

This will be EASY AS 1, 2, 3. Here's Why:

Overview Of The Filing And Processing Procedures

CHAPTER 7

1. GIVE US YOUR INFORMATION and your payment for preparation. And, we properly prepare all your documents and give you the simple filing instructions
2. YOU GIVE THE CLERK THEIR FILE FOLDER AND KEEP YOUR FILE COPY FOR YOUR RECORDS. It only takes about 5 minutes to walk into the clerks office, hand them a folder and their \$335.00 fee. Or, they may even waive the fee or it set up in installments over a 4 month period. Talk about simple! You can even mail it in!

The Clerk will give you a receipt telling you: The Case Number, and Date and time of Your Creditor's Meeting. [Don't Worry! No creditor's are going to show up. It's about 6 weeks after you file and it only lasts about 2 minutes.]

3. You'll attend the brief meeting with **no judge**, just the Trustee who is a person paid by the Court to process your case. They will check your DL and Social Security Card for identification. Then, they will ask you about 3 simple "YES or NO" questions like:
 - A. Did You Report everything Truthfully"
 - B. Do you have any changes to make?
 - C. Did the Preparer give You any legal Advice?

As Bugs Bunny would say: "That's all folks!" **It's Really that easy!**

Now, you are through unless you are reaffirming a motor vehicle you want to keep and keep making your payments on. If you do have such a vehicle, you will have one additional meeting to attend about 6 weeks later where you will be asked if you still plan to reaffirm that vehicle and if you think you can make the payments. You have to say YES in front a judge but it's no big deal - it takes less than a minute!

Congratulations! You're DEBT FREE and you'll get your DISCHARGE MAILED TO YOU about 2 or 3 weeks later. IT'S REALLY IS THAT EASY! The Discharge is usually mailed out between 100 and 120 days after your original filing date; **but, your being harassed by collections will stop almost immediately after you file you case.** A lawyer will never tell you how easy it is, because they want to keep it secret so they can charge BIG FEES! **Now,** you know why you can do a bankruptcy without a lawyer - **Because - It's Really that easy!**

All you need is for us to properly prepare your case and You May Be Debt Free!

DON'T WAIT! CALL 904 - 264 - 4005 NOW AND MAKE YOUR APPOINTMENT !

BANKRUPTCY INFORMATION WORKSHEET - Chapter 7 or Chapter 13

Many people complete this in an hour once they get their info. together. If you want, You can fill in some and you'll skip a lot of pages. Or , We Can do it all for you once you get your information together - It's Your Choice!

Is being Debt Free and Ending Creditor Harassment worth and hour of your time?

We are Professional Bankruptcy Preparers. We type your case for you to file with the clerk. This Worksheet will help you gather what you need to **file a successful bankruptcy as easy as 1, 2, 3.**

STEP # 1 - Getting Organized:

Gather the following: *(For Joint filings, you need all the info. for both Husband and Wife.)*

- A. Checking or Savings Account Numbers for current accounts and for any you have closed in the past 12 months. *(For closed accounts - list Date & Amount. at closing.)*
Get your last statement showing the value of any IRA's, Pension plans, 401(k) plans.
NOTE: Most folks don't have any of the following; but if you do have any annuities or Life Insurance Plans that have built up cash surrender or loan values get the Policy Number and the Value of the policy either from your last statement or by calling your Insurance agent or company. [Term Insurance or insurance by your employer does not have cash values.]
- B. Get any info. you have relating to a repossession or foreclosure within the past year.
- C. All pay advices (stubs) for earnings in the 6 months prior to the month in which you file your bankruptcy (If you don't have all your pay stubs, you can ask your employer to give you a print out of your Gross Earnings beginning the 6th. Month before the current month to the present.) Example: (If you're filing in: July, you need Jan. thru June or if you're filing in Sept. you need Mar. thru Aug.)
- D. You'll also need to report your gross earnings (That is your total amount before any deductions.) by source or employer for THE PAST 2 CALENDAR YEARS and this year to date. (You' can get this from your W-2's or your 1099's which should be attached to the tax return for that year.) **Hint:** If you got money from 2 employers - you'll have 2 figures to report that year. [Your pay stubs above gives us this years totals.]
- E. Lastly, either from your bills or your credit report, **(You can get a free credit report from Annual Credit report.com if you haven't pulled one in the past 12 months.)** You will need each creditor's **Name, Address, Account Number**, the approximate **amount you owe to each creditor** and a **list of any payments you made to that creditor in the last 90 days including the date of each payment and the amount of each payment.** (Most of the time, you can get this from your check register or your last 3 months statements.)

