Attachment "B"

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.

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

THIS SPACE IS FOR COURT USE ONLY

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

24639641021215

SANCHEZ, SHARON
23128 COLONY PARK DRIVE
CARSON, CA 90745

Creditor Telephone Number 310-982-0863

RECEIVED
DEC 13 2010
BMC GROUP

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

same as above

Payment Telephone Number ( ) Same

☐ 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 $ 881.00

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

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

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 7363

3a. Debtor may have scheduled account as: _____

4. SECURED CLAIM (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

Nature of property or right of setoff:

Describe:

☐ Real Estate ☐ Motor Vehicle ☐ Other _____

Value of Property: $ _____ Annual Interest Rate: _____ % if any: $ _____ Basis for Perfection: _____

Secured Claim Amount: $ N/A

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: $ N/A

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

You MUST specify the priority of the claim:

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

☐ Wages, salaries, or commissions (up to $11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

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

☐ Up to $2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -11 U.S.C. § 507(a)(7).

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

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

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

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

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

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

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

THIS SPACE FOR COURT USE ONLY

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

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

Allegro Law
00003879

DATE 9/21/10

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.

S. Sanchez

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
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (866)648-7878 Fax: (800)664-1335
www.allegrolaw.net

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

Attachment "C"

Quarterly Statement

Client ID: 796943

Sharon Sanchez
23128 Colony Park Drive
Carson, CA 90745

Statement Period: 01/01/2009 through 03/31/2009

Existing Accounts

Creditor Name	Creditor ID	Account Number	Monthly Payment
American Express	631177	XXXXXXXXXXX-002	$212.00
Chase Bank USA NA	689049	XXXXXXXXXXX7773	$66.00
Kinecta Federal Credit Union	570868	XXXXXXXXXXX5167	$212.00
Macys All Divisions	530226	XXXXXXXXXXX4850	$32.00
Prime Option Platinum Discover	514460	XXXXXXXXXXX3715	$139.00
Wells Fargo Card Services	514466	XXXXXXXXXXX3846	$161.00

Agency Name	Monthly Fee
First Consumer Debt Consolidation [500087]	$59.00
Total	**$881.00**

Payment Received

Date Received	Amount	Payment Type	Date Disbursed
03/23/2009	$876.00	EFT	03/30/2009
02/23/2009	$872.00	EFT	03/02/2009
01/27/2009	$972.00	EFT	02/03/2009
Total	**$2,720.00**		

Payment Disbursed

Disbursement Date	Check Number	Payment Type	Creditor ID	Amount	Payment Description
First Consumer Debt Consolidation [500087]					**(Account No.)**
03/30/2009	2100437	Check	0	$59.00	Monthly Fee
03/02/2009	2100397	Check	0	$59.00	Monthly Fee
02/03/2009	2100361	Check	0	$972.00	Initial Fee
Total				**$1,090.00**	

Custom Management ® Checking

Account number: [redacted]7363 ■ March 11, 2010 - April 12, 2010 ■ Page 1 of 6

Attachment D

WELLS FARGO

SHARON SANCHEZ
WILLIAM H SANCHEZ
23128 COLONY PARK DR
CARSON CA 90745-5564

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932 *TTY:* 1-888-355-6052

華語 1-800-288-2288 *(8 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

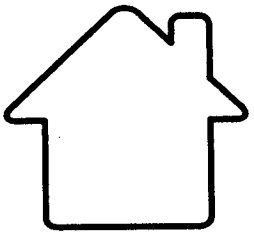
Sign up for free* Account Alerts. Get timely notifications sent right to your email or wireless device when: your balance is above or below a specified amount; a withdrawal or deposit posts to your account; your daily ATM withdrawals and debit card purchases exceed an amount you choose. Sign up or log on to Online Banking and click the Account Services tab, Messages & Alerts section to get started.

*Your mobile carrier's text messaging and Web access charges may apply.

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Overdraft Protection	☑
Online Statements	☑	Rewards Program	☐
Mobile Banking	☐	Auto Transfer/Payment	☐
My Spending Report	☑		



With you when *you're interested in paying less interest*

From buying groceries to filling up your car, virtually every purchase you make with your ***Wells Fargo Home Rebate Card®*** counts toward paying off your mortgage.

It could add up to thousands of dollars in savings on your mortgage.
Talk with us, or visit wellsfargo.com to learn more.

Activity summary

Beginning balance on 3/11	$955.09
Deposits/Additions	7,422.46
Withdrawals/Subtractions	- 6,977.11
Ending balance on 4/12	**$1,400.44**

Account number: **5153677363**

SHARON SANCHEZ
WILLIAM H SANCHEZ

California account terms and conditions apply

For Direct Deposit and Automatic Payments use
Routing Number (RTN): 121042882

1

Attachment E

H

star **REWARDS**

★macy's

Platinum Star Rewards account statement

For the period ending Apr 7, 2010 · Days in billing cycle: 31
Questions or lost/stolen card? Call Customer Service 1-866-593-2543
Go to **macys.com/mymacyscard** to manage and pay your account online.

SHARON SANCHEZ
Account number: [redacted]-485-0
Page: 1 of 4
Balance Method: B

Summary of account activity

Previous Balance	$895.46
Payments	$0.00
Other credits/adjustments	$0.00
Purchases	$0.00
Fees charged	$0.00
Interest charged	+$6.10
Total New Balance	**$901.56**
Past due amount	$32.00

Payment Information

Total New Balance	**$901.56**
Minimum Payment Due	**$64.00**
Payment Due Date	**May 7, 2010**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a Late Payment Fee of $0.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this Statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	$1,003

If you are experiencing financial difficulty and would like information about credit counseling or debt management services, you may call 1-877-337-8187.

Account Type summary	Revolving	Total
New Balance	$901.56	**$901.56**
Minimum Payment Due	$64.00	**$64.00**

Revolving account transactions

THIS IS A FRIENDLY REMINDER THAT YOUR PAYMENT HAS NOT BEEN RECEIVED FOR THIS MONTH'S BILLING PERIOD ON YOUR REVOLVING ACCOUNT. IF YOU HAVE ALREADY MADE THIS PAYMENT, THANK YOU. WE LOOK FORWARD TO YOUR CONTINUED PATRONAGE. PLEASE CALL 1-800-947-6229. TO MAKE A PAYMENT ONLINE, VISIT US AT MACYS.COM/PAYBILL

Fees

TOTAL FEES FOR THIS PERIOD **$0.00**

(continued on next page)

Please tear off and return the slip with your payment. Be sure to write your account number on the front of your check and make your check payable to Macy's. You can pay at any Macy's store, online at **macys.com/mymacyscard**, or by mail. **Payments received by 5:00 pm local time at the address shown on this Statement will be credited as of the date received.**

★macy's **Payment slip**

The creditor is Department Stores National Bank.

☐ New address or phone number?
Go to **macys.com/mymacyscard** or use the reverse side.

