



Contract Underwriting Requirements

Client Eligibility

- Monthly installment payment cannot exceed 10% of the Client’s gross monthly income
 - Eligible income types are Employed, Self-Employed, Social Security, Unemployment, Long-Term Disability, Pension or VA Benefits¹
 - Except in our Silver Program (see below), clients must have minimum, eligible, gross monthly income of \$2,000
 - Minimum gross monthly Income for a \$5,000 case and \$7,500 case is \$4,1667
- Clients must be able to make automatic payments, and must have either:
 - Active checking or savings account; **or**
 - A pre-paid debit card to which their payroll is automatically deposited by their employer (**but note: prepaid debit cards tend to have higher defaults**)
- If the Client does not meet minimum eligibility requirements, a Third-Party Payor may be used (see below)
- **SILVER PROGRAM:** No minimum income requirement for clients at least 62 years old; payment still cannot exceed 10% of monthly income

Required Documents

Flat-Fee Cases (Excluding Bankruptcy)

1. Payment Authorization
2. Fee Agreement
3. Income Verification Documents

Chapter 7 Bankruptcy Cases

1. Notice of Bankruptcy Filing
2. Post-Petition Fee Agreement
3. Income Verification Documents

- Qualifying Income Verification Documents:
 - Employed: Pay stubs verifying last 30 days of income from same job or same industry
 - Self-Employed: Last two months of bank statements
 - Social Security, Unemployment, Disability, Pension or VA Benefits: Most recent Statement of Benefits, or last two months of bank statements showing benefit deposits
- Please note that the end date of the most current paystub and bank statement must not be more than 60 days prior to the date of the Fee Agreement

Repayment Terms

Flat-fee cases \$1,000 – \$5,000
12-month term

Flat-fee cases \$5,001 – \$7,500
18-month term

Chapter 7 Bankruptcy
\$1,000 – \$3,000
12-month term

First payment must be made within 30 days of signing the Payment Authorization and/or Post-Petition Fee Agreement

Third Party Payor Requirements

- Must independently satisfy all Eligibility Requirements above (plus \$3,000 minimum monthly income)
- Must independently provide all Income Verification Documents above
- Must sign the Payment Authorization

¹ Child support garnishments will be deducted before determining eligible gross income.