

CHRIS KEEGAN, ATTORNEY AT LAW
DAVID ANDRADE, ATTORNEY AT LAW
DENISE RICHARDS, LEGAL SECRETARY
SHANNON BADGLEY, PARALEGAL
JONI K JONES, PARALEGAL
 4440 Glen-Este Withamsville Road, Suite 350
 Cincinnati, Ohio 45245
 513-752-3900
 513-753-2772 (fax)

CLIENT WORKSHEET
BANKRUPTCY/BILL CONSOLIDATION

INSTRUCTIONS: Bankruptcy/Bill Consolidation is a very technical procedure, and we need a lot of financial information to serve you best. Please fill out the following information as completely as possible. Remember, you sign this document and your Bankruptcy petition under oath and penalty of perjury. If you are not sure of an answer, put your question or note in the margin. We will discuss it with you at our next meeting. If you are married but filing a bankruptcy/bill consolidation without your spouse, you should both fill out this worksheet.

WE ARE A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY UNDER THE BANKRUPTCY CODE.

NOTICE REQUIRED BY FEDERAL LAW

Federal law requires that all information provided relative to your case be complete, accurate, and truthful. All of your assets and liabilities are required to be completely and accurately disclosed here and after your case is filed. Information provided during your case may be audited pursuant to Federal law, and any failure to provide requested information may result in dismissal of your case and other sanctions including criminal sanctions and a permanent bar to filing a bankruptcy case in the future.

1. NAME: _____ SOCIAL SECURITY # _____ - _____ - _____
 (FIRST/MI/LAST)

PHONE # _____ (Home) PHONE # _____ (Cell/Other)

SPOUSE: _____ SOCIAL SECURITY # _____ - _____ - _____

Your email address: _____

DEPENDANTS AND AGE: _____

(A) What is your marital status? (circle one): DIVORCED, SINGLE, SEPARATED, MARRIED, WIDOWED

(B) If you have used, or been known by, any other names within the last 6 years (include maiden names, nicknames or business names), list them here:

Please list all of your addresses during the last three years:

<u>Date</u>	<u>Moved in</u>	<u>Moved Out</u>	<u>Address, City and State</u>	<u>ZIP</u>
	_____	to present	_____	_____
	_____	to _____	_____	_____
	_____	to _____	_____	_____
	_____	to _____	_____	_____

3. Your Occupation _____

Employer=s Name	Address (City, State, Zip)
Work Phone	Years employed

4. Spouse=s Occupation _____

Employer=s Name	Address (City, State, Zip)
Work Phone	Years employed

5. List all checking/savings accounts and safety deposit boxes you have maintained or used during the last year.

Bank/Credit Union Name and Location	Account Type	Current Balance	Names on Account	If Closed, Date Closed
(1) _____	_____	_____	_____	_____
(2) _____	_____	_____	_____	_____
(3) _____	_____	_____	_____	_____
_____	_____	_____	_____	_____

If your case is a straight bankruptcy (Chap. 7), it is important that if you want to keep your bank accounts open that you keep only a minimum amount of money in them (**\$10-\$20**) before filing bankruptcy. **DO NOT** deposit pay checks, etc. in your bank account(s) until after we file your bankruptcy petition. If possible, please stop any direct deposits. If you cannot stop your direct deposit, make sure to remove any funds as soon as they are deposited. Get cash for your pay checks and make any payments or purchases by money order or cash. **If you owe money for any debt to the bank where you have your accounts, you should close those accounts immediately so that the bank cannot remove those funds.**

PLEASE ANSWER THE FOLLOWING QUESTIONS

- 6. Have you sold, traded, transferred or given away any property or vehicles in the past 24 months (2 years)?
Yes____ No____. (SOFA #10)
- 7. Are you holding property for another person? Yes____ No____ (SOFA #14)
- 8. Is any of your property currently in someone else=s possession? Yes____ No____
- 9. Have you ever filed bankruptcy or Chapter 13 before? Yes____ No____
- 10. Are you being sued now? Yes____ No____ (SOFA #4)
- 11. If yes, list who sued you, the date, case number and in which court the lawsuit is in. Attach any papers you may have.