Account number [redacted]485-0

Payment Due Date	Total New Balance	Minimum Payment Due
May 7, 2010	**$901.56**	**$64.00**

Amount enclosed:
$ [ ] [ ] . [ ] [ ] . [ ] [ ]

Refer to back of Statement for information on "How Payments Are Applied".

81-08 1000 1/4 5,L32,(18) 006867
SHARON SANCHEZ
23128 COLONY PARK DR
CARSON, CA 90745-5564

PO BOX 689195
DES MOINES IA 50368-9195

0000044045590485 00 0006400 0090156 0000000 8116

1

E3HP-6080109006897000 1 NYYN-NNNN-NNNN-NNNN

KINECTA
FEDERAL CREDIT UNION
For life!

P.O. BOX 3038
EVANSVILLE, IN 47730-3038

(310) 643-5416
El Segundo

Jul 4/12/10

STATEMENT SUMMARY

ACCOUNT NUMBER	[redacted] 5167
MINIMUM PAYMENT DUE	$190.00
PAYMENT DUE DATE	04/18/10
NEW BALANCE	$7,389.70

Please make check or money order payable to:
Kinecta Federal Credit Union.
Please include your account number on your check.

PAYMENT ENCLOSED

Use enclosed envelope and send payment to:

KINECTA
PO BOX 60083
INDUSTRY, CA 91716-0083

SHARON SANCHEZ
23128 COLONY PARK DR
CARSON CA 90745-5564

7

52227920029051670001900000738970 8

Account Number [redacted] 5167

▲ Please detach and return top portion with your payment. ▲

Conf #13930105156230

Summary of Account Activity

Previous Balance		$7,557.34
Payments	-	$212.00
Other Credits	-	$0.00
Purchases	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	**$0.00**
Interest Charged	+	$44.36
New Balance		$7,389.70
Credit Limit		$10,000.00
Available Credit		$0.00
Past Due Amount		$0.00
Statement Closing Date		03/24/10
Days in Billing Cycle		31

3/2

Payment Information

New Balance	$7,389.70
Minimum Payment Due	$190.00
Payment Due Date	04/18/10
Late Payment Date	04/19/10

make payment 4/15/10

From Wright

Late Payment Warning:
IF WE DO NOT RECEIVE YOUR MINIMUM PAYMENT BY THE DATE LISTED ABOVE, YOU MAY HAVE TO PAY A $29.00 LATE FEE AND YOUR APRS MAY BE INCREASED UP TO THE PENALTY APR OF 18.00%.

Minimum Payment Warning:
IF YOU ONLY MAKE THE MINIMUM PAYMENT EACH PERIOD, YOU WILL PAY MORE IN INTEREST AND IT WILL TAKE YOU LONGER TO PAY OFF YOUR BALANCE. FOR EXAMPLE:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 years	$8,448
$229	3 years	$8,244 (Savings= $204)

If you would like information about credit counseling services, call 1-800-388-2227

4/12/10 Collection Officer 866-534-6359

A TOTAL OF 0 REWARD POINTS WERE EARNED
DURING THIS BILLING PERIOD. PLEASE CALL 1.888.806.7833
OR VISIT WWW.DREAMPOINTS.COM/KINECTA
FOR YOUR TOTAL REWARD POINT BALANCE.

TOTAL *FINANCE CHARGE* PAID IN 2009 $606.86

YOUR ACCOUNT IS CURRENTLY CLOSED

MEMBER SERVICE:

CARD DEPARTMENT PO BOX 3038 EVANSVILLE, IN 47730-3038
Member Service: ~~1-810-643-5416~~
Lost/Stolen Card: 1-877-881-6024

To avoid FINANCE CHARGES on the Purchase Balance and to avoid additional FINANCE CHARGES on the Advance Balance of your account, payment of the entire "New Balance" must be received by the "Payment Due Date" shown above.

NOTICE: See reverse side for important information.

KINECTA
FEDERAL CREDIT UNION
For life!

P.O. BOX 3038
EVANSVILLE, IN 47730-3038

STATEMENT SUMMARY

ACCOUNT NUMBER	[redacted] 5167
MINIMUM PAYMENT DUE	$190.00
PAYMENT DUE DATE	04/18/10
NEW BALANCE	$7,389.70

Please make check or money order payable to:
Kinecta Federal Credit Union.
Please include your account number on your check.

PAYMENT ENCLOSED	

Use enclosed envelope and send payment to:

KINECTA
PO BOX 60083
INDUSTRY, CA 91716-0083

SHARON SANCHEZ
23128 COLONY PARK DR
CARSON CA 90745-5564

7

52227920029051670001900000738970 8

TRANSACTIONS

TRAN DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION	AMOUNT
03/01	03/01	8542828ED00XTMJG7	PAYMENT - THANK YOU	$212.00-
			Fees	
			TOTAL FEES FOR THIS PERIOD	**$0.00**
			Interest Charged	
03/24	03/24		Interest Charge on Purchases	$44.36
03/24	03/24		Interest Charge on Cash Advances	
			TOTAL INTEREST FOR THIS PERIOD	**$44.36**

2010 Totals Year-to-Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$115.49

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	7.25% (v)	$7,345.34	$44.36
Cash Advances	7.25% (v)	$0.00	$0.00

(v) = Variable Rate

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FEDERAL CREDIT UNION
For life!

P.O. BOX 3038
EVANSVILLE, IN 47730-3038

STATEMENT SUMMARY

ACCOUNT NUMBER	[redacted] 5167
MINIMUM PAYMENT DUE	$190.00
PAYMENT DUE DATE	05/18/10
NEW BALANCE	$7,243.18

Please make check or money order payable to: Kinecta Federal Credit Union. Please include your account number on your check.

PAYMENT ENCLOSED

Use enclosed envelope and send payment to:

KINECTA
PO BOX 60083
INDUSTRY, CA 91716-0083

SHARON SANCHEZ
23128 COLONY PARK DR
CARSON CA 90745-5564

5/28 late

5222792002905167000190000007243186

Account Number [redacted] **5167**

▲ **Please detach and return top portion with your payment.** ▲

Summary of Account Activity

Previous Balance		$7,389.70
Payments	-	$190.00
Other Credits	-	$0.00
Purchases	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	**$0.00**
Interest Charged	+	$43.48
New Balance		$7,243.18
Credit Limit		$10,000.00
Available Credit		$0.00
Past Due Amount		$0.00
Statement Closing Date		04/23/10
Days in Billing Cycle		30

5/18 made payment at Kinecta

Payment Information

New Balance	$7,243.18
Minimum Payment Due	$190.00
Payment Due Date	05/18/10
Late Payment Date	05/19/10

Late Payment Warning:
IF WE DO NOT RECEIVE YOUR MINIMUM PAYMENT BY THE DATE LISTED ABOVE, YOU MAY HAVE TO PAY A $29.00 LATE FEE AND YOUR APRS MAY BE INCREASED UP TO THE PENALTY APR OF 18.00%.

