UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA

PROOF OF CLAIM

In re:
Allegro Law, LLC

Chapter 7
Case Number: 10-30571

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

24639641004962
PAOLUCCI, NICK
5715 MAGELLAN WAY APT 205
RALEIGH, NC 27612

Creditor Telephone Number (919) 745-7662

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 19 2010
BMC GROUP

Name and address where **payment** should be sent (if different from above):
Nick Paolucci Jr.
5715 Magellan Way Apt. 205
Raleigh NC. 27612

Payment Telephone Number (919 745-7662

☐ 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 $ 4835.96

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

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: _____
3a. Debtor may have scheduled account as: _____

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

Secured Claim Amount: $ _____
Unsecured Claim Amount: $ 4835.96
DO NOT include the priority portion of your claim here.
Amount of arrearage and other charges as of time case filed included in secured claim, if any: $ _____ Basis for Perfection: _____

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

Unsecured Priority Claim Amount: $ 4835.96
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.

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

THIS SPACE FOR COURT USE ONLY
Allegro Law
00002884

DATE 11/17/2010

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

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

Other Withdrawals and Service Fees

Date	Amount	Description
9/19	22.46	PURCHASE FOOD LION #0193 09/18 RALEIGH NC 50571482516
9/19	42.05	AUTOMATED DEBIT DIRECTV DIRECTV CO. ID. 0000035774 080919 TEL MISC 3605978
9/22	49.51	PURCHASE FOOD LION #0193 09/20 RALEIGH NC 50571589685
9/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 080923 PPD
9/29	20.13	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 080929 WEB MISC CKF006585679POS
9/29	27.45	AUTOMATED DEBIT AT&T(BELLSOUTH) ONLINE PMT CO. ID. 9500000000 080929 WEB MISC CKF006585679POS
9/29	35.71	PURCHASE FOOD LION #0193 09/27 RALEIGH NC 50571550159
9/29	40.00	PURCHASE EXXONMOBIL POS 09/27 RALEIGH NC 50571235710
9/29	49.49	PURCHASE JIFFY LUBE #2731 09/28 RALEIGH NC 50571024506
9/29	55.59	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 080929 WEB MISC CKF006585679POS
9/29	82.12	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 080929 WEB MISC CKF006585679POS
9/29	368.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 080929 PPD
9/30	225.00	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 080930 WEB MISC CKF006585679POS
10/02	710.46	PURCHASE WAL-MART #1751 10/01 RALEIGH NC 50571248723
10/06	37.35	PURCHASE FOOD LION #0193 10/04 RALEIGH NC 50571875195
10/06	147.00	PURCHASE FOOD LION #0193 10/04 RALEIGH NC 50571077418
10/08	250.00	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 081008 WEB MISC CKF006585679POS
10/09	3.10	PURCHASE KROGER 940 US 64 HWY 10/08 APEX NC 50571162862
10/09	67.38	AUTOMATED DEBIT DIRECTV DIRECTV CO. ID. 0000035774 081009 TEL MISC 1502482

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees

Date	Amount	Description
10/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 081023 PPD
10/24	115.00	PURCHASE FOOD LION #0193 10/23 RALEIGH NC 50571281416
10/27	14.25	PURCHASE FOOD LION #0193 10/26 RALEIGH NC 50571061126
10/27	20.69	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 081027 WEB MISC CKF006585679POS
10/27	27.45	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 081027 WEB MISC CKF006585679POS
10/27	35.24	PURCHASE EXXONMOBIL POS 10/25 RALEIGH NC 50571414166
10/27	40.43	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 081027 WEB MISC CKF006585679POS
10/27	82.89	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 081027 WEB MISC CKF006585679POS
10/27	274.53	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 081027 WEB MISC CKF006585679POS
10/28	8.70	PURCHASE KROGER 940 US 64 HWY 10/28 APEX NC 50571955631
10/28	115.00	PURCHASE KROGER 940 US 64 HWY 10/27 APEX NC 50571811478
10/28	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 081028 PPD
10/30	15.23	PURCHASE FOOD LION #0193 10/29 RALEIGH NC 50571565963
10/30	47.63	PURCHASE WAL-MART #2247 10/30 CARY NC 50571918027
11/04	710.46	PURCHASE WAL-MART #2247 11/03 CARY NC 50571662438
11/05	30.00	PURCHASE HAN-DEE HUGOS 50 8597 11/04 CARY NC 50571708878
11/05	147.00	PURCHASE FOOD LION #0193 11/04 RALEIGH NC 50571881448
11/07	97.53	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 081107 WEB MISC CKF006585679POS
11/10	50.30	PURCHASE FOOD LION #0193 11/08 RALEIGH NC 50571889225
11/12	2.02	PURCHASE KROGER 940 US 64 HWY 11/10 APEX NC 50571864216