	Type of Case	Case Status	Case Number	Location of Court
_____ VS. _____	_____	_____	_____	_____
_____ VS. _____	_____	_____	_____	_____
- 12. Are you now being evicted, or is your real estate being foreclosed? (SOFA #4) Yes____ No____
- 13. Have you paid back any loans to family members in the last 12 months?(SOFA #3(b)) Yes ____No____
- 14. Have you sold, traded, transferred or given away any real estate in the past **4** years? Yes____ No____.
- 15. Has any of your personal property been repossessed or returned to a creditor during the past **2** years?
Yes____ No____ (SOFA #5)
- 16. Have you suffered any losses from fire, theft or gambling in the past year? Yes____ No____ (SOFA #8)
- 17. Have you been involved in an automobile accident or other accident during the last five (5) years?
Yes____ No____.
If so, who was at fault?_____
- 18. Does anyone owe you money? Yes____ No____ (SCHED B NO. 17)
- 19. Are you expecting any money from any other sources in the next six months including worker's comp., compensation, social security, accident claims, or an inheritance? Yes____ No____ (SCHED. B)
- 20. Do you owe any taxes (Federal, State, or Local)? Yes____ No____
- 21. Have you obtained any money, property, credit or services by means of false pretense, fraud, misrepresentation or by a false financial statement? Yes____ No____
- 22. Do you have any debts you are required to pay for intentional or malicious injury caused to another person or property? Yes____ No____

23. Do you have any debts for student loans? Yes _____ No _____
24. Are you self employed in any way? Yes _____ No _____ (SOFA #16-20)
25. Have you been in business alone or with anyone else during the last 6 years? Yes ____ No____ (SOFA #16-21)
26. Have you ever been divorced? Yes _____ No _____
27. List the last time you used any of your credit cards for any purpose. Month _____ Year _____
28. Have you borrowed any money or gotten any money on credit in the last 90 days? (example: cash advances, convenience checks or personal loans) Yes _____ No _____
29. Are you expecting any money or property from a divorce settlement, bonus or Income Tax Refund? Yes _____ No _____
30. Have you purchased an automobile within the last one year? Yes _____ No _____
31. Are you currently contributing to a 401(K) or other Retirement Plan? Yes _____ No _____
If yes, are you currently paying back a loan from your retirement plan? Yes _____ No _____
32. Do you owe any money for child support or spousal support? Yes _____ No _____
If yes, are you paying back a support arrearage? Yes _____ No _____
33. Have you participated in a credit counseling program within the past six months? Yes _____ No _____
If so, did any of your creditors refuse to participate in your program? Yes _____ No _____
34. Have you paid any one person or creditor more than \$600 in the past 90 days? Yes _____ No _____

NOTE: If you file bankruptcy against CG&E for past due gas and electric bills, CG&E will require a security deposit from you within 20 days after filing your case. The deposit will be figured by CG&E by computing your average bill over the last 12 months and adding 30%.

If you are filing a bankruptcy or bill consolidation case, you should immediately stop using any credit cards and should not take out any more loans or incur any additional debt. If you have used your credit cards or incurred any debt in the last 3 months, please discuss it at your next meeting. Also, do not sell any of your property while your bankruptcy is pending and do not purchase anything of value unless you receive our permission first.

Federal law requires that we have a record of your last six (6) months pay history. If you have your pay stubs for the last six (6) months please bring them with you. If not, you MUST get a statement from your employer showing your last six (6) months pay history or provide us with some other proof of your income for the last six months. Federal law requires that current monthly income and disposable income are to be stated.