NOW, You have everything needed to properly fill out your worksheet. Just

Call us at 904-264-4005 NOW to prepare your bankruptcy and help you

Start Living DEBT FREE!

DID YOU KNOW THAT: IF YOU'RE FACING A FORECLOSURE, YOU MAY FILE A CH. 7 BANKRUPTCY AND STAY IN YOUR HOME FOR UP TO SEVERAL YEARS WITHOUT HAVING TO MAKE ANY MORE PAYMENTS

STEP # 2: Fill out the Worksheet. [If this is a joint bankruptcy, the Husband's name should be listed first.]

Full Name: _____ Marital Status: _____ Age: _____

Soc. Sec. # _____ - _____ - _____ Phone: (____) _____

Any other names you've been known by in the last eight years: _____

Address _____ City _____ State _____

Zip: _____ County _____ Your Current Average Gross (before deducts) Income: _____

(Check one): week, ___ every two weeks, ___ twice monthly _____, monthly ___, Yearly _____

How many dependent exemptions do you claim on your taxes including yourself? _____

Check correct information: Married ___ or Single ___. Filing: by yourself ___ or, jointly ___

If you're filing with your spouse and your spouse doesn't live at the same address as shown above, check here: ___ and list spouse's address here: _____

Have **you** filed for bankruptcy in the last 8 years? If so, where: _____

Date of Filing: _____ If filing Jointly, Has **your spouse** filed bankruptcy in the last 8 years? If so, where: _____ Date of Filing: _____

If filing with your spouse: Spouse's Name : _____ Age _____

S.S.# _____ - _____ - _____ Spouse's phone number if different? _____

Any other name your spouse has been known by in the last eight years: _____

If, you are married, State Your Spouse's Current Average Gross (before deducts) Income: _____

(Check one): week, ___ every two weeks, ___ twice monthly _____, monthly ___, Yearly _____

PERSONAL PROPERTY VALUES WORKSHEET:

If you're filing by yourself, then naturally, you'll only list property owned by you, or possibly joint with another person. If the property below is owned jointly with another person, give their name and relationship, if any.

If you're filing jointly with a spouse, List: whether the property is owned by just one of the spouses or we'll assume it is jointly owned by both of you. Use **H** or **W** to indicate which spouse owns the property. Or, if owned jointly **with a 3rd party** - use **J** and give party's name and relationship, if any.

Lastly, Some of our clients have told us they assigned values to their personal property based upon what they think it would bring at a garage sale or other distressed sale condition and they had very little trouble in staying under the their allowable exemptions. (Some clients have even said they look at it like what they'd pay for it and not what they'd like to get for it.) Use whatever method you choose to conservatively value your personal property. Please don't ask us to advise you how to establish your market values as the law doesn't allow us to give you advice! Please, just **"X" out OR LEAVE BLANK any space that's not applicable!**

A. REAL ESTATE: address or legal description: _____

Total amount owed: \$ _____ Market value: \$ _____

1. CASH ON HAND: _____

2. DEPOSITS IN FINANCIAL INSTITUTIONS (Example: Bank of America: Checking Acct. #432281, \$12.00 balance and Savings Acct. #0011385 with \$10.00 balance.) _____

3. SECURITY DEPOSITS: _____

4. HOUSEHOLD FURNISHINGS: (Ex. L/R Couch, Chair, TV & VCR - Joint - \$200.00 Mkt. Value: **If this is an individual bankruptcy and your spouse owns all the furniture, then, there is none for you to list.**)