Minimum Payment Warning:
IF YOU ONLY MAKE THE MINIMUM PAYMENT EACH PERIOD, YOU WILL PAY MORE IN INTEREST AND IT WILL TAKE YOU LONGER TO PAY OFF YOUR BALANCE. FOR EXAMPLE:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 years	$8,256
$224	3 years	$8,081 (Savings= $175)

If you would like information about credit counseling services, call 1-800-388-2227

A TOTAL OF 0 REWARD POINTS WERE EARNED
DURING THIS BILLING PERIOD. PLEASE CALL 1.888.806.7833
OR VISIT WWW.DREAMPOINTS.COM/KINECTA
FOR YOUR TOTAL REWARD POINT BALANCE.

YOUR ACCOUNT IS CURRENTLY CLOSED

MEMBER SERVICE:

CARD DEPARTMENT PO BOX 3038 EVANSVILLE, IN 47730-3038
Member Service: 1-310-643-5416
Lost/Stolen Card: 1-877-881-6024

To avoid FINANCE CHARGES on the Purchase Balance and to avoid additional FINANCE CHARGES on the Advance Balance of your account, payment of the entire "New Balance" must be received by the "Payment Due Date" shown above.

NOTICE: See reverse side for important information.

KINECTA
FEDERAL CREDIT UNION
For life!

P.O. BOX 3038
EVANSVILLE, IN 47730-3038

STATEMENT SUMMARY

ACCOUNT NUMBER	[redacted] 5167
MINIMUM PAYMENT DUE	$190.00
PAYMENT DUE DATE	05/18/10
NEW BALANCE	$7,243.18

Please make check or money order payable to:
Kinecta Federal Credit Union.
Please include your account number on your check.

PAYMENT ENCLOSED	

Use enclosed envelope and
send payment to:

KINECTA
PO BOX 60083
INDUSTRY, CA 91716-0083

SHARON SANCHEZ
23128 COLONY PARK DR
CARSON CA 90745-5564

8

52227920029051670001900000724318 6

TRANSACTIONS

TRAN DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION	AMOUNT
04/19	04/19	8542828FY00XTMJG8	PAYMENT - THANK YOU	$190.00-
			Fees	
			TOTAL FEES FOR THIS PERIOD	**$0.00**
			Interest Charged	
04/23	04/23		Interest Charge on Purchases	$43.48
04/23	04/23		Interest Charge on Cash Advances	
			TOTAL INTEREST FOR THIS PERIOD	**$43.48**

2010 Totals Year-to-Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$158.97

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	7.25% (v)	$7,199.70	$43.48
Cash Advances	7.25% (v)	$0.00	$0.00

(v) = Variable Rate

CHASE

Manage your account online:
www.chase.com/creditcards

Additional contact information conveniently located on reverse side

ACCOUNT SUMMARY

Account Number: [redacted]7773

Previous Balance	$2,436.73
Payment, Credits	-$66.00
Interest Charged	+$12.37
New Balance	$2,383.10
Opening/Closing Date	03/28/10 - 04/27/10
Total Credit Line	$3,300
Available Credit	$916
Cash Access Line	$3,300
Available for Cash	$916

PAYMENT INFORMATION

New Balance	$2,383.10
Payment Due Date	05/24/10
Minimum Payment Due	$66.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, your APRs will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 years	$3,320
$73	3 years	$2,611 (Savings=$709)

If you would like information about credit counseling services, call 1-866-797-2885.

Your account is on a payment program. The Minimum Payment Warning disclosures may not match your payment program terms.

FLEXIBLE REWARDS SUMMARY

Previous Points Balance	0
Points Earned on Purchases This Period	0
Points Earned Through Chase Rewards Plus	0
New Total Points Balance	0

Thank you for using the credit card that earns rewards that can be used for travel, gift cards, cash, or merchandise. Remember, you can earn points by using your Flexible Rewards credit card for everyday purchases like groceries, gas, and drugstore purchases.

Your Chase Flexible Rewards credit card earns 1 point for every $1 you spend on purchases. Earn up to an additional 10 points while shopping online through www.chase.com/rewardsplus. Add authorized users, and sign up to have your monthly bills charged to your card, too. Why not get rewards for all those purchases too? It's that simple. Simply go chase.com/rewards to choose your reward today! Redeem your points anytime, or just check out new offers at www.chase.com/rewards.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	$ Amount
	PAYMENTS AND OTHER CREDITS	
04/21	Payment - Thank You	-66.00
	INTEREST CHARGED	
04/27	PURCHASE INTEREST CHARGE	12.37
	TOTAL INTEREST FOR THIS PERIOD	$12.37

2010 Totals Year-to-Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$36.31

Year-to-date totals reflect all charges minus any refunds applied to your account on or after January 31, 2010.

CHASE

Manage your account online:
www.chase.com/creditcards

Additional contact information
conveniently located on reverse side

ACCOUNT SUMMARY

Account Number: [redacted]7773

Previous Balance	$2,491.51
Payment, Credits	-$66.00
Interest Charged	+$11.22
New Balance	$2,436.73
Opening/Closing Date	02/28/10 - 03/27/10
Total Credit Line	$3,300
Available Credit	$863
Cash Access Line	$3,300
Available for Cash	$863

PAYMENT INFORMATION

New Balance	$2,436.73
Payment Due Date	04/24/10
Minimum Payment Due	$66.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, your APRs will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 years	$3,395
$74	3 years	$2,669 (Savings=$726)

If you would like information about credit counseling services, call 1-866-797-2885.

Your account is on a payment program. The Minimum Payment Warning disclosures may not match your payment program terms.

FLEXIBLE REWARDS SUMMARY

Previous Points Balance	0
Points Earned on Purchases This Period	0
Points Earned Through Chase Rewards Plus	0
New Total Points Balance	0

Thank you for using the credit card that earns rewards that can be used for travel, gift cards, cash, or merchandise. Remember, you can earn points by using your Flexible Rewards credit card for everyday purchases like groceries, gas, and drugstore purchases.

Your Chase Flexible Rewards credit card earns 1 point for every $1 you spend on purchases. Earn up to an additional 10 points while shopping online through www.chase.com/rewardsplus. Add authorized users, and sign up to have your monthly bills charged to your card, too. Why not get rewards for all those purchases too? It's that simple. Simply go chase.com/rewards to choose your reward today! Redeem your points anytime, or just check out new offers at www.chase.com/rewards.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	$ Amount
	PAYMENTS AND OTHER CREDITS	
03/03	Payment - Thank You	-66.00
	INTEREST CHARGED	
03/26	PURCHASE INTEREST CHARGE	11.22
	TOTAL INTEREST FOR THIS PERIOD	$11.22

2010 Totals Year-to-Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$23.94

Year-to-date totals reflect all charges minus any refunds applied to your account on or after January 31, 2010.