Give estimated average current **MONTHLY** income: **YOU MUST ATTACH LAST 6 MOS. PAYROLL HISTORY OR PAY STUBS.**

	Husband	Wife
1. Gross pay (wages/salary/commissions)	_____	_____
2. Average monthly overtime income	_____	_____
3. Take home pay (gross pay less all deductions)	_____	_____
4. Other income: (Pension, Social Security, etc.)	_____	_____
5. Child Support or Alimony received Support for whom: _____ (name of person)	_____	_____
6. Are you expecting any increase or decrease in your income in the next 12 months? Yes _____ No _____ If so, please describe: _____ _____		

Give estimated current MONTHLY expenses:

1. Home expenses:	1 st Mort.	2 nd Mort.
a. Rent or home loan payment	_____	_____
b. Real estate taxes	_____	
c. Utilities:		
Electricity	_____	
Gas	_____	
Water	_____	
Telephone	_____	
Garbage	_____	
Satellite.	_____	
Cable.	_____	
Internet	_____	
Cell phones	_____	
Total Utilities	_____	
d. Home maintenance (repairs and upkeep)	_____	

2

Other expenses:

a. Alimony or child support **NOT DEDUCTED FROM WAGES.** \$ _____
(list name and age of Children) _____

b. Insurance (not deducted from wages)
Life _____
Health _____
Auto _____
Homeowner=s/renter's ... _____
Business insurance _____
Umbrella policy _____
other (please specify) ... _____

c. Car/Truck payments _____

d. Food (groceries and eating out) _____

e. Clothing (including uniforms, shoes, etc.) .. _____

f. Laundry and cleaning _____

g. Medical costs not paid by insurance (co-pays,
deductibles, medicines, etc.)..... _____

h. Gasoline, vehicle maintenance and repairs. . _____

i. Education (school fees, student loans, etc.) . _____

j. Entertainment (movies, newspapers,
magazines, etc.)..... _____

k. Tobacco _____

l. child care, preschool or tuition _____

m. haircuts, personal care items _____

n. pet care and supplies _____

o. Other expenses _____
give specifics: _____

Are you expecting any increase in your expenses in the next 12 months? Yes _____ No _____

If so, please describe: _____

ASSETS

Please fill out the following list of your assets. List all real estate and vehicles, **even** if they are paid off. **IF YOU FAIL TO LIST AN ASSET YOU COULD LOSE THE RIGHT TO A DISCHARGE. YOU COULD BE PROSECUTED FOR BANKRUPTCY FRAUD. YOU COULD LOSE ANY EXEMPTION FOR THAT ASSET WHICH WILL RESULT IN LOSING THE ASSET ALTOGETHER.** You will keep your property in most situations, but you must list it completely.

Real Estate (including land contracts, time shares, lease/option contracts, burial lots, etc.)

	Approx. Value	Amount Owed	Name on Title/Deed
Home Address _____	_____	_____	_____
Other Real Estate _____	_____	_____	_____

Auto/Trucks/motorcycles/Boats: (Please fill out exact year, make and model, including approximate mileage. For example: 2002 Ford F-150, extended bed, extended cab, V8, 4 wheel Drive with 50,000 miles.) You **NEED** to be specific.

	Value	Amount Owed	Title in Name of
Vehicle #1 _____	_____	_____	_____
Vehicle #2 _____	_____	_____	_____
Vehicle #3 _____	_____	_____	_____

State the approximate amount of cash you generally have on hand or at home \$ _____

List the value of any Savings Bonds, Stock, Bonds you own _____

List the value of any IRA=s, 401(k)=s, Pensions or Profit sharing accounts you have _____

Please state whether you own any Life Insurance and state its cash value _____

List the value of any debts owed to you (including support) _____

List the value of any Pending Inheritances _____

List the value of any Pending Personal Injury Lawsuits _____

List the value of any Pending Worker's Compensation or Social Security Claims _____

List the value of any College Savings Plans, tuition credit accounts or Education IRA=s you hold for the benefit of any child _____

HOUSEHOLD ITEMS YOU OWN

Federal law requires that your property be valued at AReplacement cost≅ which is defined as Athe price a retail merchant would charge for property of that kind considering the age and condition of the property at the time the value is determined≅ and without deduction for sale and marketing. We interpret this to mean slightly more than yard sale value.

