



CONTRACT FOR ATTORNEY'S SERVICE

Thank you for selecting The Johnson Law Group. Our goal is to provide each client with zealous representation. Additionally, we strive to provide legal services with a high level of integrity and professionalism. This contract will govern our relationship. You should read it very carefully to **ensure** that you understand all of the following provisions.

A. Fees

The Firm will represent you in: 1) A Foreclosure Action and 2) A Claim for Loss Mitigation for a flat, non-refundable fee of \$ 2,500.00. The fee includes all work that is required to handle your defense. Note our fee will be the greater of above referenced amount or reasonable attorneys fees awarded in your favor; whichever is greater.

Should you need to make payments your schedule will be as follows:

Down	Payment (1): \$	Date:	Client Initials:
	Payment (2): \$	Date:	Client Initials:
	Payment (3): \$	Date:	Client Initials:
	Payment (4): \$	Date:	Client Initials:

CONCLUSION OF REPRESENTATION

Our representation will conclude once one of the following has occurred:

1. Your lender(s) and you have agreed on a modification of your loan(s), a repayment plan or any other combination of settlements that result in you keeping your mortgage with the current lender and return to a current status.
2. Your lender (s) and you have agreed to a deed in lieu of foreclosure.
3. Your home is sold either by way of sale, short sale or foreclosure.
4. Your Foreclosure Case has resulted in a final order from the trial Court disposing of the property via court ordered sale.

***Please note the fees described above do not include any appeals of your case to a higher Court or any costs associated with the representation.**

Client Initials:

B. Conflict of Interest

In the event The Johnson Law Group perceives any conflict of interest whatsoever, or if you fail to pay fees and/or costs when due, we shall have the right to immediately withdraw from representing you. In the event The Johnson Law Group moves to withdraw for non-payment of any fee or cost, you agree to consent to this request and not oppose in any way the relief requested by The Johnson Law Group. In the event of any litigation arising out of this agreement, the prevailing party is entitled to reasonable attorneys' fees and costs, both at trial and on appeal. The venue for any such action will be exclusively in Seminole County, Florida.

- (Client and Counselor initial here if this paragraph is applicable)

As you are aware your case has already been decided against you in that either your home has been sold or a default and/or a summary judgment has been entered against you. The Johnson Law Group will attempt to set aside the default/summary judgment or the foreclosure sale for a flat fee of \$. In the event we do not succeed the representation will end immediately. If we are successful and are allowed to continue to work on your case, you will be responsible for the difference between our standard fee of \$2,500.00 minus your original fee of \$ which equals \$, all subject to the other terms contained in this contract. Please be advised that we will consider that our efforts have succeeded, and accordingly the remainder of the fee is due and owing, under the following circumstances; the default and/or summary judgment is set aside, mediation has been ordered to occur in your case prior to the sale, or the sale date has been extended by at least 45 days.

Time Restriction: If your foreclosure action has not been resolved as described above in a period of 12 months from the date of execution of this agreement then, in that event, the representation will automatically terminate. If you wish to continue to employ The Johnson Law Group after this 12 month period we will negotiate with you at that time regarding a fee for continued representation. Most cases are resolved within the 12 month period, but there are instances where cases have extended beyond that point.

Client Initials:



ENTIRE AGREEMENT

We have made no representations to you, and you have not relied on any representations, which are not contained in this agreement.

This agreement is the entire agreement between us and shall not both parties sign modified or amended except in writing.

The undersigned hereby accepts the terms set forth in this agreement and hereby engages The Johnson Law Group, PLLC as set forth above.

We the undersigned specifically request that The Johnson Law Group, PLLC represent the following person(s) ONLY in our case.

