

HELPS

Help Eliminate Legal Problems for Seniors and the Disabled
OLSEN OLSEN & DAINES, LLC

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Many individuals on Social Security, pension, disability or veterans benefits do not have enough money to pay their debts. Nevertheless they are constantly harassed by creditors with phone calls and letters. Under Federal law this income is exempt from garnishment.

Bankruptcy under the new law has become expensive. Under our debt counseling service we act as your attorney. We contact your creditors and advise them that collection is not possible and work with creditors to have the debt written off as uncollectible.

We are a local Oregon-Washington law firm that has been assisting persons with debt problems now for over 30 years. You will not be dealing with a company from back east but with a local group of attorneys familiar with Oregon-Washington Laws. We know the answers to your questions and will talk with you over the phone!

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WE ENFORCE THE RIGHTS OF PERSONS ON A FIXED INCOME!

SERVICES

1. When you become our client we contact each of your creditors and advise them you are judgment proof. We advise them that we are your attorneys and to not contact you further. You refer your creditors to our office.
2. If debt collection action continues, we will warn the creditor, demanding the contact stop.
3. If the contact continues we can file a lawsuit against the creditor for violating unfair debt collections laws AT NO COST TO YOU. Our firm has filed hundreds of these lawsuits on behalf of our clients.
4. A creditor can "sell" the debt to another collector so it is possible that these collection actions might go on for years. When we represent you we are your attorneys for these other collections.
5. You will be represented by an attorney. Our phones are answered 8-5 Monday through Friday. We are always available for consultation.
6. Our representation is for your unsecured debt only. This generally means credit cards, medical bills, and other debts where there is no collateral or security. We can answer questions about other matters.
7. We offer this service because many Seniors and those with disabilities cannot afford the high cost of bankruptcy or would rather not file a bankruptcy because they are otherwise exempt. They do not want to deal with the harassment by creditors.

8. Our fee is a one time setup fee for **\$200**. We then charge an additional fee of **\$20 per month for 1-10 creditors, \$25 for 10-20 creditors**, or a maximum of **\$30 for over 20 creditors**.

9. Because we are experts in this field, we are able to answer your questions about asset protection. In some instances you may decide to file a bankruptcy and for our clients in this program we offer a discounted fee.

FREQUENTLY ASKED QUESTIONS

1. Can I still use my credit cards?

Generally, no. Since you won't be making payments on them the accounts will be closed. You may be able to keep a small card (i.e. gas card) as long as it is paid current each month.

2. How soon can you contact my creditors?

As soon as we receive the attached application and fee we will contact your creditors within ten days of our representation. After that, the harassment should stop.

3. What if I keep getting harassed?

We will send them a warning letter. If you get a collection letter, simply forward it to our office. Harassment should stop. If a creditor does violate the law, we will sue them at no cost to you!

4. Will this program affect my credit report?

Yes. When you fail to pay your creditors it is reported on your credit report.

5. Can I call you with my questions?

Absolutely. If someone is not available immediately you will be offered a telephone appointment normally within 24 hours or sooner.

6. Can you help me if I decide to file bankruptcy?

This program is designed for persons who are judgment proof, who don't want to or can't afford to file bankruptcy, but want an attorney dealing with their creditors. If you decide to file bankruptcy we can help you.

7. Can you help protect my home, bank accounts, and cars?

Yes, we know exactly what to tell you to do. We are here to answer your questions.

8. How do I get started?

You need to fill out the attached application and return with the agreement signed and the initial fee of \$200. We will send you a bill each month for the monthly fee.

9. Can my creditors continue to call me?

Once a collection agency or law firm is informed that you are represented by counsel they cannot legally contact you again. However, an original creditor may continue to call, but they cannot harass you.

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Debt Counseling Application

OLSEN OLSEN & DAINES, LLC

1. Complete Name of Husband and Wife: _____

2. Complete Address: _____

3. Phone Numbers: Home _____ Cell _____

4. Source and Amount of Monthly Income-

Social Security: \$ _____

Pension: \$ _____

Disability: \$ _____

Veterans Pension: \$ _____

Wages: \$ _____

If Wages, Name of Employer: _____

Address of Employer:

Hours Worked per Week: _____

Rate of Pay per Hour: _____

5. Your Bank Account Name(s) and Branch(es):

6. Do You Own a Home? Yes No

If Yes, What is Owed on All Mortgages: \$ _____

What is the Value of the Home? \$ _____

Are You Current on Your Mortgages? Yes No

If in Arrears, How Much? \$ _____

If in FORECLOSURE and you want to keep the home, schedule an appointment with one of our attorneys immediately!