Living room: _____

Dining room: _____, Kitchen: _____

Bedroom #1: _____, Den: _____

Bedroom #2: _____, Other: _____

Bedroom #3: _____, Other: _____

Bedroom #4: _____, Other: _____

5. BOOKS, PICTURES & ART OBJECTS: _____

6. WEARING APPAREL - CLOTHES: _____

7. JEWELRY OR FURS: _____

8. FIREARMS, OTHER SPORTS OR HOBBY EQUIPMENT: _____

9. INTEREST IN INSURANCE POLICIES WITH A CASH VALUE: (Give Policy Number & Cash or Loan Value.)

10. ANNUITIES: _____

11. INTEREST IN AN EDUCATION IRA OR A QUALIFIED STATE TUITION PLAN. IF YES, EXPLAIN

12. PENSION & PROFIT SHARING PLANS: _____

13. STOCK & INTEREST IN ANY BUSINESS: _____

14. INTEREST IN ANY PARTNERSHIPS: _____

- 15. GOVERNMENT & CORPORATE BONDS: _____
- 16. ACCOUNTS RECEIVABLE (Collectable debts owed to you): _____
- 17. FAMILY SUPPORT TO WHICH YOU'RE ENTITLED SUCH AS ALIMONY or CHILD SUPPORT:

- 18. OTHER LIQUIDATED DEBTS OWED TO YOU, (Tax refunds): _____
- 19. EQUITABLE OR FUTURE INTEREST IN LIFE ESTATES:

- 20. INTEREST IN THE ESTATE OF A DECEDENT, DEATH BENEFIT PLAN OR TRUST: _____

- 21. OTHER CONTINGENT AND UNLIQUIDATED CLAIMS: _____

- 22. PATENTS, COPYRIGHTS INTELLECTUAL PROPERTIES: _____
- 23. LICENSES, FRANCHISES AND OTHER INTANGIBLES: _____
- 24. CUSTOMER LISTS & OTHER COMPILATIONS CONTAINING PERSONAL INFO. PROVIDED TO
THE DEBTOR BY INDIVIDUALS IN CONNECTION WITH OBTAINING A PRODUCT OR SERVICE
FROM THE DEBTOR PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES:

- 25. AUTOMOBILES, TRUCKS, TRAILERS & OTHER VEHICLES: _____
- 26. BOATS, MOTORS & ACCESSORIES: _____
- 27. AIRCRAFT & ACCESSORIES: _____
- 28. OFFICE EQUIPMENT & SUPPLIES: _____
- 29. MACHINERY, FIXTURES, EQUIPMENT AND SUPPLIES: _____
- 30. INVENTORY: _____
- 31. LIVESTOCK, POULTRY & OTHER ANIMALS: _____
- 32. CROPS: _____
- 33. FARMING EQUIPMENT & IMPLEMENTS: _____
- 34. FARM SUPPLIES: _____
- 35. OTHER PERSONAL PROPERTY (If not already covered above): _____

CURRENT INCOME INFO: [Schedule I] (This comes from the pay stubs for the Current amount)

Yours Information: Gross income per pay period _____

Fed. Taxes, State Taxes, S.S. (FICA & M/C Taxes) TOTAL TAXES: _____

Medical & Dental Ins., Life Insurance: TOTAL INSURANCE DEDUCTIONS: _____

Union Dues: _____

Your Spouse's Gross income per pay period _____

Fed. Taxes, State Taxes, S.S. (FICA & M/C Taxes) TOTAL TAXES: _____

Medical & Dental Ins., Life Insurance: TOTAL INSURANCE DEDUCTIONS: _____

Union Dues: _____

Check whatever applies: RENTERS

I/we rent _____ and, I/we want to keep renting: ___ YES or ___ NO. If No, When does lease end? _____. Are you Current on the rent? ___ YES or ___ NO. If Not current and you want to break the lease without being responsible for paying the balance, check here: _____

If breaking lease, Give Landlord's name & address: _____

Check whatever applies: HOME OWNERS:

I/we have a home with ___ 1 mortgage or ___ 2 mortgages: I/we are _____ current or _____ behind. If behind, how many months on each: Mort. #1 is _____ months behind. Mort. #2 is _____ months behind. If you have you been threatened with Foreclosure, Bring any documents you have pertaining to the foreclosure.

Do you have any dependents? If so, state their names below:

Name: _____ Age: _____ Relationship: _____

Name: _____ Age: _____ Relationship: _____

Name: _____ Age: _____ Relationship: _____

Name: _____ Age: _____ Relationship: _____

>>>>>>> WARNING <<<<<<<

This information IS NOT OPTIONAL! You must furnish this if you want to do a bankruptcy! EMPLOYMENT & INCOME INFORMATION: You must list your actual GROSS income received for the past 6 months, by month, ending the last day of the last FULL month before your filing!