Client Date

Client Date

Client Date

Client Date

INTAKE COUNSELOR: _____



Addendum to Contract

Consent to Withdraw

I hereby consent that The Johnson Law Group, PLLC may withdraw from my case at any time that they perceive a conflict of interest, which includes but is not limited to failure to make timely payments for services rendered. If I fail to pay fees and or costs when due, The Johnson Law Group, PLLC shall have the right to immediately withdraw from representing me. In the event The Johnson Law Group, PLLC moves to withdraw for non-payment of any fee or cost I agree to consent to this request and not to oppose in any way the relief requested by this Firm.

Client Signature

Date

Client Name Printed

Client Signature

Date

Client Name Printed



Borrower Signature Authorization and Notice of Representation

Part I – General Information

- 1. Borrower(s) Name(s):
- 2. Subject Property Address:
- 3. Borrower(s) SS#(s):
- 4. Loan Number(s):

File Number (s):

Part II – Borrower Authorization

I hereby authorize The Johnson Law Group, PLLC to act as my legal counsel for purposes of loss mitigation. The Johnson Law Group, PLLC is authorized to negotiate with my lender (s), obtain all information requested including but not limited to payoff requests, payment history, CMAA and any all information that may be relevant to the loss mitigation process.

Further The Johnson Law Group, PLLC and any employee, attorney or agent of that Firm is hereby authorized to negotiate on my behalf with the lender regarding any proposed short sale , refinance, loan modification, deed in lieu or other disposition of the property or any matter as it relates to foreclosure, if any, regarding this property. This authorization is binding and continuing and shall be in effect until such time as I revoke it writing. As such I expect that you my lender cooperate fully with my attorney, The Johnson Law Group, PLLC as though you were dealing with me with respect to any requests for information regarding my account or loan with you.

Authorized Parties: Clint L. Johnson, Todd Z. Levensohn, Nathan Cassidy, Samuel McMillon, Deanna Cintron, DeLayne Carreon, Ingrid Valdes, Elizabeth Mnayarji-Singh and Gisselle Almonte

PASSWORD: JLG

Part III – Notice of Representation

I hereby request that my attorney(s), The Johnson Law Group, PLLC be contacted form here forward regarding my loan. Please forward any/all letters, mail, notices, emails and faxes to them directly. I further request that any phone calls be made directly to my lawyer as well.

Signature

Date

Signature

Date

Borrower (s) Information

Borrower: _____ Co-Borrower _____
Phone: _____ Phone: _____
E-Mail: _____ E-Mail: _____
Subject Property Address: _____
Is this your Primary Home: Second Home: Invest:
Purchase Date: _____ Purchase Price: \$ _____
Approximate current value of home: \$ _____

Lender/ Loan Information

Lender Name: _____ Loan Number: _____
Original Loan Amount: \$ _____ Loan Balance: \$ _____
Mortgage Payment: \$ _____ Interest Rate: _____ % Fixed or Adjustable _____
Does mortgage payment include property taxes and property insurance?
If no, what are your monthly property taxes? _____ Insurance? _____
Is loan current? _____ If not, when was your last payment? _____

Do you have a second mortgage or equity line?
If so, name of Lender: _____ Loan Number: _____
Original Loan Amount: \$ _____ Loan Balance: \$ _____
Mortgage Payment: \$ _____ Interest Rate: _____ % Fixed or Adjustable _____
Is loan current? _____ If not, when was your last payment? _____

Is there someone listed as an owner on title that is not on the mortgage?
If so, name of person and relationship: _____
Is the first mortgage in question the original purchase mortgage or a refi?
If it's a refinance did you deal directly with the lender or a mortgage broker?
If mortgage broker please list the company and broker name below: _____

Did your loan officer or mortgage broker make you aware of all aspects of the loan which would include an adjustable v. fixed rate, term of the loan, any interest only periods that do not last the duration of the loan or any teaser rates (a rate that starts out very low, but increases to a much higher rate over a short span of time). Please explain

Did you have to fully document your loan by providing bank statements, tax returns, etc. or did you qualify by simply stating your income without having to provide any documentation?

If you stated your income without verifying it, what did you list your income as and was it an accurate reflection of your real income?