7. List the Name and Address of each Creditor or Collection Agency. Attach the Most Recent Collection Notice if Possible.

INCLUDE THE ACCOUNT NUMBER. *(Attach additional sheets if necessary)*

a.

b.

c.

d.

e.

f. _____

g.

h.

i. _____

j. _____

9. Are You Being Sued? Yes No

If Yes, List Name of Creditor, Address, the Court, and Amount.

a.

b.

c.

10. Do You Anticipate Receiving an Inheritance in the Future? Yes No

If Yes, Notify one of our Attorneys.

11. Do You Have any Unusual Assets or a Claim Against Anyone? Yes No

Land or Real Property Other than Home Listed Above? Yes No

If Yes, Provide Details: _____

Do You have Over \$7,500 in a Bank Account? Yes No

If Yes, Notify one of our Attorneys.

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Professional Services Agreement with Olsen Olsen & Daines, LLC

1. Olsen Olsen & Daines (attorneys) agrees to represent _____
(fill in your name) afterwards “client” in matters relating to client’s unsecured creditors.
2. Upon receipt of the attached application attorneys will notify client’s creditors of client’s exempt status and demand collection action cease. Attorneys agree to accept phone calls from creditors and will work to stop creditor harassment. Client may call the attorney **whenever** they have a question.
3. Client understands that attorney cannot stop illegal action by the creditor. Client understands that some creditors may still contact them after they have been notified and that attorney cannot prevent illegal conduct.
4. Client will keep a written phone log of creditor contact after the attorney begins representation so the attorney has evidence if a lawsuit is necessary.
5. This agreement may be terminated by either party at any time. If the attorneys terminate the agreement within the first 4 months they will refund all monies paid by the client.
6. Client understands that they are not paying their bills and that the creditor may choose to file a lawsuit and serve a summons and complaint on the client. The attorney will advise the client not to respond and a judgment may be taken against the client. Attorney will advise the client through this process. If the client is required to attend a ‘debtors exam’ attorney will represent the client at that court hearing. Client will promptly give attorney copies of any lawsuits that may be filed.
7. The fee for services will be \$200 plus \$20 per month for 1-10 creditors, or \$25 for 10-20 creditors, or \$30 for over 30 creditors. The attorney will bill monthly. If client is more than sixty days in default attorney representation will terminate. Representation may begin again at the discretion of the attorney. Client may of course cancel at any time. Fees may be paid by debit card or automatic withdrawal.
8. Client understands that this service is offered primary as a service to seniors and disabled people that are judgment proof, exempt from garnishment, who don’t want to deal with the creditors and cannot afford a bankruptcy.
9. If a lawsuit is necessary against your creditor, we will not charge for that service, however, client understands that we may be entitled to be paid attorneys fees for brining that action which will be paid by the creditor, not the client. We retain the final decision on when a lawsuit is reasonable against an offending creditor.
10. When we have been retained we will confirm our representation and provide a special phone number for you to give the creditors if they call.

Dated: _____

Client Signature: _____ Olsen Olsen & Daines: _____

DIRECT PAYMENT AUTHORIZATION FORM

I authorize Olsen Olsen and Daines LLC to initiate electronic debit entries to my:

_____Checking Account

_____Savings Account

on the _____ of each month beginning _____, _____.
(10th or 25th)

for payment of my _____.
(Type of service)

I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. This authority will remain in effect until I have canceled it in writing.

Date _____

FINANCIAL INSTITUTION: _____

A/C NUMBER AT FINANCIAL INSTITUTION: _____

FINANCIAL INSTITUTION ROUTING NUMBER: _____
(first set of numbers on bottom of check between the colons - 9 digits)

FINANCIAL INSTITUTION CITY AND STATE: _____

SIGNATURE _____