



Complete this agreement to hire Arizona real estate attorney Jeana Morrissey and KEYTLaw, L.L.C. (the "Firm") to review your loan documents secured by a lien on Arizona residential real property and consult with you in KEYTLaw's office or over the phone for up to one hour for a fixed fee of \$299. For information about the Firm, see www.keytlaw.com and Jeana's [biography](#).

You can complete this form in 5 – 10 minutes by typing the answers directly in the blank spaces or print the form and complete it with a pen. After you complete this online form, you must print it, sign it and email, fax, mail or deliver the signed agreement to the Firm (see the last page for delivery details). You must also go to our online store and pay in advance using your credit card.

Residential Loan Consultation Service: The Firm will perform the following legal services for a guaranteed amount of \$299: (1) review the information you submit in this Agreement, (2) review any loan related documents that you submit before or during the consultation, (3) consult with you and your spouse either in the Firm's office at 3001 East Camelback, Suite 130, Phoenix, Arizona 85016 or over the telephone (your choice), (4) answer your questions during the consultation about Arizona law applicable to lender's and borrower's rights following a default of one or more loans secured by lien(s) on the one specific Arizona residential property described in this Agreement, and (5) give you a letter that summarizes your situation and our analysis.

We will discuss the application of Arizona and federal law to your situation and will provide you with information that will assist you in formulating your own personal strategy, but we will not recommend any specific course of action with respect to your loan situation. Our fee does not include review of or advice with respect to any contracts or documents related to the purchase of your property or that involve "short sales" or transactions to sell, lease or dispose of your property. For any additional legal services or document review you agree to pay either: (a) a fixed fee agreed to by you and the Firm in advance in writing, or (b) the current hourly rates of our personnel, which are \$250 for attorney Jeana Morrissey, \$350 for attorney Richard Keyt, and \$150 for legal assistants.

We will discuss federal income tax law in general terms with respect to forgiven debt resulting from foreclosure or other action, but will not provide any in-depth tax advice. We advise you to consult with an experienced real estate tax accountant concerning your tax situation. If you are having severe financial problems, you should immediately consult with an experienced bankruptcy lawyer to determine the pros and cons of filing for personal bankruptcy."

We require payment in advance before we provide any services. Unless there are unforeseen costs (for example you want us to send documents to you via FedEx) or developments or you hire us for additional services (at our current hourly rates) unrelated to the services described in this agreement, the amount you agree to pay in this Agreement will be the only amount you pay the Firm. We will send itemized invoices. You agree to pay any unpaid amount within ten days after we mail the invoice. If you do not pay an invoice within thirty days, we may charge interest on unpaid amounts at the rate of 1.5% per month, and we may terminate our services and/or withdraw from further representation of you.

The entire amount you pay KEYTLaw, LLC, for fees and costs is nonrefundable, but you may nevertheless discharge KEYTLaw, LLC, and Jeana Morrissey at any time and in that event you may be entitled to a refund of all or part of the fee based upon the value of the representation. The person who pays our fees and costs by credit card confirms that the company that issued the credit card allows charges for future services, costs and expenses. After three years, we may destroy all documents we collect during the time we provide services. If you miss a scheduled appointment and do not cancel it more than 24 hours in advance by calling Jeana at 602-906-4953, ext. 107, you will forfeit all amounts paid the Firm for the scheduling problems caused by missed appointments and Jeana's time to review your loan documents and information contained in this Agreement.

We are not acting as your attorney in advising you with respect to this Agreement because we would have a conflict of interest in doing so. We will represent only the person who signs this Agreement and his or her spouse. If you have questions about this Agreement, we recommend that each concerned person consult with other legal counsel. You acknowledge that the Firm's ability to provide accurate legal information about your situation is possible only if the information you give the Firm about you, your property and your loans and liens is accurate. We are not responsible for any incorrect legal advice we give that is based on incorrect information you give us and/or on incomplete information.

SELECT YOUR DESIRED SERVICES & GUARANTEED FIXED FEE

Click your mouse on the boxes below to select your services & associated fees. Fill in the blanks online by clicking on a box or by typing the information in each blank space. Push the **TAB** key to move to the next field and the **SHIFT + TAB** key to move backwards.

\$299 **Residential Loan Consultation Service:** We provide the five services listed in paragraph 3 on page 1.

\$200 **One Business Day Super Expedited Consultation.** Instead of scheduling your consultation in 7 - 10 days, for an extra \$200 we will move you to the front of the line.

\$100 **Three Business Day Expedited Consultation.** Instead of scheduling your consultation in 7 - 10 days, for an extra \$100 we will move you closer to the front of the line.

\$_____ Total amount to be paid to KEYTLaw, LLC.

A. YOUR CONTACT INFORMATION

1. _____
Your Name _____
Your Spouse's Name

2. _____
Mailing Address

3. _____
Home Phone _____ _____
Cell Phone _____ _____
Email Address

B. DESCRIBE YOUR HOME

The following questions apply to your Arizona residential property that is currently the subject of a foreclosure or that may become the subject of a foreclosure in the near future.

4. Is the address of the property the same as your address shown above? Yes No

5. _____
If not, type or print the address of the property above this line

6. Which County is it in? _____

7. Is the property on less than 2.5 acres of land: Yes No

8. Does the property contain more than two residences? Yes No

9. Estimated current fair market value: \$_____

10: Has the home been occupied for over 6 consecutive months: Yes No By who _____

C. DESCRIBE YOUR FIRST LIEN

11. Select one: The first lien is a: Deed of Trust Mortgage

12. Original amount of the first lien: \$_____

13. Total amount currently owed: \$ _____
14. Lender (current lienholder): _____
15. Is the loan currently in default: Yes No
16. Have you received a notice of trustee's sale or been served with a lawsuit: Yes No
If yes, deliver a copy of the document(s) to Jeana.