Item: Jewelry_____	Value _____
Item: Firearm_____	Value _____
Item: Boats/Motors/Trailers/Campers_____	Value _____
Item: Couch_____	Value _____
Item: Chairs_____	Value _____
Item: TV_____	Value _____
Item: VCR/DVD_____	Value _____
Item: Stove_____	Value _____
Item: Refrigerator_____	Value _____
Item: Microwave_____	Value _____
Item: Stereo_____	Value _____
Item: Living Room Set_____	Value _____
Item: Dining Room_____	Value _____
Item: Bedroom Set #1_____	Value _____
Item: Bedroom Set #2_____	Value _____
Item: Washer_____	Value _____
Item: Dryer_____	Value _____
Item: Wearing Apparel_____	Value _____
Item: Computer _____	Value _____
Item: Business Equipment _____	Value _____
Item: tools _____	Value _____
Item: pets/animals/livestock _____	Value _____
Item: Other _____	Value _____

Are any of the items listed here covered by any insurance policy?	YES_____	NO_____
Do you own any antiques or collectibles?	YES_____	NO_____
Have you listed everything you own or have any interest in?	YES_____	NO_____

STATEMENT OF INTENTION

If your case is a straight Bankruptcy (Chap. 7), the law requires that you provide a statement as to your intention to keep or give back any collateral that you have securing a debt to a creditor. In the spaces that follow please indicate the type of collateral that you have securing a loan, whether you wish to keep it and continue to pay for it, or give it back. (Mark an AX≡ in the appropriate column.)

If you should fail to perform your stated intention within 30 days of the date your case is filed with the Court, you could lose the automatic stay protection of the Bankruptcy Code and lose such secured assets. We believe that creditors will not act to repossess collateral where the payments are current and the item (such as a home or vehicle) is insured, so please make sure to keep current on those items you wish to keep and make sure to maintain insurance.

TYPE OF COLLATERAL	KEEP	GIVE BACK
_____	_____	_____
_____	_____	_____

BRING THE FOLLOWING ITEMS CHECKED TO OUR NEXT MEETING FOR REVIEW. PLEASE NOTE THAT WE CANNOT FILE YOUR CASE UNTIL WE RECEIVE ALL OF THESE DOCUMENTS. FAILURE TO PROVIDE THESE DOCUMENTS WHEN REQUESTED, WILL CAUSE A DELAY IN THE FILING OF YOUR CASE:

1. Deed to house or real estate you own (including lease options, land contracts, time shares or burial plot deeds).
2. Recorded Mortgage
3. Tax returns and W-2s for the past THREE (3) tax years. (If not available, you may call 1-800-829-1040 to request a federal transcript and/or 1-800-282-1780 to request a state transcript)
4. Titles/leases to all cars, mobile homes, boats, ATVs, wave runners, trailers, etc. - original or memo copy.
5. Proof of all income from all sources for the past six months (including pay stubs, social security statements, etc.)
6. All outstanding bills (including mortgages, car loans, etc.)
7. IRA, 401(k) or Pension Statements (include Education IRA=s and college tuition programs)
8. All bank statements for the past three months
9. A certificate of participation in credit counseling & a copy of any plan the credit counselor created for you. (Needed prior to filing, once case is paid in full)
10. Your divorce decree(s) (if you have been divorced in the last six years).
11. Picture ID and social security card
12. Life Insurance policy, if not paid for by employer

CREDIT REPORTS: KEEGAN & CO., LPA will obtain a credit report, if desired, for a fee of \$40.00 (single) and \$60.00 (joint). To Order a free credit report, you may call (877)322-8228, write to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281 or go to: www.annualcreditreport.com.