8

Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548

CHASE

May 28, 2010

21817 RCS 001 009 14810 - NNNNNNNNNNNN
William Sanchez
23128 Colony Park Dr
Carson CA 90745-5564

RE: Your account
ending in 7773

Dear William Sanchez,

Chase appreciates your efforts in trying to maintain repayment of your Chase debt by enrolling in a Debt Management Program (DMP). Participating in the DMP comes with the following benefits:

* An Annual Percentage Rate (APR) of 6% for all non-promotional balances. Any promotional rates may remain in effect during the promotional rate period.
* Late and over-limit fees, if applicable, are waived while you are on the program.
* Payments are applied to your principal balance first.

You missed your last payment and if you do not make your next payment, Chase will remove you from the DMP. If you are removed from the program, the terms of your Cardmember Agreement will once again apply to your account, including the reinstatement of applicable fees.

Once again, we want to acknowledge your efforts while enrolled in the DMP. In order to keep your APR of 6% and all the other benefits of your DMP we encourage you to continue making payments to your Credit Counseling Agency each month.

Please call us at 1-888-242-7309 if you have any questions about your credit card account.

Sincerely,

Customer Support Division

Account is owned by Chase Bank USA, N.A.
Calls may be monitored and/or recorded to ensure the highest level of quality service.

9

Cardmember Service
CCA Support Operations
5202 Presidents Court
Frederick, MD 21703

CHASE

May 17, 2010

10874 RCS 001 003 13810 - NNNNNNNNNNNN

William Sanchez
23128 Colony Park Dr
Carson CA 90745-5564

1395289015001108740 1

Important information is provided below regarding your account.

RE: Your account ending in 7773

Dear William Sanchez:

Recently, Chase was notified that some of our Customers who contracted with Allegro Law and subsequently enrolled in a Debt Management Plan may be experiencing contact and/or payment related problems, facilitated by Allegro Law. Our records indicate that you may have enrolled in a Debt Management Program (DMP) offered by First Consumer Debt Consolidation Inc and possibly may be impacted. In this time of uncertainty, Chase can provide you with the following options to ensure that you receive the appropriate assistance with your distressed situation.

- If you prefer to continue working with a Credit Counseling Agency (CCA), please contact us at 1-877-890-2941, so that Chase can refer you to a CCA that can help with your overall situation. You can also call the CCA information line recently added to your statement to hear information about three non-profit CCAs approved by the Executive Office of the US Trustee serving your area (or The Bankruptcy Administrator in North Carolina and Alabama).

- You can take advantage of the Chase Balance Liquidation Program, which offers payment terms tailored to your personal situation. This program offers a low monthly payment, reduced interest rates and suspension of applicable late and over limit fees. In addition, enrolling in this program will allow you to pay off your Chase balance in 60 months or less.

To take advantage of Chase's offer for assistance, please contact one of our Customer Service Representatives at 1-877-890-2941. For special handling of your situation when calling this number, **please identify yourself as an "Allegro Law" DMP client.**

If you have already made arrangements with another Credit Counseling Agency, please contact us at 1-888-242-7309 so that we can update your account accordingly.

If you fail to take any action and payments are not made on your account as required, your account may be terminated from the Debt Management Program and you could be unable to take advantage of the suggested options. Chase would like the opportunity to work with you to avoid this situation. Therefore, it is imperative that you contact Chase within the next 30 days to ensure you maintain a suitable payment arrangement on this account.

Sincerely,

Chase CCA Relationship Management

10

Account is owned by Chase Bank USA, N.A.
Calls may be monitored and/or recorded to ensure the highest level of quality service.

Discover More Card Account Summary

Cardmember since 2005

Account number ending in 3715

Previous Balance		$4,463.11
Payments And Credits	-	0.00
Purchases	+	0.00
Balance Transfers	+	0.00
Cash Advances	+	0.00
Finance Charges	+	61.01
Other Fees †	+	0.00
New Balance		$4,524.12

See Finance Charge Summary section following transactions for detailed APR information

Credit Line	$5,600.00
Credit Line Available	$0.00
Cash Advance Credit Line	$2,900.00
Cash Advance Credit Line Available	$0.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

† See transaction detail for a description of any fees charged.

Payment Information

New Balance	$4,524.12
Minimum Payment Due*	$179.00
Payment Due Date	May 4, 2010

*Includes past due amount of $89.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to $39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 years	$11,368

If you would like information about credit counseling services, call 1-800-347-1121.

autopay 866-215-1862 [redacted] 7363 4/12/10 make payment online phone

Cashback Bonus®

		Anniversary Month December
Opening Cashback Bonus Balance	$	0.00
New Cashback Bonus This Period	+	0.00
Cashback Bonus Balance	$	**0.00**

To learn more, log in at **www.Discover.com** and select **Rewards**

3 Easy Ways to Contact Us

1. Access your account securely at **www.Discover.com**
2. Call 1-800-DISCOVER (1-800-347-2683) Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943, Salt Lake City, UT 84130

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Manage Your Account Online at www.Discover.com

- Access free online tools like Paydown Planner to create a plan to pay down your balance, securely access statements, pay bills online and easily track all transactions
- Make your money worth more℠—find easy ways to earn and redeem cash rewards
- NEW! Access your account securely through your mobile phone

Transactions

Trans. Date	Post Date	[redacted] 3715

(11)

DISCOVER
FINANCIAL SERVICES

PO BOX 3025
NEW ALBANY, OH,43054-3025

April 6, 2010

Account Number Ending In:
3715
Current Balance
$4,524.12
Amount Now Due
$179.00
Amount Enclosed

LDCXRA01 0013214
William H Sanchez
23128 Colony Park Dr
Carson CA 90745-5564

00000198645621530072400000000000000000000000

Mail top portion in enclosed envelope

Account Number Ending In:3715

Dear William H Sanchez:

We have not received the latest Consumer Credit Counseling Agency payment. Your payment of $179.00 must be received within the next ten business days. If we do not receive this payment, we will assume you are no longer participating in a Consumer Credit Counseling program.

We advise you to contact your Credit Counseling office regarding this matter. If you require further assistance, please call the number below between the hours of Monday-Friday 8:00AM to 11:00PM, Saturday 8:00AM to 4:30PM EST

Sincerely,

Doug Martin
DFS Services LLC
1-800-767-1834

11 LDCXRA01 0013214

1986456215300724

This is an attempt to collect a debt and any information obtained may be used for that purpose.

12

Printed on recyclable papers

Discover More Card Account Summary

Cardmember since 2005

Account number ending in 3715

Previous Balance		$4,546.20
Payments And Credits	-	139.00
Purchases	+	0.00
Balance Transfers	+	0.00
Cash Advances	+	0.00
Finance Charges	+	55.91
Other Fees †	+	0.00
New Balance		$4,463.11

See Finance Charge Summary section following transactions for detailed APR information

Credit Line	$5,600.00
Credit Line Available	$0.00
Cash Advance Credit Line	$2,900.00
Cash Advance Credit Line Available	$0.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

† See transaction detail for a description of any fees charged.

