

Texas Retainer Agreement

This letter is intended to be confirmation of our meeting ofI spoke with you concerning your retention to represent me in a personal bankruptcy proceeding to be filed in theDistrict ofYou advised me that the basic cost of such a proceeding would be \$.....in fees and \$175.00 filing fee.

You further advised me and it appeared from your conversation with me that some of the loans which I obtained may create discharge problems, and that a discharge complaint on any or all of them might be successful.

You further advised me that you would require \$.....to contest each and any such complaint in the Bankruptcy Court. You further advised me that any appeal from a decision of the Bankruptcy Court regarding dischargeability of a debt would be substantially more expensive. I, further, understand that your opinions regarding dischargeability are based only on your conversation with me.

I wish to employ you to file a bankruptcy petition on my behalf. I further wish to employ you to contest any complaint challenging my discharge or the dischargeability of any specific debt. At such time as such a complaint is filed, I will furnish you or see that you are furnished with \$.....to cover your fees for such a contest. I further state at this time that, in the event an appeal from a decision concerning dischargeability should be desired by me or should be instituted, in the event I am initially successful, that I will provide sufficient funds to cover your fees and expenses for such appeal.

I hereby acknowledge that your agreement to represent me in connection with any of the matters addressed in this letter is expressly conditioned upon my payment of the amounts described above. I understand that, while you may be able to obtain payment for some services rendered on my behalf from my bankruptcy estate, responsibility for payment of your fees is mine. To the extent that you undertake any representation of me and I fail to pay the required amounts, this letter shall constitute my agreement to your withdrawal from such representation, and you may provide it to any court as evidence of same.

Sincerely,

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Debtor's Name