NOTICE

BEFORE YOUR CASE CAN BE FILED THE BANKRUPTCY LAW REQUIRES ALL DOCUMENTS REQUESTED BY THE TRUSTEE'S OFFICE BE GIVEN TO YOUR ATTORNEY PRIOR TO THE FILING OF YOUR CASE. THIS OFFICE WILL NOT FILE YOUR CASE WITHOUT ALL REQUIRED DOCUMENTATION.

Should you have any questions regarding this matter or regarding your bankruptcy in general, please feel free to contact the office and speak with one of the Paralegals for additional information.

Date

Client

Date

Client

CLIENT CERTIFICATION

The undersigned client(s) hereby represent that the foregoing answers to the questions in this worksheet are true and accurate to the best of their knowledge and belief. Should any changes occur to our financial situation after signing this worksheet, we will notify our attorney.

The undersigned understand that to be eligible to file for Bankruptcy they must receive a briefing on credit counseling and budget analysis from a Credit Counseling agency approved by the U.S. Trustee. To receive a discharge under Chapter 7 or Chapter 13, a debtor must attend a personal financial management course approved by the U.S. Trustee. The briefing and course may be provided over the telephone or the Internet.

Date

Client

Date

Client

Federal Bankruptcy Law requires you to obtain a credit briefing from an approved credit counselor before you can file for Bankruptcy. The credit briefing normally lasts about 30 to 90 minutes and can be done by phone, internet or in person. There will be an additional cost for this that you will have to pay on your own.

You must have this credit briefing with one of the approved credit counselors. Also, you must provide us a certificate showing that you obtained this briefing. **That certificate can be faxed to our office at 513.753.2772 or emailed to deniserichards@fuse.net.** This **MUST** be received prior to the filing of your case. It is better for you to complete this when you pay your case in full. (Certificate expires after 180 days. You must then retake, if your case

has not been filed.) Contact our office when you are ready to complete the credit briefing and we will provide you with a copy of all your creditors.

Federal Bankruptcy Law also requires you to do a debt management class prior to receiving a discharge. You may complete this class upon receiving notification of your case filing, although it **MUST BE COMPLETED WITHIN 60 (Sixty) DAYS OF YOUR COURT HEARING.** (Chapter 13 classes are offered for free by the Chapter 13 Trustee and are scheduled by our office.)

PLEASE NOTE that you will need a list of your creditors and income information for the primary counseling section. You may call us for a copy of this list.

APPROVED CREDIT COUNSELORS

<u>Name</u>	<u>Options</u>	<u>Cost</u>
Advantage Debt Management Cincinnati, Ohio 45245 (877)245-5435 www.helpwithbills.org Attorney Code Needed: 691	Phone Internet In Person *Fees differ between phone and online	\$28 Flat Fee for Pre-Petition (online) \$38 Flat Fee for Pre-Petition (phone) \$28 For Single for Post-Ed (online) \$38 For Couple for Post-Ed (online) \$33 for Single for Post-Ed (phone) \$43 for Couple for Post-Ed (phone)
Cricket Debt Counseling (866)719-0400 www.cricketdebt.com Attorney Code Needed: 373034	Phone Internet	\$36 Flat Fee for Pre-Petition \$24 Flat Fee for Post-Ed
Debtor Wise (888)492-1740 www.debtorwise.org Attorney Code Needed: DB7EABB	Phone (Higher Fee) Internet	\$25 Online for Pre-Petition* \$15 for Post-Ed* *\$5 fee added to each course for joint filers *Telephone is \$10.00 more
Access 24/7 (800)205-9297 www.accesscounseling.com	Phone (Higher Fee) Internet	\$25 Online for Pre-Petition \$15 for Post-Ed *Telephone is \$10.00 more

THE FOLLOWING NOTICE IS REQUIRED BY FEDERAL LAW

A debt relief agency providing bankruptcy assistance to an assisted person shall provide each assisted person at the same time as the notices required under subsection (a)(1) the following statement, to the extent applicable, or one substantially similar. The statement shall be clear and conspicuous and shall be in a single document separate from other documents or notices provided to the assisted person:

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention, need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors, where you may be questioned by a court official called a trustee and by creditors.

