubs. If you are self-employed include a profit and loss statement for the last six months and bank statements for your business accounts for

the last six months. If you have rented a room(s) in your home the lender will require a rental agreement.

___ **Other Income**: Verification of any other source of income. Example: Rental agreements, Social Security benefit statements, and so forth.

Legal Notices

___ **Notices:** Copies of all legal notices you have received from your lender(s). Foreclosure documents, etc.

Current Loan Documents

___ **Loan Documents:** From your last refinance. If not available, **REQUIRED DOCUMENTS**: The federal Truth-in-Lending Act Federal Box Disclosure Statement, the Itemization of Amount Financed, Notice of Right to Cancel, & HUD-1.

Please use the enclosed fax cover sheet and send these items in as quickly as possible.

Your Case Manager will review the documentation that you send in and work with you to define your monthly expenses and obligations. Your credit report will be pulled to confirm your monthly bills. We will perform a comparative market analysis on your home to approximate its current value. This information will be used to negotiate for possible balance reduction on your loan(s).

After reviewing this information the Case Manager will draft a demand letter and summary of your file. These will be packaged together with your hardship letter, financial documentation and our comparative market analysis and transmitted to your loan servicer(s).This process normally involves a secure fax transmission that is imaged into your loan servicer's database. As a result of the overwhelming need for loan modification most loan servicers are currently back-logged on this process. From our experience, your loan servicer will take 5-7 business days to image your loan modification request package into their database. During this period of time you will not receive a call from our legal staff.

Approximately 7 business days after your modification request package has been submitted to your loan servicer negotiations will begin on your case. Once negotiations begin status updates will be sent to you primarily via email. Your Case Manager spends the vast majority of their time negotiating with loan servicers. As new developments take place you will be informed. This process can take 30 days or more to complete. Please understand that this is not because Parsa Law Group is sitting on your file. The mortgage crisis has overwhelmed most loan servicers. As your advocate we will push for the best possible solution in your case. As information is received on your case it will be sent to you. When significant developments take place you will receive a phone call from your Case Manager. Our goal is to successfully resolve your case as quickly as possible. Here are some important keys to success:

- If you are late on your mortgage the collection department from your loan servicer will continue to call you. Please inform them that you have retained legal counsel to represent you in this matter and that all inquiries should be directed to the Parsa Law Group at (949) 270-7070.

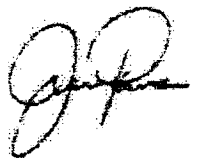
- If you receive a Notice of Default, Notice of Intent to Foreclose or a Notice of Trustee sale it needs to be faxed to (949) 272-2374 within 3 days. Please follow your fax with a phone call to confirm we have received this.

- Please be open and honest with us – we are here to help you. Knowing all of the facts enables us to best represent you in this situation.

- Do not attempt to negotiate a modification for yourself after retaining our services. This is the number one reason for failure in the process.

Parsa Law Group takes the trust that you have placed in our firm very seriously. We are honored to have you as a client and look forward to successfully negotiating on your behalf.

Sincerely,



James M. Parsa, Esq.
Managing Partner

Parsa Law Group

3200 Park Center Drive, Suite 1110
Costa Mesa CA, 92626

Phone: (949) 270-7000
Fax: (949) 272-2374

LETTER OF AUTHORIZATION
CARTA DE AUTORIZACION

Date: 1/16/2009

Lender: Aurora Loan Services		Re: Loan No.:	0033339326
Borrower: Lucie Mason		Social Security #:	549-92-2756
Co-Borrower:		Social Security #:	
Mailing Address: 11202 Danbury Street			
City: Arcadia	State: CA	Zip Code:	91006
Subject Property: 11202 Danbury Street			
City: Arcadia	State: CA	Zip Code:	91006

To Whom It May Concern:

This letter is to serve as my written authorization that I, the mortgagor(s) on the above-referenced property, do hereby grant Parsa Law Group permission to discuss all current and future matters related to my mortgage. Their contact information is listed below.

Lucie A. Mason
Borrower

1-16-2009
Date

Co-Borrower

Date

Parsa Law Group
1241 E. Dyer Rd. Ste. 210, 2nd Floor
Santa Ana, CA. 92705

Phone: (949) 270-7000
Fax: (949) 270-2656

PLEASE DO NOT WRITE BELOW THIS LINE. FOR LENDER USE ONLY.

Authorized Lender Signature

Date

Print Name

PARSA
LAW GROUP
• APC •

June 9, 2009

Lucie Mason
11202 Danbury St.
Arcadia, CA 91006

Re: MODIFICATION for Loan # 131192644
Subject property: 11202 Danbury St. Arcadia, CA 91006

Dear Ms. Mason:

Thank you for retaining our office to represent you on modifying of your loan # 131192644with servicer Countrywide.

On May 14, 2009, we notified you that your request for a modification of the above-referenced loan was denied by your lender/servicer/investor, Countrywide.

Additionally, this letter is to provide you with formal notice that as of today, June 2, 2009, Parsa Law Group no longer represents you regarding a modification of the above-referenced loan.

Again, thank you for the opportunity to provide our services to you and we wish you the best of luck in the future.

Sincerely,

Mayaguez "Mike" Beligan
Processor
Parsa Law Group
Tel: 714-352-3592
800-305-0555 ext. 1192
eFax: 714-352-3892