FURNISH ALL YOUR PAY STUBS, or, A PRINTOUT FROM YOUR EMPLOYER showing your last 6 months Income , and, WE'LL DO THE WORK FOR YOU!

Yours

Month	Actual Income Rec'd
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Your Spouse's, If you're married and residing at the same address, You must list spouse's last 6 months Income even if you're filing individually!

Month	Actual Income Rec'd
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Yours

Your Spouse's, if Joint

Employer: _____
Address: _____
Cy, St, Zip: _____
Job Title: _____
How long on Job: _____

Employer: _____
Address: _____
Cy,St, Zip _____
Job Title: _____
How long on Job: _____

Next, we need your current pay stub to figure your current income.

If you or your spouse work a 2nd job, furnish that pay stub also and check here: ____ Then, list the same employer information requested above on back of this page for that employer. Are you paid: ____ Weekly, ____ Bi-Weekly (every 2 weeks), ____ Bi-Monthly (2X mo.),or, ____ Monthly.

List and identify any other Source of Income such as Pensions, Net Rental Income after expenses, Alimony or child support received for the support of a dependent child.

Yours: _____ Your Spouse's (if Joint): _____

MONTHLY EXPENSES: (List only your applicable monthly expenses and leave blank or "X" out any space for which you have no expenses.):

Rent/Mortgage _____ Electric and heating _____ Water/Sewer _____ Tel. _____
Other Utilities _____ Home Maint. &Repairs _____ Food _____ Clothing _____
Laundry/ Dryclean _____ Med.& Dental _____ Transportation (not including carnets) _____
Recreation Clubs, Entertainment & Newspapers etc. _____ Charitable Contributions _____
Homeowner /Rental Ins. _____ Life Ins. _____ Health Ins.(not deducted from your check _____
Auto Ins. _____ Other Ins. _____ Taxes not deducted from wages or included in home
mortgage pymts. _____ Installment auto payments: _____ Total of other installment pymts.
due monthly for all other debts _____ Court ordered Alimony/support paid to others: _____
Pymts. for dependents not living in your home: _____ Operational Expenses of a business, or
a farm _____ Other Expenses: _____

IF you are filing jointly with your spouse AND you maintain separate households, because you're separated or whatever, the spouse should make a separate copy of this monthly expenses form and enter their monthly expenses separately on that separate form:

STATEMENT OF FINANCIAL AFFAIRS WORKSHEET: YOU'RE ALMOST FINISHED!

1. List your income this year to date and the previous 2 years. Include the sources of that income (Places you worked): (We've provided multiple lines for each year in case you had 2 or more employers in any given year. Skip any line not needed and go to the next year.) Hint: Most folks don't have anything to list in 3(b) or 3(c) and just skip those areas. If you haven't paid any creditors listed in your bankruptcy within the past 90 days, you'll also skip 3(a).

YOURS:

This year to date Amt.	\$ _____	From Source: _____
This year to date Amt.	\$ _____	From Source: _____
This year to date Amt.	\$ _____	From Source: _____
Last Year: Amt.	\$ _____	From Source: _____
Last Year: Amt.	\$ _____	From Source: _____
Last Year: Amt.	\$ _____	From Source: _____
Year before last :Amt.	\$ _____	From Source: _____
Year before last :Amt.	\$ _____	From Source: _____
Year before last :Amt.	\$ _____	From Source: _____

YOUR SPOUSE'S: (If Joint)

This year to date Amt.	\$ _____	From Source: _____
This year to date Amt.	\$ _____	From Source: _____
This year to date Amt.	\$ _____	From Source: _____
Last Year: Amt.	\$ _____	From Source: _____
Last Year: Amt.	\$ _____	From Source: _____
Last Year: Amt.	\$ _____	From Source: _____
Year before last :Amt.	\$ _____	From Source: _____
Year before last :Amt.	\$ _____	From Source: _____
Year before last :Amt.	\$ _____	From Source: _____

2. Specify any income received in the last two years from any source other than an employer. (Ex. Un-employment, Social Security Benefits or Disability benefits.) State whether it is yours or your spouse's if you are filing jointly:

4 -18 Please answer the following by checking the **YES** or **NO**.

