



ATTORNEY FEE AGREEMENT

This Agreement is entered into on this date, by and between J & R, A Professional Law Corporation, (hereinafter referred to as the "FIRM), and (hereinafter referred to as the "CLIENT"). CLIENT hereby engages the FIRM on the following terms and conditions of service:

1. **CONDITIONS.** This Agreement will not take effect, and Attorney is not obligated to render any services, until the FIRM countersigns this Agreement, and CLIENT returns it signed with the advance fee payment.
2. **SCOPE OF SERVICE.** CLIENT engages the FIRM to represent CLIENT in the following MATTER only:

- (a) CLIENT authorizes the FIRM to represent CLIENT in all demands and negotiations to settle CLIENTS dispute with the following Lenders and/or Loan Services in relation to CLIENT's mortgage loan(s) secured by the real property located at the following address:

Lenders/Loan Servicers:

Real Property Address:

- (b) CLIENT authorizes the FIRM to prepare and file any legal actions in court, on CLIENT's behalf, as may be advisable in the FIRM's professional judgment and discretion against the above Lenders, Loan Servicers, or other parties against whom CLIENT has a bona fide claim with regard to the legality of the origination or issuance of the mortgage loan(s) in question.

(c)The FIRM is not obligated to render any of the following services which are specifically excluded from this Agreement: (a) Filing or defending any appeal or writ; (b) prosecuting any motion for a new trial; (c) Filing or defending any post-judgment proceedings including but not limited to debtor examinations, judgment enforcement, judgment collection, or federal bankruptcy proceedings.

3. **FIRM'S DUTIES.** The FIRM shall render such legal services reasonably required to competently handle the MATTER, and the FIRM shall make reasonable efforts to keep CLIENT informed of the status of the MATTER. CLIENT authorizes the FIRM to communicate with CLIENT via email to CLIENT's email address. Upon CLIENT's request, the FIRM shall return all CLIENT materials, including the case file, to CLIENT within a reasonable time of CLIENT's request. The FIRM will destroy CLIENT's files Two (2) years

after closure of the case in our office, unless otherwise instructed by CLIENT. Whenever appropriate, in the FIRM's sole discretion, the FIRM may assign certain tasks and duties in handling the MATTER to other attorneys within the FIRM, to outside attorneys associated with the FIRM, and/or outside contract attorneys, who have a sufficient level of experience and time availability. The FIRM's duties shall be discharged, and services under this Agreement shall be deemed fully performed and concluded, upon the first occurrence of: (a) resolution of the MATTER by settlement or trial; (b) abandonment of the claims by CLIENT; (c) CLIENT's discharge of the FIRM from further service; or (d) the FIRM's withdrawal from this MATTER.

4. CLIENT'S DUTIES. CLIENT shall abide by this Agreement and costs on time. CLIENT shall cooperate with the FIRM in all stages of the MATTER, including but not limited to timely providing FIRM with all documents and information requested by FIRM. CLIENT shall be truthful in his/her communications with the FIRM, and CLIENT shall immediately inform the FIRM of changes in CLIENT's mailing address, telephone numbers, email address, or employment. Unless otherwise directed, CLIENT shall send correspondence via regular first-class mail to the FIRM's address or via email.
5. BUSINESS & PROFESSIONAL CODE §6148 (Insurance Disclosure). The FIRM currently maintains active insurance coverage for errors and omissions and professional liability coverage.
6. PROFESSIONAL CORPORATION LIMITED LIABILITY. The FIRM is a California professional corporation; its attorneys, as distinguished from the corporation, by reason of being a shareholder or acting in business or activities of FIRM, are not liable or accountable to CLIENT directly or indirectly by way of indemnification, contribution, assessment, or otherwise, for debts, obligations, or liabilities of FIRM or chargeable to FIRM, its shareholders or attorneys, whether arising in tort, contract, or otherwise, that are incurred, created, or assumed by FIRM.
7. ATTORNEY'S FEES. CLIENT agrees to pay the FIRM for all services rendered and time devoted by the FIRM's personnel to the MATTER as follow: THIS IS AN HYBRID FEE ARRANGEMENT COMRISED OF THREE (3) PARTS:
 - (a) Retainer Fee: To engage the FIRM and secure its time and service for the MATTER, CLIENT shall pay the FIRM a non-refundable advance retainer fee of \$.00 made payable to J&R, A Professional Law Corporation and delivered to the FIRM with CLIENT's signed retainer fee agreement. This advance payment is deemed earned at time of payment, which CLIENT authorizes for deposit into FIRM's general office account.
 - (b) Flat-Fee Monthly Payments: As compensation for ongoing services, CLIENT shall pay the FIRM a flat-fee deemed earned at time of payment, which CLIENT authorizes for deposit into FIRM's general office account, payable in five (5) consecutive monthly

payments, as follows:

1 st Payment of	\$.00	due on or before
2 nd Payment of	\$.00	due on or before
3 rd Payment of	\$.00	due on ro before
4 th Payment of	\$.00	due on ro before

(c)Contingency Fee: In the event of litigation of one or more causes of action against the Lender, Loan Service, or other parties in relation to the MATTER where damages

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