In a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

In a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Please sign that you have read and understood.

Client

Client

BANKRUPTCY FEE AGREEMENT

The undersigned client(s) hereby only upon payment of the retainer described below, retain(s) and employ(s) Keegan & Co., LPA to present him/her/them in a case to be initiated under Chapter 7 or Chapter 13 of the Bankruptcy Code.

The legal services to be rendered are as follows: (1) Bankruptcy counseling; (2) preparation and filing of a petition, statement of affairs and schedules; (3) attendance of 341 meeting of creditors in the bankruptcy case; (4) Representation regarding reaffirmation agreements. For Chapter 13 case, the standard fee also includes, the drafting of a Chapter 13 Plan, the attendance at all 341 Meetings and Confirmation; the drafting of amended documents prior to confirmation, address changed,

routine phone calls and questions, Motions to Retain Tax Refunds, all Payroll Orders, review of Notice of Intent to pay claims, objections to claims, Motions to Sell, Motions to Avoid Liens, defense of **first** Motion to Dismiss and **first** Motion to Suspend, Applications to Incur Debt, adding a pre-petition creditor, and a certification or affidavit required so that the discharge may be issued. Legal services which are **not** including in this fee are as follows: (1) Any adversary proceedings in Bankruptcy Court; (2) Motions to Avoid Lien; (3) Motion for Redemption (4) Motion to Convert (5) Any other post-petition Chapter 13 work (including, but not limited to, defense of Motion for Relief from Stay and defense of Motion to Dismiss and Motion to Suspend (beyond the first), Motion to Modify Plan, etc., subject to the Court's standard confirmation order.

Should your bankruptcy hearing be continued for any reason, there will be an additional \$200.00 charge. You may add bills to your Chapter 7 bankruptcy after your case is filed. If you add creditors after you Chapter 7 case is filed, there is an additional cost of \$100 for the first three creditors to be added (including the \$30 court cost). There are additional fees for adding more than three creditors. Therefore, please bring all of your bills before your case is filed. Chapter 13 attorney fees are owed regardless of whether client(s) complete(s) his/her/their Chapter 13 plan or not. Any post-petition Chapter 13 work not covered by the Court's standard confirmation order shall be billed at an hourly rate (currently \$150.00 per hour).

It is understood and agreed by the client(s) that the client(s) has/have not retained or employed Keegan and Co., LPA to represent the client(s) in any other legal matter or litigation which may be presently pending, or which may be commenced after the date of this agreement. Should the client(s) request(s) representation in any other matter, the client(s) understand(s) that any such legal services will be in addition to those described above and will be billed to the client(s).

The fee quoted below expires ninety (90) days from the date set forth below. Within that ninety day period, if client(s) wish(es) to may any substantial changes to his/her/their case before it is filed, the attorneys reserve the right to charge a reasonable fee to make such necessary changes. If client(s) fail(s) to pay the fees in full as set forth below within ninety (90) days, there will be an automatic "update fee" of \$250.00. The fee quoted below does not include the cost of obtaining a credit report.

In consideration of legal services to be rendered to the client by Keegan & Co., LPA, the client(s) agree(s) to pay \$_____ as attorney fees and \$306 (Ch. 7) or \$281 (Ch. 13) for court costs. The total attorney fees and court costs equal \$_____. Prior to preparing the petition for bankruptcy on behalf of Client, a retainer of \$_____ is required. The remaining \$_____ shall be paid as follows: **PRIOR TO SIGNING or WITHIN CH. 13 PLAN.** Please note that your case **WILL NOT** be filed until all gees have been paid in full and that you can make payments to pay this full amount.

Date seen by
Keegan & Co., LPA

Client-Received Copy (Y/N)

Client-Received Copy (Y/N)

Date

Keegan & Co., LPA