Unless specifically given a different time interval, Within the past 12 months have you:

YES NO

- Been sued by any one or have you sued anyone? (If so, attach any docs.)
- Had any of your property or wages garnished or seized? (If so, attach any docs.)
- Had any repossessions, foreclosures? (If so, attach any docs.)
- Have you assigned any property to a creditor **within the past 4 months?**
- Had any property placed in the hands of a court appointed custodian?
- Donated more than \$100. to any one charity or \$200.00 to a family member?
- Had losses from fire, theft, casualty or gambling?:
- Have you paid anyone for credit counseling or bankruptcy preparation?.
- Have you transferred any property into a self settled trust which you're the beneficiary of **in the past 10 years?**
- Have you transferred any property to anyone else's name except in the normal course of business **within the past 24 months?**
- Have you closed any financial accounts (checking, savings, stocks, 401(k), etc?)
- Have you had a safe deposit box?
- Has your bank taken any money from your account to payoff or reduce a loan at that that same bank in the **past 120 days?**
- Do you **currently** have anything in your possession or control that is valuable but it belongs to someone else. (If so, give description of the property and name below.)
- Have you lived at your current address for **LESS than 3 years?**
- Have you had **within the last 8 years** a spouse from another state? (If so, name state.)
- Have you **ever had a ticket, or judgment** for an **Environmental Law** violation?
- Have you **within the past 8 years** been self-employed? owned your own business?

If you answered YES to this last question above, or, if, within the past 8 years, you've been in control of a pension or retirement plan for someone other than yourself or you've owned more than 5% of the stock in a publicly traded company, go to # 18 at top of next page. If you answered no - just skip questions 18 -25.

If you answered YES to any of the above questions, Give details here:

[Give details including dates and amounts or values of property involved and furnish any applicable documents]

[Use the back of this page if more space is needed.]

Check here and use the back of this page if more space is needed.

18. Nature, location and name of Business: Have you been self employed or an officer or director or managing executive of a corporation, or owned 5% or more of the voting or equity securities in a business during the past 6 years? Yes _____ or No _____.

(If you answered "No" to number 18, Skip the rest of the Questions on the next 2 pages and Go Directly to Your Checklist on Page 13)

18a. If so, supply the following:

Name & Address of Business	Tax Payer ID #	Nature of Bus.:	Dates of Operation
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18b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11USC, Sec. 101. _____

19a. Names, address and dates for all bookkeepers or accountants who for last 2 years kept or supervised the keeping of books of accounts and records for debtor: (See space top of next page)

Auditors Name & Address:	Dates of Services Rendered
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19b. List the names and addresses all auditors who have audited the books of the debtor or prepared a financial statement of the debtor with in the last 2 years. Auditors

Name & Address:	Dates of Services Rendered
-----------------	----------------------------

19c. List all firms or individuals who at this time possess books of account and records of the debtor. If no records exist, explain:

20. Inventories:

20a. List dates of the last 2 inventories taken of your property the name of the person who supervised the taking of the inventory & Date of Inventory:

Name of Inventory Supervisor:	Date Of Inventory	\$Amt. of Inventory
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20b. Name and address of person having possession of each of the inventories.

Inventory Date:	Name and Address of Custodian of the Inventory
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21. Current partners, officers, directors and shareholders. (We don't prepare partnership Bankruptcies; so, if this is a partnership filing for the business debt, you probably should consult an attorney, and, in that case your attorney, will still need this information). If you're and individual filing for yourself your probable answer here will be none.

21a. If the debtor is a partnership, list the nature & percentage of the partnership interest of each member of the partnership.

Members Name & Address:

Nature of Interest: % of Interest

22(a). Former partners, officers, directors and shareholders.(Again, if we are to help you your answer is none - not a partnership to 22a. and None - not a corporation to 22b.)

22a. If debtor is a partnership, list each member to withdraw from the partnership within the last year (12 months).

None. Debtor is not a partnership.

22b. If debtor is a corporation, list all officers and directors whose relationship with corp. ended within the last 12 months:

Name:

Address:

Date of Withdrawal

None. Debtor is not a corporation.