Payment Information

New Balance	$4,463.11
Minimum Payment Due	$89.00
Payment Due Date	April 4, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to $39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 years	$11,367
$157	3 years	$5,648 (Savings = $5,719)

If you would like information about credit counseling services, call 1-800-347-1121.

Cashback Bonus®

		Anniversary Month December
Opening Cashback Bonus Balance	$	0.00
New Cashback Bonus This Period	+	0.00
Cashback Bonus Balance	$	**0.00**

To learn more, log in at **www.Discover.com** and select **Rewards**

3 Easy Ways to Contact Us

1. Access your account securely at **www.Discover.com**
2. Call 1-800-DISCOVER (1-800-347-2683) Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943, Salt Lake City, UT 84130

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Manage Your Account Online at www.Discover.com

- Access free online tools like Paydown Planner to create a plan to pay down your balance, securely access statements, pay bills online and easily track all transactions
- Make your money worth more℠—find easy ways to earn and redeem cash rewards
- NEW! Access your account securely through your mobile phone

Transactions

	Trans. Date	Post Date		
Payments and Credits	Mar 3	Mar 3	PAYMENT - THANK YOU	$ -139.00

13

DISCOVER

DISCOVER

PO Box 3008
New Albany, OH 43054-3008

April 12, 2010

Account Number Ending In:
3715
Current Balance
$4,524.12
Amount Now Due
$179.00
Amount Enclosed

LDCXRA01 0017403
William H Sanchez
23128 Colony Park Dr
Carson CA 90745-5564

0000019864562153007240000000000000000000000

Mail top portion in enclosed envelope

Dear William H Sanchez:

This letter is to confirm your authorization received over the phone on 04/12/10 for payment to your Discover Card from your bank account, using the information listed below:

Payment Amount: $89.00
Bank Account Number Ending In: 7363
Date Payment Presented to Your Bank: April 12, 2010

Please call us immediately at the number below if there is any problem regarding this transaction. Thank you for your continued participation with the Discover Card.

Sincerely,

Marilyn Espinoza
DFS Services LLC
1-800-347-7761

Account Number Ending In: 3715

11 LDCXRA01 0017403

1986456215300724

14

This is an attempt to collect a debt and any information obtained may be used for that purpose.
Discover.com
Discover®, Issued by Discover Bank, Member FDIC

TrueEarnings℠ Card Statement of Account

COSTCO WHOLESALE

Earn cash back virtually everywhere you use the Card.

Prepared For
WILLIAM SANCHEZ

Account Number
XXXX-XXXXX8-51002

Closing Date
04/09/10

Previous Balance $	Payment Activity $	New Activity $ inc. Adjustments and Finance Charges if any	New Balance $	Minimum Amount Due $
7,330.98	0.00	+60.50	=7,391.48	295.00

Payment Due Date
05/04/10

Minimum Amount Due includes:
Past due amount
$147.00
This month's amount due
$148.00
Please refer to page 2 for important information regarding your account

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Amount Due	22 years	$12,232

If you would like information about credit counseling services, call 1-866-391-5446.

Credit Line Summary on 04/09/10	Total Credit Line $	Available Credit Line $	Cash Advance Limit $	Available Cash Limit $
	9,600.00	2,208.52	0.00	0.00

Your account is past due. Pay the past due amount **immediately.**

To manage your card account online or to pay your bill, please visit us at **americanexpress.com/trueearnings.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

Activity

* Indicates posting date

	Amount $
Total of Payment Activity	**0.00**

Continued on Page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

Do not staple or use paper clips

Payment Coupon

Account Number
[redacted]51002

Payment Due Date:
05/04/10

New Balance
$ 7,391.48

Minimum Amount Due
$295.00

WILLIAM SANCHEZ
23128 COLONY PARK DR
CARSON CA 90745-5564

$ _____ . _____
Amount enclosed

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

See Finance Charge section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

Check here if your address or phone number has changed. Note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

0000372552731851002 000739148000029500 06 H

New Activity for WILLIAM SANCHEZ

Card XXXX-XXXXX8-51002

		Amount $
04/09/10	Periodic **FINANCE CHARGE**	60.50
Total of New Activity		**60.50**

Finance Charges

Billing days this period: 30

	Average Daily Balance $	Daily Periodic Rate	Actual **ANNUAL PERCENTAGE RATE**	Nominal **ANNUAL PERCENTAGE RATE**	Periodic **FINANCE CHARGE $**
Purchases	7,360.18	0.0274%	10.00%	9.99%	60.50
Cash Advances	0.00	0.0274%	0.00%	9.99%	0.00
					60.50

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

0 1 4 0 30/43 90/
002 002 00053 R07A1A9A
01395 R07A1A9A 00653
(000)

16

TrueEarnings℠ Card Statement of Account

COSTCO WHOLESALE

Earn cash back virtually everywhere you use the Card.

Prepared For
WILLIAM SANCHEZ

8-3 pm

Account Number
XXXX-XXXXX8-51002

3725 527318-

Closing Date
03/10/10

left message 4/12/10

Previous Balance $	Payment Activity $	New Activity $ inc. Adjustments and Finance Charges if any	New Balance $	Minimum Amount Due $
7,479.59	-212.00	+63.39	=7,330.98	147.00

Payment Due Date
04/04/10
Please refer to page 2 for important information regarding your account

min. 4/27/10

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Amount Due	22 years	$12,232
$237	3 years	$8,515 (*Savings = $3,717*)

NCO credit counsel

If you would like information about credit counseling services, call 1-866-391-5446.

show

Credit Line Summary on 03/10/10	Total Credit Line $	Available Credit Line $	Cash Advance Limit $	Available Cash Limit $
	9,600.00	2,269.02	0.00	0.00

To manage your card account online or to pay your bill, please visit us at **americanexpress.com/trueearnings.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

Activity

* Indicates posting date

		Amount $
03/04/10*	AGENCY REMITTANCE	-212.00

last payment $212 3/3

New Activity for WILLIAM SANCHEZ
Card XXXX-XXXXX8-51002

		Amount $
03/10/10	Periodic **FINANCE CHARGE**	63.39
Total of New Activity		**63.39**

Continued on Page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

Do not staple or use paper clips

Payment Coupon

Account Number
[redacted]51002

Payment Due Date:
04/04/10

New Balance
$ 7,330.98

Minimum Amount Due
$147.00

$ _____ . _____
Amount enclosed

To Pay by Computer, visit:
americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

See Finance Charge section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

Check here if your address or phone number has changed. Note changes on reverse side.