A trustee's sale is a public auction of the property to the highest bidder for cash. It starts with the trustee recording a Notice of Trustee's Sale, which sale cannot be less than 90 days after the date the notice is recorded. Most foreclosures in Arizona are done by a trustee's sale. Another way the lender can foreclose is to sue the borrower in Superior Court and ask the court to conduct an auction. This type of foreclosure is started by the lender (plaintiff) serving the borrower (defendant) with a summons and complaint and suing in court.

17. How did the foreclosure of this lien start: Notice of Trustee's Sale Lawsuit
18. Date of the trustee's sale or due date of the answer: _____
19. Amount of money needed to bring the debt current: \$ _____
Contact the trustee to get this amount, but it can take time to get a response.
20. Did you get this loan to purchase the property? Yes No
21. Did you get this loan to pay off a prior loan used to purchase the property? Yes No

D. DESCRIBE YOUR SECOND LIEN

22. Is the property encumbered by a second lien: Yes No
If the answer is No, skip this section D and go to section F.
23. Select one: The second lien is a: Deed of Trust Mortgage
24. Original amount of the second lien: \$ _____
25. Total amount currently owed: \$ _____
26. Lender (current lienholder): _____
27. Is the loan currently in default: Yes No
28. Have you received a notice of trustee's sale or been served with a lawsuit: Yes No
If yes, deliver a copy of the document(s) to Jeana.
29. How did the foreclosure of this lien start: Notice of Trustee's Sale Lawsuit
30. Date of the trustee's sale or due date of the answer: _____
31. Amount of money needed to bring the debt current: \$ _____
Contact the trustee to get this amount, but it can take time to get a response.

32. Did you get this loan to purchase the property? Yes No
33. Did you get this loan to pay off a prior loan used to purchase the property? Yes No

E. DESCRIBE YOUR THIRD LIEN

34. Is the property encumbered by a third lien: Yes No
 If the answer is No, skip this section E and go to section F.
35. Select one: The third lien is a: Deed of Trust Mortgage
36. Original amount of the third lien: \$_____
37. Total amount currently owed: \$_____
37. Lender (current lienholder): _____
39. Is the loan currently in default: Yes No
40. Have you received a notice of trustee's sale or been served with a lawsuit: Yes No
 If yes, deliver a copy of the document(s) to Jeana.
41. How did the foreclosure of this lien start: Notice of Trustee's Sale Lawsuit
42. Date of the trustee's sale or due date of the answer: _____
43. Amount of money needed to bring the debt current: \$_____
- Contact the trustee to get this amount, but it can take time to get a response.
44. Did you get this loan to purchase the property? Yes No
45. Did you get this loan to pay off a prior loan used to purchase the property? Yes No

F. ADDITIONAL LIENS

46. Do you have any additional liens or judgments on the property: Yes No
47. If the answer to the preceding question is Yes, submit the answers to the above questions about the additional lien(s) on a separate piece of paper, sign it and deliver it to Jeana Morrissey.
48. Add any additional information you want us to know below:

G. DOCUMENTS TO DELIVER TO THE FIRM

48. When you send this agreement to the Firm, please also include copies of the following documents for each lien: (i) Promissory Note, (ii) Deed of Trust or Mortgage, (iii) all correspondence from the lienholder and the trustee to you and from you to either of them, (iv) Notice of Trustee's Sale and any postponements, (v) Summons and Complaint (if sued). Bring missing documents to your consultation.

If you have any questions about this agreement or about the consultation, call Jeana Morrissey at 602-906-4953, ext. 107 or email Jeana at jrm@keytlaw.com. The Firm may reject your proposed agreement and not accept the offer to represent you if we have a conflict of interest or for any other reason.

The undersigned represents and warrants to Jeana Morrissey and KEYTLaw, LLC, that the information submitted in this agreement is true and correct.

Your Signature

KEYTLaw, L.L.C., an Arizona limited liability company

Print Signer's Name

By: _____
Jeana Morrissey, Attorney

HOW TO DELIVER THIS AGREEMENT TO KEYTLAW

- Email Method:** Print this agreement then sign it. Scan the signed agreement and save it as a file on your computer. Send the saved file to jrm@keytlaw.com as an attachment to an email. **You must have Adobe Acrobat or Reader version 8 or later to save this form on your computer with the data in it.** Go here to download the free Adobe Reader 9: www.adobe.com/products/acrobat/readstep2.html.
- Fax:** Fax this Agreement to Jeana Morrissey at 602-798-7682. You do not need a cover sheet.
- Snail Mail:** Mail or deliver the Agreement in a sealed envelope addressed to:

Jeana Morrissey
KEYTLaw, LLC
3001 East Camelback Road, Suite 130
Phoenix, Arizona 85016

HOW TO PAY FOR YOUR CONSULTATION

- Preferred Method:** [Click on this link to go to our secure online store](#) and pay by Visa or MasterCard.
- Call 602-424-4159 and give your credit card information to Jeana Morrissey's legal assistant Milena.

HOW TO SCHEDULE YOUR APPOINTMENT

After delivering this signed agreement to Jeana Morrissey and paying in full, call Jeana at 602-906-4953, ext. 107 or email Jeana at jrm@keytlaw.com to schedule your consultation. If you make an appointment for a consultation and cancel less than 24 hours in advance or do not show, you will forfeit the amount you paid us.