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
11/20	115.00	PURCHASE FOOD LION #0193 11/19 RALEIGH NC 4019I021715
11/21	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 081121 PPD
11/24	25.61	PURCHASE SY8 DICK'S CLOTHING1316 11/22 RALEIGH NC 4019I521591
11/24	52.76	PURCHASE FOOD LION #1557 11/22 RALEIGH NC 4019I205057
11/24	64.03	PURCHASE LINENSNTHINGS 7420 GLEN 11/21 RALEIGH NC 4019I602716
11/26	33.50	PURCHASE CRABTREE AMOCO 9720 11/26 RALEIGH NC 4019I218951
11/26	300.85	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 081126 WEB MISC CKF006585679POS
11/28	21.18	PURCHASE CHESAPEAKE HOUSE SUNOCO 11/27 NORTHEAST MD 4019I886708
11/28	23.00	PURCHASE EXXONMOBIL POS 11/27 DOSWELL VA 4019I869517
11/28	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 081128 PPD
12/02	150.00	PURCHASE FOOD LION #0193 12/01 RALEIGH NC 4019I559525
12/03	5.40	PURCHASE SUBWAY #5168 12/02 RALEIGH NC 4019I558785
12/03	18.81	PURCHASE SUNOCO SVC STATION 12/01 4828541324884 CRANBURY NJ 4019V200001
12/03	22.00	PURCHASE SHELL OIL 54534140 12/01 4828541324884 FREDERICKSBU VA 4019V265483
12/03	35.82	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 081203 WEB MISC CKF006585679POS
12/03	82.77	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 081203 WEB MISC CKF006585679POS
12/03	710.46	PURCHASE WAL-MART #1751 12/02 RALEIGH NC 4019I741152
12/04	9.63	PURCHASE FOOD LION #0193 12/03 RALEIGH NC 4019I822607
12/04	10.51	PURCHASE KROGER 940 US 64 HWY 12/04 APEX NC 4019I631197
12/04	30.00	PURCHASE CRABTREE AMOCO 9720 12/04 RALEIGH NC 4019I210075
12/05	5.87	PURCHASE SIX FORKS BP 6735 12/04 RALEIGH NC 4019I203811

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
12/22	27.45	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 081222 WEB MISC CKF006585679POS
12/22	45.26	PURCHASE FOOD LION #0193 12/20 RALEIGH NC 4019I074594
12/22	53.06	PURCHASE RED LOBSTER US0000 12/18 4828541324884 RALEIGH NC 4019V241380
12/22	73.16	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 081222 WEB MISC CKF006585679POS
12/22	82.83	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 081222 WEB MISC CKF006585679POS
12/22	172.00	PURCHASE FOOD LION #0193 12/19 RALEIGH NC 4019I062436
12/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 081223 PPD
12/24	68.05	PURCHASE HIBERNIAN RESTAURA 12/22 4828541324884 RALEIGH NC 4019V213581
12/26	5.91	PURCHASE FEDEX 865919545229 12/25 4828541324884 800-4633339 TN 4019V287410
12/26	21.74	PURCHASE FOOD LION #0193 12/24 RALEIGH NC 4019I412589
12/26	231.00	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 081226 WEB MISC CKF006585679POS
12/29	7.71	PURCHASE FEDEX 865919546670 12/27 4828541324884 800-4633339 TN 4019V267410
12/29	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 081229 PPD
12/31	27.27	PURCHASE WANGS KITCHEN RALE 12/30 4828541324884 RALEIGH NC 4019V241236
12/31	173.88	PURCHASE FOOD LION #0193 12/30 RALEIGH NC 4019I020323
1/02	20.00	PURCHASE CRABTREE AMOCO 12/31 4828541324884 RALEIGH NC 4019V257393
1/02	381.00	AUTOMATED DEBIT FIRST CITIZENS ONLINE PMT CO. ID. 9500000000 090102 WEB MISC CKF006585679POS
1/05	710.46	PURCHASE WAL-MART #1751 01/02 RALEIGH NC 4019I104893
1/06	44.96	PURCHASE TGI FRIDAY'S #1586 01/05 4828541324884 CARY NC 4019V256014
1/08	115.00	PURCHASE FOOD LION #1557 01/07 RALEIGH NC 4019I481210
1/09	9.88	PURCHASE PANERA BREAD #3610 01/07 4828541324884 APEC NC 4019V287100