Did your loan officer or mortgage broker give you any input as to what amount and how you should state your income?

Is there any information your loan officer or mortgage broker failed to provide you that you later found out about regarding your loan?

Is there any information your loan officer or mortgage broker told you that turned out **not** to be true?

Have you ever filed for bankruptcy? If yes, Chapter 7, 11, 13? When? What is the current status?

How many adults and dependants living in the home? Any dependants not living in the home?

Income Information

Include total income for ALL borrowers listed on mortgage. Be as accurate as possible.

Do you receive W-2 or 1099 income (For W-2 income, please provide 2 most current months pay stubs. For 1099 income, please provide most current quarterly Profit and Loss)?

How often are you paid (list each individually)?

What is your monthly income (list each individually)?

Who is your employer? What is your current position/title? What are your dates of employment (list individually for each borrower)?

Do you receive any Rental Income (please provide signed lease agreements)?

Amounts (please list each individually)?

Do you receive any benefit income such as SS, Disability, VA, Pension, etc?

Amounts (please list each individually and provide documentation)?

Do you receive any additional income not referenced above (please explain, list each individually and provide documentation)?

Asset Information

Include total income for ALL borrowers listed on mortgage. Be as accurate as possible.

Do you maintain checking and/or savings accounts (please list all along with estimated balances)?

Do you maintain any IRA, 401K, Keogh, Stock, Bond, or CD accounts (please list each along with estimated values)?

Do you maintain any life insurance policies (please list estimated value)?

List all real estate properties owned. What is the current combined amount owed on each other property owned? What is the estimated value on each other property owned?

Expense Information

Include total of expenses for ALL borrowers listed on mortgage. Leave blank any items that do not pertain to your expenses. Be as accurate as possible.

Category	Description	Monthly Payment	Balance Due
Monthly Loan Payments	1 st Mortgage - (subject property)	\$	\$
	2 nd Mortgage if any – (subject property)	\$	\$
	Other Home loans	\$	\$
	Real Estate Property Taxes	\$	\$
	Homeowner’s Insurance	\$	\$
	HOA dues	\$	\$
	Automobile (1)	\$	\$
	Automobile (2)	\$	\$
	Other	\$	\$
	Other	\$	\$
Credit Cards/ Revolving Debt	VISA	\$	\$
	MasterCard	\$	\$
	Other	\$	\$
	Other	\$	\$
Utilities	Electricity/ Gas/ Heating	\$	\$
	Water/ Sewer/ Garbage	\$	\$
	Telephone	\$	\$
	Cellular Phone	\$	\$
Insurance	Insurance (Health/Life)	\$	\$
	Medical Bills (not covered by ins.)	\$	\$
	Automobile Insurance	\$	\$
Automobile/ Transportation	Gasoline	\$	\$
	Parking/Tolls	\$	\$
Household	Groceries	\$	\$
	New Clothes/Dry Cleaning	\$	\$
	Cable/ Satellite TV/ Internet	\$	\$
	Home Security/Alarm System	\$	\$
	Medicine/RX	\$	\$
Miscellaneous Expenses	Day Care/Baby-Sitting	\$	\$
	Alimony/Child Support	\$	\$
	Education/Tuition/Books Expenses	\$	\$
	Liens/Judgments (IRS or other)	\$	\$
	Other	\$	\$
	Other	\$	\$
TOTAL		\$	\$



Credit Card Authorization

I, _____, hereby authorize The Johnson Law Group, PLLC to charge an amount of \$ _____ .00 to the credit card listed below for the purpose of representing me with Foreclosure Defense/Loss Mitigation.

I understand that the charged amount is non-refundable.

Credit Card #

Type of Card:

Expiration Date

Name on Credit Card

Billing Address

Security # from Back of Card

Signature

Date

* I understand that if I choose the payment plan option that the above referenced card will be charged 30 calendar days from the day of the first charge to cover the next portion of my payment and each subsequent 30 calendar days until firm fee paid in full.