☐

WILLIAM SANCHEZ
23128 COLONY PARK DR
CARSON CA 90745-5564

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

17

(000(01671 R07AJA9A 00814 0010Z. (2) W 03 T 1 001 002 00814 R07AJA9A 0 1 4 0 90745 907

0000372552731851002 00073309800001470 0 06 H

Finance Charges

Billing days this period: 31

	Average Daily Balance $	Daily Periodic Rate	Actual **ANNUAL PERCENTAGE RATE**	Nominal **ANNUAL PERCENTAGE RATE**	Periodic **FINANCE CHARGE $**
Purchases	7,462.50	0.0274%	10.00%	9.99%	63.39
Cash Advances	0.00	0.0274%	0.00%	9.99%	0.00
					63.39

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

0 1 4 0 90745 907
002 002 00814 R07AJA9A
(000(01672 R07AJA9A 00814

18

Visa® Platinum

Account Number [redacted] 3846

Billing Period: 02/12/2010 - 03/14/2010

WELLS FARGO FINANCIAL

Summary of Account Activity	
Previous Balance	$5,181.76
Payments	-$161.00
Other Credits	$0.00
Purchases & Other Charges	$0.00
Cash Advances	$0.00
Fees Charged	**$0.00**
Interest Charged	**$51.99**
New Balance	$5,072.75
Credit Limit	$6,500.00
Available Credit	$0.00
Statement Closing Date	03/14/2010
Days in Billing Cycle	31

Was due 4/8

Payment Information	
New Balance	$5,072.75
Past Due Amount	$0.00
Minimum Payment Due	$161.00
Payment Due Date	04/08/2010

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	$6,111.00

Customer Service: 1-800-247-9215 — W F Financial Cards
Servicio En Español: 1-800-851-7524
Visit Us Online: wellsfargofinancial.com

called 4/14/10 - 12:40pm transferred to Collections Travis Marilyn - 4/15/10 - pay $161 check 4/18/10

If you would like information about credit counseling services, refer to: www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

pay by 4/16/10

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Board at: www.federalreserve.gov/creditcard.

reported Alleged Bankruptcy

Non-Proof

45 days $161

Transaction Summary				
Reference Number	**Trans Date**	**Post Date**	**Description of Transaction or Credit**	**Amount**
E0KHV8P4Y	03/03	03/03	Payment Thank You CCCS	-$161.00
Fees				
			TOTAL FEES FOR THIS PERIOD	**$0.00**
Interest Charged				
	03/14	03/14	Interest Charged on Purchases	$51.99
	03/14	03/14	Interest Charged on Cash Advances	$0.00
			TOTAL INTEREST FOR THIS PERIOD	**$51.99**

fees are stopped if under credit counseling

2010 Totals Year-to-Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$159.30

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90%	$5,144.73	$51.99
Cash Advances	11.90%	$0.00	$0.00

(v) = Variable Rate

Non-Promotional Balance Transfers are included in Purchases

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5642 0002 S2G 1 7 8 100314 0 F PAGE 1 of 2 1 0 5523 0000 SPSI D1AR5642 24392

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Please detach below portion and return with your payment to ensure proper credit. Retain this portion for your records.

Visa® Platinum

Account Number [redacted] 3846

Billing Period: 03/15/2010 - 04/13/2010

WELLS FARGO FINANCIAL

Summary of Account Activity	
Previous Balance	$5,072.75
Payments	$0.00
Other Credits	$0.00
Purchases & Other Charges	$0.00
Cash Advances	$0.00
Fees Charged	**$0.00**
Interest Charged	**$49.85**
New Balance	$5,122.60
Credit Limit	$6,500.00
Available Credit	$0.00
Statement Closing Date	04/13/2010
Days in Billing Cycle	30

Payment Information	
New Balance	$5,122.60
Past Due Amount	$161.00
Minimum Payment Due	$322.00
Payment Due Date	05/08/2010

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	$6,113.00

1-2

Customer Service: 1-800-247-9215
Servicio En Español: 1-800-851-7524
Visit Us Online: wellsfargofinancial.com

If you would like information about credit counseling services, refer to: www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Board at: www.federalreserve.gov/creditcard.

$161 past due w/ pd 4/16 W Fard 5/8
$161 - Sch'd to pay 4/20

Transaction Summary

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Fees				
			TOTAL FEES FOR THIS PERIOD	**$0.00**
Interest Charged				
	04/13	04/13	Interest Charged on Purchases	$49.85
	04/13	04/13	Interest Charged on Cash Advances	$0.00
			TOTAL INTEREST FOR THIS PERIOD	**$49.85**

2010 Totals Year-to-Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$209.15

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90%	$5,096.80	$49.85
Cash Advances	11.90%	$0.00	$0.00

(v) = Variable Rate

Non-Promotional Balance Transfers are included in Purchases

5642 0001 S2G 1 7 8 100413 0 F D PAGE 1 of 2 1 0 5523 0000 SPSI 01AR5642 23716

20

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Please detach below portion and return with your payment to ensure proper credit. Retain this portion for your records.

Visa® Platinum

Account Number [redacted]3846

Billing Period: 04/14/2010 - 05/14/2010

WELLS FARGO FINANCIAL

Summary of Account Activity	
Previous Balance	$5,122.60
Payments	-$322.00
Other Credits	$0.00
Purchases & Other Charges	$0.00
Cash Advances	$0.00
Fees Charged	**$0.00**
Interest Charged	**$50.02**
New Balance	$4,850.62
Credit Limit	$6,500.00
Available Credit	$0.00
Statement Closing Date	05/14/2010
Days in Billing Cycle	31

Payment Information	
New Balance	$4,850.62
Past Due Amount	$0.00
Minimum Payment Due	$161.00
Payment Due Date	06/08/2010

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	$5,789.00

1-2

Customer Service: 1-800-247-9215
Servicio En Español: 1-800-851-7524
Visit Us Online: wellsfargofinancial.com

If you would like information about credit counseling services, refer to: www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Board at: www.federalreserve.gov/creditcard.

pcheck
for 6/8/10

Transaction Summary

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
T06GKS4BS	04/15	04/15	Phone Payment 28695327	-$161.00
F0LFLZDX5	05/07	05/07	Payment Thank You RPS/EPay	-$161.00
Fees				
			TOTAL FEES FOR THIS PERIOD	**$0.00**
Interest Charged				
	05/14	05/14	Interest Charged on Purchases	$50.02
	05/14	05/14	Interest Charged on Cash Advances	$0.00
			TOTAL INTEREST FOR THIS PERIOD	**$50.02**

2010 Totals Year-to-Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$259.17

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.90%	$4,949.58	$50.02
Cash Advances	11.90%	$0.00	$0.00

(v) = Variable Rate

Non-Promotional Balance Transfers are included in Purchases

5642 0001 S2G 1 7 8 100514 0 F PAGE 1 of 2 1 0 5523 0000 SPSI 01AR5642 47627

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Please detach below portion and return with your payment to ensure proper credit. Retain this portion for your records.

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

OP 2.5
Effective Date: 3/17/2008
Revision 0

Attachment "A"

First Consumer Debt Consolidation [500087]
14590 S Military Trail
Suite E7
Delray Beach, FL 33484
Phone: (866)648-7878 Fax: (800)664-1335
www.allegrolaw.net

Sharon Sanchez
23128 Colony Park Drive
Carson, CA 90745

Phone : (310)982-0863
Fax :

RETAINER AGREEMENT

This Agreement made effective as of the 14 day of January, 2009 in Montgomery County, Alabama between Allegro Law, LLC, mailing address 847 S McDonough St., Suite 100, Montgomery, AL 36106, herein referred to as "Firm" and/or "Attorneys" and Sharon Sanchez, hereafter referred to as "Client". Client and Firm in some instances referred to as the "Parties".