23. Withdrawals from a partnership or distributions by a corp. to an insider. If the debtor is a partnership or corporation, list all withdrawals or distributions credited to an insider, including compensation in any form, bonuses, loans, stock redemption's, options exercised and any other compensation during the last year.

Recipient Name and Address:

Date & Purpose Amt./Value

None. Debtor is not a corporation or partnership.

24. Tax Consolidation Group. (Again, if we are to type your bankruptcy, your answer should be None because as an individual, you're not a corp.. and we don't type corp. bankruptcies. If you are a corporation, you may want to consult an attorney.) If the debtor is a corporation, list the name and Federal Tax Identification number of the parent Corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the last 6 years period immediately preceding the commencement of this case.

None.

25. Have you been in control of or responsible for contributing to any pension funds as an employer for any business within the last 6 years? Yes___ or NO___, If yes give details:

STEP # 3:

Let's go over your Checklist of what you need to send or bring to us to get your Bankruptcy properly prepared. Be sure you:

1. **ENCLOSE A COPY OF YOUR CREDIT REPORT AND COPIES OF ANY BILLS, OR STATEMENTS YOU HAVE FOR ANY DEBTS NOT SHOWN ON THE CREDIT REPORT.** If you did not pull a credit report and you want us to pull one for you, We'll try to pull a combined report showing as much as we can get from Equifax, Experian and/or Trans Union. The cost for this extra service is \$60. each. If you Want us to do this, check this box [] and fill in the Authorization below. Enclose an additional \$60. each for this service with the understanding that this charge is separate from the bankruptcy preparation fees listed below.

If you have included all your bills and credit reports and don't need us to pull credit reports for you, you don't have to fill in the authorizations below and you won't need to pay the additional \$60.00 per report. You may skip to the Item #2 at the top of the last page.

NOTE: If you are filing jointly, and you both want us to pull a credit report for each of you, then, have the jointly filing spouse fill out & sign their authorization too. The separate charge is (\$60.Ea.) to pull a report on each of you. Therefore, 2 reports cost \$120.00.

AUTHORIZATION TO PULL CREDIT REPORT

I, _____, Social Security Number _____ do hereby request and authorize you to pull my credit report, combined or otherwise, from any or all of the following: Equifax, Experian and/or TransUnion. This Authorization shall be valid for 30 days from the date shown below:

Date: _____
Enclose a readable copy of your FDL

Signature: _____
Printed Name: _____

AUTHORIZATION TO PULL CREDIT REPORT

I, _____, Social Security Number _____ do hereby request and authorize you to pull my credit report, combined or otherwise, from any or all of the following: Equifax, Experian and/or TransUnion. This Authorization shall be valid for 30 days from the date shown below:

Date: _____
Enclose a readable copy of your FDL

Signature: _____
Printed Name: _____

2. **ENCLOSE YOUR PAYMENT MADE PAYABLE TO ABLS SERVICES, OR PAYMENT INFORMATION:** for the correct amount shown in the chart below. You may pay by cash, cashier's check , money order. **Sometimes customers have gotten cash advances to help pay their necessary living expenses prior to doing a bankruptcy and then used their other funds that would have paid for those expenses to do a bankruptcy.** *Bankruptcy preparation services are not eligible for payment via credit card because the credit card companies don't want to pay us to help you wipe out the debt you owe them. That's why **we can't accept credit cards to pay for bankruptcy services.** **Thank you for understanding!**

PRICING BELOW IS FOR INTERNET AND MAIL PRICES! Office appointments are \$50.00 and after hours appointments are an additional \$50.00 each.

To be fair, we price our bankruptcy preparation services based ojn the total number of creditors you have to list in your case. More creditors takes more time to prepare so we charge a little more for the extra time it takes us to prepare your case.

Number of Creditors	CHAPTER 7 Preparation Prices	
1 - 2	\$299.00	
3 - 5	\$399.00	
6 - 10	\$499.00	
11 - 15	\$599.00	
16 - 20	\$649.00	
21 - 25	\$699.00	Over 25 - Add \$10.00 For <u>Each</u> one over 25

Please mail all the above to:

**ABLS Services
555 BLANDING BLVD., Ste. F, ORANGE PARK, FL 32073
PHONE: 904 - 264 - 4005**

**Ez Bankruptcy, Divorces and QDRO's are divisions of ABLs Services and
"We're here to help!"**