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
1/21	19.00	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 090121 WEB MISC CKF006585679POS
1/21	27.45	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090121 WEB MISC CKF006585679POS
1/21	64.45	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 090121 WEB MISC CKF006585679POS
1/21	200.47	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 090121 WEB MISC CKF006585679POS
1/22	10.01	PURCHASE FOOD LION #0193 01/21 RALEIGH NC 4019I458377
1/22	14.40	PURCHASE OFFICE MAX 6234-108 GLE 01/21 RALEIGH NC 4019I408075
1/22	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090122 PPD
1/23	6.56	PURCHASE FOOD LION #0193 01/22 RALEIGH NC 4019I806551
1/26	48.19	PURCHASE FOOD LION #0193 01/24 RALEIGH NC 4019I892239
1/27	9.15	PURCHASE KROGER 940 US 64 HWY 01/27 APEX NC 4019I705025
1/27	40.73	PURCHASE FOOD LION #0193 01/26 RALEIGH NC 4019I885484
1/27	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090127 PPD
1/28	83.00	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090128 WEB MISC CKF006585679POS
1/29	5.85	PURCHASE FOOD LION #0193 01/28 RALEIGH NC 4019I585787
1/29	36.13	PURCHASE FOOD LION #0193 01/28 RALEIGH NC 4019I818729
2/02	23.68	PURCHASE LA COCINA #7 02/01 4828541324884 CARY NC 4019V200200
2/02	36.62	PURCHASE FOOD LION #0193 01/31 RALEIGH NC 4019I587991
2/02	103.89	PURCHASE JIFFY LUBE #2731 01/31 RALEIGH NC 4019I297795
2/02	300.00	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 090202 WEB MISC CKF006585679POS
2/02	381.00	AUTOMATED DEBIT FIRST CITIZENS ONLINE PMT CO. ID. 9500000000 090202 WEB MISC CKF006585679POS

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
2/17	65.00	PURCHASE KROGER 940 US 64 HWY 02/15 APEX NC 4019I121172
2/18	3.98	PURCHASE MCDONALD'S F32822 02/17 4828541324884 RALEIGH NC 4019V287200
2/18	5.84	PURCHASE KROGER 940 US 64 HWY 02/18 APEX NC 4019I212017
2/18	22.29	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 090218 WEB MISC CKF006585679POS
2/18	27.45	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090218 WEB MISC CKF006585679POS
2/20	5.02	PURCHASE WENDYS #1849 02/18 4828541324884 RALEIGH NC 4019V206542
2/20	11.54	PURCHASE KROGER 940 US 64 HWY 02/19 APEX NC 4019I203532
2/20	12.41	PURCHASE FOOD LION #0193 02/19 RALEIGH NC 4019I259587
2/20	18.56	PURCHASE FOOD LION #0193 02/19 RALEIGH NC 4019I888487
2/23	18.68	PURCHASE FOOD LION #0193 02/21 RALEIGH NC 4019I258255
2/23	65.95	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 090223 WEB MISC CKF006585679POS
2/23	82.66	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090223 WEB MISC CKF006585679POS
2/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090223 PPD
2/25	61.70	PURCHASE UNITED RESTAURANT 02/23 4828541324884 919-8324546 NC 4019V290041
2/26	6.71	PURCHASE FOOD LION #0193 02/25 RALEIGH NC 4019I469994
2/26	32.66	PURCHASE FOOD LION #0193 02/25 RALEIGH NC 4019I079969
2/27	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090227 PPD
3/02	13.78	PURCHASE KROGER 940 US 64 HWY 03/01 APEX NC 4019I764182
3/02	20.01	PURCHASE EXXONMOBIL POS 02/27 RALEIGH NC 4019I627760
3/02	25.17	PURCHASE FOOD LION #0193 02/28 RALEIGH NC 4019I278759
3/02	100.00	COUNTER WITHDRAWAL