1. SERVICES
Attorneys agree to review certain agreements that Client has entered into with one or more credit card issuing banks. Upon completion of this review, Attorneys will independently decide whether Client would be eligible to be entered into a structured settlement agreement with the above referenced credit card issuing banks, or a lump sum settlement with the above referenced credit card issuing banks (the "Debt Management Plan" or "Program"). If Attorneys determine that it is in Client`s best economic interest to enter into the Program, Attorneys shall use their best efforts to negotiate a Debt Management Plan for Client. Client authorizes Attorneys to contact Client`s specified creditors for purposes of obtaining new payment terms, to collect information from such creditors, to arrange for payment in installments to such creditors and to monitor Client`s enrolled accounts. Client hereby authorizes Attorneys to disclose any information concerning his or her financial condition and status to any creditor listed by Client in this Agreement. Attorneys may also obtain any information concerning Client from any creditor listed by Client. Attorneys agree that all information in Client's file will be otherwise kept confidential and used only for legitimate business purposes under the Fair Credit Reporting Act.
Attorneys have contracted with certain agencies to perform certain budget analysis and administrative functions including handling the delivery and receipt of all written documentation relating to the Retainer Agreement. Legal services that are performed under the terms of this Retainer Agreement are generally performed by the Attorneys.
2. FEES
A. In consideration of all legal and other services to be rendered to Client, including, but not limited to, initial account set up, debt analysis, budget review, and creditor negotiations, Client agrees to pay Attorneys an initial retainer fee of $972.00 and thereafter a monthly fee of $59.00. All fees are non-refundable. The Attorneys shall retain the initial retainer and the payment to Client's creditors shall commence with the second monthly payment.

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

4. INCEPTION DATE/AGENCY PERFORMANCE
A. Attorneys shall prepare necessary documents to be forwarded to Client's creditors as of the sixth business day after receipt of an executed Agreement and related documents and fees (the "Inception Date"). Finalization of the negotiation process may take up to one hundred and twenty (120) days from the Inception Date and creditors may not apply interest rate reductions or other Program benefits to Client`s accounts until the negotiations are complete. Client should continue to pay directly to creditors any difference between the proposed minimum monthly payments established by Attorneys and the minimum payment required by each creditor until the Program has been accepted.

Failure to do so may result in Client not satisfying the minimum payments currently required by each creditor, and therefore result in Client falling past due on their required minimum payments. As a result, Client's creditors may report Client as past due to credit reporting agencies.
B. Attorneys shall negotiate a Program for Client subject to ongoing amendments negotiated by Attorneys and Client`s creditors. Attorneys shall perform or oversee all services necessary to effectuate the Program by receiving funds from Client and distributing such funds, less fees as set forth in Article 2, to creditors promptly after such funds have been received and cleared. Attorneys may outsource certain administrative services to be performed hereunder to third parties.

5. CLIENT DUTIES
A. Client will provide Attorneys with full and accurate information about Client`s finances, creditors, assets, income, debts, and employers. Attorneys are authorized to obtain similar information from Client`s creditors. Except as required by law or as otherwise expressly set forth in this Agreement, Attorneys will not provide Client`s information to any third party except employees and agents administering the Program, any permitted assignee, and Client`s creditors.
B. Client shall notify Attorneys upon receipt of statements or notices that threaten collection or legal action or advise that a debt has

been purchased by or collection assigned to another company.

6. ADDITIONAL CLIENT NOTICES AND ACKNOWLEDGMENTS
A. Client acknowledges that failure to comply with the terms of the Program by missing one or more payments or making partial payments may cause creditors to discontinue or alter concessions made under the Program with respect to principal indebtedness, interest rate, penalties, or fees.
B. Client acknowledges that Client has read Attorneys privacy statement which is attached hereto and hereby incorporated by reference in this Agreement.
C. Client acknowledges that Attorneys (i) do not provide financial planning, investment advice or tax advice, (ii) do not make any advances of money or loan money to Client or on Client`s behalf, (iii) do not provide or engage in credit repair or undertake to eliminate any negative entries in Client`s credit report. Attorneys have no responsibility for any past, present, or future credit rating assigned to Client by creditors.
D. Client acknowledges that creditors participating in the Program may make voluntary fair share contributions to Attorneys, which are retained by Attorneys. Attorneys will cooperate with all creditors regardless of whether they make such contributions or rebates.
E. Legal services that are performed under the terms of this Agreement are generally performed by Attorneys except for certain compliance and reporting issues, which may be delegated. Attorneys shall be paid in full from the fees set forth in Article 2 and Attorneys will not charge Client directly for any additional legal fees.
F.Client agrees they have received and read the Process Verification, attached hereto and hereby incorporated by reference in this Agreement.

7. ADDITIONAL UNDERSTANDINGS
A. Client may receive, upon request at any time, and Attorneys will deliver to Client every 3 months, documentation of the total amount received from the Client, the total amount paid to each creditor, the amount of fees paid, adjustments, if any, for expected available rebates from creditors to be shared with Client, the total amount each creditor has agreed to accept as payment in full on any debt owed by the Client and any amount held by Attorneys in reserve for the Client. Client may also access account information and certain records on the Attorneys' secure website using a personal user ID and password. Client shall monitor all account statements and notify Attorneys promptly of any apparent errors.
B. Attorneys may propose amendments to the Program to reflect changes in the monthly minimum payment, finance charges, fees, or penalties imposed by creditors, changes in the identity or requirements of creditors, or other factors. Except for changes in payment, which require Client confirmation, such changes shall be effective upon twenty (20) days prior written notice unless Client objects in writing to the changes within such twenty (20) day period.
C. Client`s creditors may require Client to surrender credit cards and/or may reserve the right to close any account in the Program. Client agrees to make no charges on accounts submitted to the Program and to not assume any new debts without Attorneys' prior approval.
D. Client acknowledges that only Attorneys can provide informational legal advice and that if legal advice is needed, Client will immediately contact Attorneys at their corporate offices by mail to Allegro Law, LLC, 223 Wall Street, #177, Huntington, NY 11743 or by e-mail to info@AllegroLaw.net

8. RELEASE AND INDEMNITY
A. Client agrees to indemnify and hold Attorneys harmless from and against any and all claims, suits, costs, demands, damages, liabilities and expenses, including, without limitation, attorneys fees, of whatever kind or nature, which Attorneys may sustain or become subject arising out of or in any way related to the services provided by Attorneys or its agents to Client hereunder.
B. Attorneys have no responsibility for, and Client hereby releases and discharges them from, any and all claims arising from inaccuracies or omissions of information provided by Client; errors, omissions or delays of creditors; and Client`s failure to make all monthly payments as agreed including failure to have paid or continue to pay creditors prior to acceptance of the Program. Attorneys shall in no event be liable for any incidental, special (including but not limited to loss of use or lost profits), indirect, exemplary or punitive damages, whether foreseeable or not, occasioned by their failure to perform hereunder, delay in its performance or any other cause, except as may arise as a result of Attorneys professional malpractice or the agents' gross negligence or willful misconduct.