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
3/20	20.40	PURCHASE KROGER 940 US 64 HWY 03/19 APEX NC 4019I437477
3/23	21.32	PURCHASE FOOD LION #0193 03/22 RALEIGH NC 4019I254067
3/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090323 PPD
3/24	77.91	PURCHASE HIBERNIAN RESTAURA 03/22 4828541324884 RALEIGH NC 4019V250822
3/26	25.00	PURCHASE EXXONMOBIL POS 03/25 CARY NC 4019I383625
3/26	27.45	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090326 WEB MISC CKF006585679POS
3/26	69.93	PURCHASE FOOD LION #0193 03/25 RALEIGH NC 4019I489225
3/26	82.83	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090326 WEB MISC CKF006585679POS
3/27	6.12	PURCHASE KROGER 940 US 64 HWY 03/26 APEX NC 4019I008749
3/27	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090327 PPD
3/30	3.87	PURCHASE FOOD LION #0193 03/29 RALEIGH NC 4019I858966
3/30	4.31	PURCHASE QUIZNOS SUB #2664 03/27 4828541324884 CARY NC 4019V262493
3/30	7.66	PURCHASE BOJANGLES 03/29 4828541324884 YANCEYVILLE NC 4019V247308
3/30	15.00	PURCHASE GREAT CLIPS #4050 03/27 4828541324884 CARY NC 4019V251181
3/30	25.00	PURCHASE EXXONMOBIL POS 03/27 RALEIGH NC 4019I566192
3/31	6.01	PURCHASE HARRIS TEETER #0257 03/30 CARY NC 4019I078009
3/31	22.39	PURCHASE HARRIS TEETER #0257 03/30 CARY NC 4019I290442
3/31	259.46	PURCHASE WAL-MART #2247 03/30 CARY NC 4019I398790
4/01	10.38	PURCHASE FOOD LION #0193 03/31 RALEIGH NC 4019I852837
4/02	5.66	PURCHASE WENDYS #1849 03/31 4828541324884 RALEIGH NC 4019V227041
4/03	5.92	PURCHASE QUIZNOS SUB 04/01 4828541324884 RALEIGH NC 4019V269000
4/03	6.24	PURCHASE FOOD LION #0193 04/02 RALEIGH NC 4019I251826

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees

Date	Amount	Description
4/17	3.20	PURCHASE WENDYS #1849 04/15 4828541324884 RALEIGH NC 4019V217230
4/17	16.10	PURCHASE HARRIS TEETER #0257 04/16 CARY NC 4019I271212
4/20	3.05	PURCHASE HARRIS TEETER #0257 04/17 CARY NC 4019I499293
4/22	30.00	PURCHASE EXXONMOBIL POS 04/21 CARY NC 4019I333737
4/23	15.50	PURCHASE KROGER 940 US 64 HWY 04/23 APEX NC 4019I626789
4/23	27.17	PURCHASE FOOD LION #0193 04/22 RALEIGH NC 4019I597105
4/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090423 PPD
4/27	27.05	PURCHASE FOOD LION #0193 04/25 RALEIGH NC 4019I261634
4/27	33.00	PURCHASE DOT DMV/VEH REG IN 04/26 4828541324884 919-861-3332 NC 4019V212071
4/28	10.38	PURCHASE FOOD LION #0193 04/27 RALEIGH NC 4019I091657
4/28	18.95	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 090428 WEB MISC CKF006585679POS
4/28	19.95	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090428 WEB MISC CKF006585679POS
4/28	34.66	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 090428 WEB MISC CKF006585679POS
4/28	79.00	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090428 WEB MISC CKF006585679POS
4/28	325.00	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 090428 WEB MISC CKF006585679POS
4/28	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090428 PPD
4/29	70.60	AUTOMATED DEBIT DIRECTV DIRECTV CO. ID. 0000035774 090429 TEL MISC 4837479
4/30	15.72	PURCHASE KROGER 940 US 64 HWY 04/30 APEX NC 4019I626016
4/30	42.20	PURCHASE FOOD LION #0193 04/29 RALEIGH NC 4019I264861
5/01	24.39	PURCHASE HARRIS TEETER #0257 04/30 CARY NC 4019I591373

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees

Date	Amount	Description
5/15	20.00	PURCHASE AMERICAN AI 001061 05/13 4828541324884 AA.COM/AA RE TX 4019V245813
5/15	79.60	PURCHASE AMERICAN AI 001230 05/13 4828541324884 AA.COM/AA RE TX 4019V225813
5/18	15.00	PURCHASE AMERICAN AI 001260 05/16 4828541324884 FLUSHING NY 4019V215813
5/19	5.40	PURCHASE SUBWAY #5168 05/18 RALEIGH NC 4019I282248
5/19	19.95	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090519 WEB MISC CKF006585679POS
5/19	40.04	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 090519 WEB MISC CKF006585679POS
5/20	20.85	PURCHASE FOOD LION #0193 05/19 RALEIGH NC 4019I253360
5/21	37.25	PURCHASE HAN-DEE HUGOS 50 8597 05/21 CARY NC 4019I158792
5/21	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090521 PPD
5/22	15.00	PURCHASE GREAT CLIPS #4050 05/21 4828541324884 CARY NC 4019V241181
5/22	25.00	PURCHASE HAN-DEE HUGOS 50 8597 05/21 CARY NC 4019I194659
5/22	157.46	PURCHASE SOU CASUAL MALE #957608 05/21 RALEIGH NC 4019I236848
5/22	269.20	PURCHASE DELTA AIR 006744 05/20 4828541324884 MANKATO MN 4019V295814
5/26	15.00	PURCHASE DELTA AIR 006250 05/23 4828541324884 RALEIGH NC 4019V225814
5/27	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090527 PPD
5/28	9.24	PURCHASE BROOKWOOD BBQ 1067 05/23 4828541324884 RALEIGH NC 4019V235311
5/28	25.75	PURCHASE FOOD LION #0193 05/27 RALEIGH NC 4019I253657
5/28	30.00	PURCHASE EXXONMOBIL POS 05/27 CARY NC 4019I464780
5/28	78.00	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090528 WEB MISC CKF006585679POS
5/29	11.01	PURCHASE NATHANS LGA 1044 05/27 4828541324884 FLUSHING NY 4019V235311
5/29	15.00	PURCHASE DELTA AIR 006250 05/27 4828541324884 NEW YORK NY 4019V265814

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
6/22	28.29	PURCHASE FOOD LION #0193 06/20 RALEIGH NC 4019I060789
6/22	30.00	PURCHASE HAN-DEE HUGOS 50 8597 06/19 CARY NC 4019I217051
6/23	30.00	PURCHASE CHINA TOWN EXPRESS 06/21 4828541324884 RALEIGH NC 4019V203833
6/23	31.94	PURCHASE WAL-MART #1751 06/22 RALEIGH NC 4019I393842
6/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090623 PPD
6/24	200.00	AUTOMATED DEBIT DIRECTV DIRECTV CO. ID. 0000035774 090624 TEL MISC 3321820
6/25	3.49	PURCHASE FOOD LION #0193 06/24 RALEIGH NC 4019I098960
6/25	6.09	PURCHASE FOOD LION #0193 06/24 RALEIGH NC 4019I895288
6/25	49.00	PURCHASE DELL SALES & SERVI 06/25 4828541324884 866-393-9460 TX 4019V230002
6/26	7.56	PURCHASE KROGER 940 US 64 HWY 06/25 APEX NC 4019I517770
6/26	30.01	PURCHASE HAN-DEE HUGOS 50 8597 06/25 CARY NC 4019I218849
6/26	57.63	PURCHASE DELL SALES & SERVI 06/26 4828541324884 866-393-9460 TX 4019V290004
6/26	234.47	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 090626 WEB MISC CKF006585679POS
6/29	12.57	PURCHASE FOOD LION #1557 06/28 RALEIGH NC 4019I869555
6/29	20.00	PURCHASE HIBERNIAN RESTAURA 06/26 4828541324884 RALEIGH NC 4019V291781
6/29	31.79	PURCHASE FOOD LION #0193 06/27 RALEIGH NC 4019I098825
6/30	20.00	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 090630 WEB MISC CKF006585679POS
6/30	80.00	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090630 WEB MISC CKF006585679POS
6/30	343.00	AUTOMATED DEBIT ALLEGRO LAW LLC CLIENT DRA CO. ID. 208920708 090630 PPD
7/01	345.00	AUTOMATED DEBIT CAP ONE AUTO ONLINE PMT CO. ID. 9500000000 090701 WEB MISC CKF006585679POS
7/01	710.60	PURCHASE WAL-MART #1751 06/30 RALEIGH NC 4019I465668