9. TERMINATION
Client may terminate this Agreement upon 10 days written notice to Attorneys without any fee or penalty. Attorneys may terminate this Agreement upon 10 days written notice to Client for any reason including Client`s revocation of the electronic transfer authorization or failure to make two successive monthly deposits to Client`s Program account. Attorneys shall not communicate any derogatory information about Client to a creditor based solely on the fact that Client has terminated the Agreement. Client is hereby notified that cancellation of this contract, whether by the Client or the Firm, terminates the terms and conditions of the contract prospectively from the date of cancellation. Client holds Firm harmless for any adverse consequences pertaining to the Client's debts enrolled as part of this contract, that may result from services performed under this contract prior to cancellation, including, but not limited to, the closing of any or all such debts.

10. MISCELLANEOUS
A. All controversies, claims, or disputes which may arise between Attorneys and Client arising out of or related to this Retainer Agreement shall be determined by arbitration pursuant to the commercial arbitration rules of the American Arbitration Association in Alabama. The decision of the arbitrator shall be binding on the parties hereto and judgment may be entered thereon in any court having jurisdiction. This Agreement and the interpretation hereof, shall be governed exclusively by its terms and by the laws of the State of Alabama, without reference to its choice of law provisions. If any provision of this Agreement or the application thereof to any party or circumstance shall be invalid, illegal or unenforceable to any extent, the remainder of this Agreement and the application thereof shall not be affected and shall be enforceable to the fullest extent permitted by law. Each and all of the covenants, terms, provisions and agreements herein contained shall be binding upon and inure to the benefit of the parties hereto and, to the extent permitted by this Agreement, their respective heirs, legal representatives, successors and assigns. Attorneys may assign duties under this Agreement upon notice to Client.
B.All paperwork should be sent or faxed directly to Client's counselor at the address or fax number provided to Client.
C.This Contract may be amended by Firm at any time upon 20 days notice of such an amendment.

11.Allegro Law, LLC is a limited liability corporation. 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. 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.

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

13.CONSUMER CREDIT FILE RIGHTS
Client acknowledges that it has read the attached Consumer Credit File Rights under State and Federal Law and understands the terms thereof.

CLIENT ACKNOWLEDGES THAT CLIENT HAS READ AND UNDERSTANDS EACH OF THE ABOVE PROVISIONS, TERMS, AND CONDITIONS OF THIS AGREEMENT. ATTORNEYS AND CLIENT HAVE BOTH RECEIVED A COPY OF THIS AGREEMENT AND ATTACHMENTS AND AGREE THAT THERE ARE NO AGREEMENTS, PROMISES, AND REPRESENTATIONS BETWEEN THEM OTHER THAN THOSE CONTAINED IN THIS AGREEMENT AND THE RELATED AUTHORIZATIONS AND OTHER DOCUMENTS EXECUTED SIMULTANEOUSLY HEREWITH.
YOU MAY CANCEL THIS AGREEMENT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME BEFORE MIDNIGHT CENTRAL TIME OF THE 3rd BUSINESS DAY THAT BEGINS THE DAY AFTER YOU AGREE TO IT BY ELECTRONIC COMMUNICATION OR BY SIGNING IT BY 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 9 SHALL APPLY.

☑ I have read the Client Agreement and I accept the above terms.

Sign Electronically

Client

First Name :	Sharon
Last Name :	Sanchez
Social Security :	522603193
Date of Birth :	06/28/1945
Client IP Address :	75.213.69.30
Signed Date:	1/14/2009 7:46:44 PM

FCDCTCX

Or Sign and Return to Our Office

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025
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** _____

Please Sign

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

OP 2.5
Effective Date: 3/17/2008
Revision 0

First Consumer Debt Consolidation [500087]
14590 S Military Trail
Suite E7
Delray Beach, FL 33484
Phone: (866)648-7878 Fax: (800)664-1335
www.allegrolaw.net

Sharon Sanchez
23128 Colony Park Drive
Carson, CA 90745

Phone : (310)982-0863
Fax :

EFT Agreement

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

Account: Checking
Routing Number: 122000247
Account Number: 5153677363
First Debit Date: 01/23/2009
Amount: $972.00
Reoccurring Debit Day: 23
Amount: $872.00

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 :	Sharon
Last Name :	Sanchez
Social Security :	522603193
Date of Birth :	06/28/1945
Client IP Address :	75.213.69.30
Signed Date:	1/14/2009 7:46:44 PM

FCDCTCX

Or Sign and Return to Our Office

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025
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**

Please Sign Please Sign Please Sign Please Sign

William and Sharon Sanchez
23128 Colony Park Drive
Carson, CA 90745
(Sharon cell #) 310-982-0863

Sshar1945@aol.com

September 22, 2010

resubmitted 12/8/10

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

To Whom It May Concern:

This is to notify the BMC Group that we received the recent letter regarding the bankruptcy case of Allegro Law, LLC and we are making a claim (see Attachment "B"). We became clients of Allegro Law, LLC in January 2009 through First Consumer Debt Consolidation, Inc. under their debt management plan. The plan was working well until March 2010 when the agreed to monthly amount of $881 was withdrawn from our bank by Allegro (see Attachment "C") but no money was dispersed to any of our creditors for the next month's payment. We found out about it later that month when we started receiving letters or phone calls from our creditors asking for the April payment. We checked our bank account to find that the regular withdrawal amount of $881 was taken out on 3/11/10 (see Attachment "D") and after talking to all our creditors determined that none of them received payments for April. Statements (Attachment "E") from our creditors are attached for your review.

We are requesting that Allegro Law reimburse us for the full $881 withdrawn, but not dispersed, as it should have been.

Please contact William or me at either phone number, by regular mail or via emails below.

Thank you,

S. Sanchez

Sharon Sanchez
23128 Colony Park Drive
Carson, CA 90745

310-982-0863 – Sharon -Cell #
310-702-7486 – Bill -Cell #
Email: Sharon – sshar1945@aol.com
Email: William – wsanchez2@vzw.blackberry.net

Enclosures:
Attachment "A" – Client Agreement (4 pgs)
Attachment "B" – Proof of Claim (1 pg) → corrected/updated
Attachment "C" – Allegro Law Qtrly Statement dated 1/01/09 thru 3/31/09 (1pg)
Attachment "D" – Wells Fargo Statement dated 3/11/10 thru 4/12/10 (2 pgs)
Attachment "E" – Statements of our Creditors (6 creditors, 21 pgs total)