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
7/22	12.00	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 090722 WEB MISC CKF006585679POS
7/22	20.00	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090722 WEB MISC CKF006585679POS
7/22	94.00	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090722 WEB MISC CKF006585679POS
7/23	7.62	PURCHASE HARRIS TEETER #0257 07/22 CARY NC 4019I080155
7/23	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090723 PPD
7/24	4.17	PURCHASE HARRIS TEETER #0257 07/23 CARY NC 4019I272329
7/24	24.45	PURCHASE KROGER 940 US 64 HWY 07/24 APEX NC 4019I958516
7/27	3.46	PURCHASE HARRIS TEETER #0257 07/27 CARY NC 4019I584447
7/27	15.50	PURCHASE WAL-MART #1751 07/24 RALEIGH NC 4019I099823
7/27	310.00	PURCHASE WAL-MART #2247 07/27 CARY NC 4019I719987
7/28	201.38	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 090728 WEB MISC CKF006585679POS
7/28	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090728 PPD
7/31	8.51	PURCHASE HARRIS TEETER #0257 07/31 CARY NC 4019I062363
7/31	13.55	PURCHASE FOOD LION #0193 07/30 RALEIGH NC 4019I473088
7/31	26.05	PURCHASE FOOD LION #0193 07/30 RALEIGH NC 4019I573514
7/31	30.00	PURCHASE HAN-DEE HUGOS 50 8597 07/30 CARY NC 4019I191565
7/31	310.00	PURCHASE WAL-MART #1751 07/30 RALEIGH NC 4019I054120
7/31	310.00	PURCHASE WAL-MART #1751 07/30 RALEIGH NC 4019I873824
7/31	710.60	PURCHASE WAL-MART #1751 07/30 RALEIGH NC 4019I192561
8/03	23.07	PURCHASE FOOD LION #0193 08/01 RALEIGH NC 4019I092216
8/03	300.00	COUNTER WITHDRAWAL

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
8/19	112.00	PURCHASE FOOD LION #0193 08/18 RALEIGH NC 4019I794086
8/20	30.03	PURCHASE HAN-DEE HUGOS 50 8597 08/19 CARY NC 4019I176322
8/20	60.38	PURCHASE HARRIS TEETER #0257 08/19 CARY NC 4019I570161
8/20	67.92	PURCHASE FOOD LION #0193 08/19 RALEIGH NC 4019I988552
8/21	7.30	PURCHASE FOOD LION #0193 08/20 RALEIGH NC 4019I162988
8/21	16.60	PURCHASE FOOD LION #0193 08/20 RALEIGH NC 4019I379175
8/21	95.00	AUTOMATED DEBIT PAC-LIFE-INS INSURANCE CO. ID. 9573152001 090821 PPD
8/24	16.26	PURCHASE FOOD LION #0193 08/22 RALEIGH NC 4019I655638
8/24	16.70	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 090824 WEB MISC CKF006585679POS
8/24	19.95	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090824 WEB MISC CKF006585679POS
8/24	67.06	AUTOMATED DEBIT PROGRESS ENERGY ONLINE PMT CO. ID. 9500000000 090824 WEB MISC CKF006585679POS
8/24	94.13	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090824 WEB MISC CKF006585679POS
8/25	50.74	PURCHASE HIBERNIAN RESTAURA 08/23 4828541324884 RALEIGH NC 4019V272362
8/25	209.00	PURCHASE WAL-MART #1751 08/24 RALEIGH NC 4019I090103
8/26	30.01	PURCHASE HAN-DEE HUGOS 50 8597 08/25 CARY NC 4019I180715
8/27	26.75	PURCHASE KROGER 940 US 64 HWY 08/26 APEX NC 4019I805617
8/27	27.05	PURCHASE HARRIS TEETER #0257 08/27 CARY NC 4019I855271
8/27	252.00	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 090827 WEB MISC CKF006585679POS
8/27	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090827 PPD
8/28	18.29	PURCHASE FOOD LION #0193 08/27 RALEIGH NC 4019I976758
8/28	21.36	PURCHASE WAL-MART #4458 08/27 HOLLY SPRING NC 4019I878330

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/24	10.18	PURCHASE HARRIS TEETER #0257 09/24 CARY NC 4027I290805
9/24	25.31	PURCHASE HARRIS TEETER #0257 09/24 CARY NC 4027I459202
9/25	4.73	PURCHASE HAN-DEE HUGOS 50 8597 09/24 CARY NC 4027I163810
9/25	10.20	PURCHASE HARRIS TEETER #0257 09/24 CARY NC 4027I081279
9/25	17.59	AUTOMATED DEBIT ISTA, NORTH AMER ONLINE PMT CO. ID. 9500000000 090925 WEB MISC CKF006585679POS
9/25	19.95	AUTOMATED DEBIT AT&T ONLINE PMT CO. ID. 9500000000 090925 WEB MISC CKF006585679POS
9/25	30.00	PURCHASE HAN-DEE HUGOS 50 8597 09/24 CARY NC 4027I164135
9/28	37.43	PURCHASE WAL-MART #2247 09/26 CARY NC 4027I356338
9/28	95.00	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 090928 WEB MISC CKF006585679POS
9/28	209.00	PURCHASE WAL-MART #2247 09/26 CARY NC 4027I399555
9/29	5.60	PURCHASE FOOD LION #0193 09/28 RALEIGH NC 4027I758484
9/29	10.61	PURCHASE FOOD LION #0193 09/28 RALEIGH NC 4027I150883
9/29	30.00	PURCHASE EXXONMOBIL POS 09/28 RALEIGH NC 4027I114789
9/29	277.59	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 090929 WEB MISC CKF006585679POS
9/29	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 090929 PPD
9/30	18.36	PURCHASE FOOD LION #0193 09/29 RALEIGH NC 4027I987444
9/30	21.14	PURCHASE MAXS PIZZA AND GRI 09/28 4828541324884 RALEIGH NC 4027V274710
10/01	11.70	PURCHASE MCDONALD'S F15717 09/30 4828541324884 RALEIGH NC 4027V227200
10/01	34.32	PURCHASE HARRIS TEETER #0257 10/01 CARY NC 4027I562434
10/02	5.08	PURCHASE FOOD LION #0193 10/01 RALEIGH NC 4027I789342
10/05	70.39	PURCHASE FOOD LION #0193 10/03 RALEIGH NC 4027I378822

Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
10/26	102.00	WITHDRAWAL PNC BANK 10/25 GATE A EAST SIDE PITTSBURGH PA 4027N005059
10/26	102.00	WITHDRAWAL PRIMANTI B 10/24 46-18TH STREET PITTSBURGH PA 4027N456426
10/26	207.00	WITHDRAWAL ATM 1 PITTSBURGH 10/24 824 ISLAND AVENUE MCKEES ROCKS PA 4027N001938
10/27	40.47	PURCHASE SPORTS BAR CLT1045 10/25 4828541324884 CHARLOTTE NC 4027V295311
10/27	209.00	PURCHASE WAL-MART #1751 10/26 RALEIGH NC 4027I284344
10/27	343.00	AUTOMATED DEBIT ALLEGRO LAW FIRM PAYMENT CO. ID. 1411786634 091027 PPD
10/28	1.07	PURCHASE FOOD LION #0193 10/27 RALEIGH NC 4027I666027
10/28	17.46	PURCHASE FOOD LION #0193 10/27 RALEIGH NC 4027I375643
10/28	28.73	PURCHASE WANGS KITCHEN SUPE 10/26 4828541324884 RALEIGH NC 4027V223833
10/28	35.00	PURCHASE KNIGHTDALE BP 2307 10/27 KNIGHTDALE NC 4027I160429
10/28	121.09	AUTOMATED DEBIT NATIONWIDE INS ONLINE PMT CO. ID. 9500000000 091028 WEB MISC CKF006585679POS
10/29	13.48	PURCHASE FOOD LION #0193 10/28 RALEIGH NC 4027I755871
10/29	124.49	AUTOMATED DEBIT DIRECTV DIRECTV CO. ID. 0000035774 091029 TEL MISC 6583782
10/30	12.41	PURCHASE FOOD LION #0193 10/29 RALEIGH NC 4027I186683
10/30	16.10	PURCHASE FOOD LION #0193 10/29 RALEIGH NC 4027I959198
10/30	270.73	AUTOMATED DEBIT VERIZON ONLINE PMT CO. ID. 9500000000 091030 WEB MISC CKF006585679POS
11/02	36.00	PURCHASE CRABTREE AMOCO 9720 11/02 RALEIGH NC 4027I199997
11/02	37.85	PURCHASE FOOD LION #0193 10/31 RALEIGH NC 4027I987389
11/03	15.53	PURCHASE FOOD LION #1557 11/02 RALEIGH NC 4027I182571
11/03	67.72	PURCHASE BJ'S WHOLESALE C 8811 B 11/02 RALEIGH NC 4027I209958
11/03	112.00	PURCHASE FOOD LION #1557 11/02 RALEIGH NC 4027I751830

Other Withdrawals and Service Fees continued on next page.

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Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
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ALLEGRO LAW

Nick Paolucci
5715 Magellan Way Apt. 205
Raleigh, NC 27612

Cover Page

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ALLEGRO LAW

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OP 20.2
Effective Date: 6/24/2008
Revision 3

Nick Paolucci
5715 Magellan Way Apt. 205, Raleigh, NC 27612

CONTRACT TO EMPLOY

This Agreement made effective as of the 26 day of July, 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 Nick Paolucci, 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 $343.00 per month for a period of approximately 36 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 36 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 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

First Name :

Last Name :

Social Security :

Date of Birth :

Client IP Address :

Signed Date:

FCDClientFin

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 _____ **Date** _____

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

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

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

Allegro Law, LLC
By: _____

Please Sign Please Sign Please Sign Please Sign

ALLEGRO LAW

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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

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

FCDCInterFin

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 _____ **Date** _____

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

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

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

Allegro Law, LLC

By: _____

Please Sign Please Sign Please Sign Please Sign

ALLEGRO LAW

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

Nick Paolucci
5715 Magellan Way Apt. 205, Raleigh, NC 27612

EFT Agreement

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

Account: Checking
Routing Number: 067006432
Account Number: 1090014049972
First Payment Date: 09/26/2008
First Pay: $368.00 incl Setup Fee of $25.00
Reoccurring Debit Day: 26 starting on 10/26/2008
Amount: $343.00 for program duration

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

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

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

Sign Electronically

Client

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

FCDCInterFin

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

Client Signature _____ **Date** _____

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

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

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

Please Sign Please Sign Please Sign

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

Nick Paolucci
5715 Magellan Way Apt. 205, Raleigh, NC 27612

Limited Power of Attorney

I/We, Nick Paolucci located 5715 Magellan Way Apt. 205, Raleigh, NC 27612 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

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

FCDClinterFin

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 _____ **Date** _____

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

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

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

Allegro Law, LLC
By:

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

ALLEGRO LAW

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

Estimated Debt Settlement Payout Schedule

Client Name: Paolucci, Nick
Produced on: 7/26/2008 2:58:24 PM
By: Lori Holt
Phone: (800)338-7438 x
Fax: (800)926-1146
E-Mail: lholt@ifsdebt.com

Total Debt:	**$16,658.47**	<====
Estimated Settlement To Creditors:	$7,497.00	
Estimated Fees:	$4,850.00	
Estimated Settlement Amount w/Fees:	$12,346.31	
Estimated Amount Saved:	$4,312.16	

Fee Payment Schedule

Setup Fee:	$25.00	added to first payment
Estimated Balance of Fees:	$4,850.00	
Avg Estimated Monthly Finance of Fees:	$148.08	/ 18 months
Estimated Balance Needed for Program:	$12,321.31	(includes monthly fees)
Estimated Monthly Payment:	**$343.00**	<====
Estimated Program Payments:	36	

☐ I have read the Estimated Debt Settlement Payout Schedule.

Sign Electronically

Client

First Name :

Last Name :

Social Security :

Date of Birth :

Client IP Address :

Signed Date:

Or Sign and Return to Our Office

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Client Signature _____ **Date** _____

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

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

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

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

July 26, 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

ALLEGRO LAW

NOTICE OF RIGHT TO CANCEL

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

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

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

before midnight on _____.

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

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

I cancel this agreement,

Print your name _____

Signature _____

Date _____

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

ALLEGRO LAW

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

Nick Paolucci
5715 Magellan Way Apt. 205, Raleigh, NC 27612

PROCESS VERIFICATION

This document serves as verification that I understand fully the debt negotiation process as explained below and also confirms I am able to address situations that may occur throughout the course of my enrollment with Allegro Law, LLC (AL).

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

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

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

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

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

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

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

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

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

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

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

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

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

14.I understand that there are costs involved with the setup and maintenance of the debt negotiation program which equate to 16.00% of my total debt and a $59.99 monthly administration fee. In addition, there is a one time set-up fee of $25.00. The combined total costs in my case equal $711.00 which has already been included in the payment plan.

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

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

17.I understand that my approximate initial payment(s) are $343.00 for approximately 1 months, and that my approximately ongoing monthly reoccurring payments thereafter are $343.00 for approximately 35months.

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

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

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

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

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

FCDCInterFin

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

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

To Whom It May Concern:

This is my online contract with Allegro Law Firm as well as my bank statements that show that the money was taken out of my account directly by Allegro Law Firm. If there is anything further that you need please feel free to contact me. There were 13 payments of $343.00 and 1 payment of $368.00 totaling $4827.00. Thank you for your help.

Nick Paolucci Jr.

Nickplcc73@yahoo.com
Cell: (919) 745-7662
Work: (919) 365-2491