

LIVE DEBT FREE

Frequently Asked Questions

Dear **HOWARD | NASSIRI** Local Counsel;

Welcome to the nation's best and most effective debt settlement program. We are pleased that you have chosen to be part of the team of legal professionals here at **HOWARD | NASSIRI**. As part of our legal team, you have the opportunity to work with and assist law firms and clients from around the nation with their debt settlement efforts.

Below, is a quick Q & A that will provide you with essential information at a glance.

Q: Is Morgan Drexen a debt settlement company?

A: No. *Morgan Drexen is a company that provides administrative legal support and services to law firms that want to provide debt settlement services to its clients*

Q: Are the clients whose debt settlement process we oversee and that we provide unbundled legal services for, clients of Morgan Drexen?

A: No. *The people who are in the debt settlement program are clients of one of several law firms that work with Morgan Drexen.*

Q: Who controls the negotiations of the settlements?

A: The lawyers control the negotiations. Attorneys set the criteria and review the settlements to make sure that they are in the best interest of the client. Morgan Drexen personnel follow the criteria the attorneys set.

Q: Who controls the disbursement of funds to pay the settlement?

A: The clients by and through their lawyers control the disbursements to pay the settlements. Their attorney notifies clients of any settlement. Attorneys review the settlements to ensure they are in the clients' best interest. The client decides whether they will accept the settlement. Once these steps take place, funds are disbursed to pay the settlement.

Q: Who receives compensation for doing the settlements?

A: The law firm that the client is contracted with.

Q: Does Morgan Drexen hold the client trust account for the clients in the debt settlement program?

A: No. *The law firms hold the trust account for its respective clients and are the only signatories on the account. The law firms contract the services of a Chief Trust Officer who initiates settlement transfers subject to the law firms' approval and consent.*

Q: Am I an attorney for Morgan Drexen?

A: No. *Morgan Drexen is not a law firm. You are an associate attorney who is of counsel to HOWARD | NASSIRI, LLP.*

Q: If I am contracted with HOWARD | NASSIRI then what is my relationship to the other law firms who work with Morgan Drexen?

A: *Vincent D. Howard and Damian J. Nassiri are the principals and sole members of*

HOWARD | NASSIRI, LLP. Messrs Howard and Nassiri, and their firm are of counsel to the other law firms that do business with Morgan Drexen. We along with you are contracted by and assist these firms with their debt settlement endeavors. Associates of HOWARD | NASSIRI are licensed to practice law and are in good standing in several jurisdictions throughout the United States .

Q: What is the scope of legal services that the client is retaining us for and are we identified in the contract?

A: *Paragraph 2 of the Fee Agreement clearly states that the client is retaining the law firm to represent them only with respect to the negotiation and settlement of their unsecured debt. Paragraphs 3 and 4 inform and obtain the consent of the client to use your services as local counsel and any other outside services.*

Q: Do we provide other legal services for the client?

A: *Yes. If the creditor or debt collector sues the client, the client enters into a separate contract for unbundled legal services. This is where you provide either consultation, advice, or suggested pleadings to the client so that he or she can represent himself or herself in court pro se.*

Q: Does HOWARD | NASSIRI provide liability insurance?

A: *Yes. We provide liability insurance to all of our local counsel for thier debt settlement activities through a policy obtained through Lloyds of London .*

Q: Are there issues with unauthorized practice of law?

A: *No. However, from time to time, respective state bars send inquiries about this issue. In the past, our firm has received inquiries from state bars regarding this matter and we have been absolved of any wrongdoing in each circumstance. Below is a sample letter that we send when HOWARD | NASSIRI receives an inquiry and when one of the other law firms receives an inquiry.*

HOWARD | NASSIRI, LLP SAMPLE RESPONSE:

I am in receipt of your letter dated July 1, 2008, and write in response thereto.

My partner and I, Damian J. Nassiri, are admitted to practice and are members in good standing of the bar of California and we maintain an office in the state. Our California office is located at Arena Corporate Center , 1600 South Douglass Road , First Floor, Anaheim, California 92806 .

My partner and I are the principals and sole members of HOWARD | NASSIRI, LLP. Associates of HOWARD | NASSIRI, LLP are licensed to practice law in several jurisdictions throughout the United States , including CalNeva.

The associate at HOWARD | NASSIRI, LLP who is authorized to provide services for CalNeva clients, to the extent there may be any, is Jane Doe of HOWARD | NASSIRI, LLP. My understanding is that Jane Doe is in good standing with the CalNeva state bar.

I have never appeared in court in CalNeva. I have never advised anyone in CalNeva or anywhere else in connection with any potential or pending case in CalNeva, or otherwise provided legal advice to anyone who is a resident of CalNeva, with regard to CalNeva law or otherwise.

I hope this response addresses any concerns that you may have. If I can be of further assistance, please contact me.

WILLIAMSON LAW FIRM, LLC SAMPLE RESPONSE:

I am in receipt of your letter dated July 1, 2008, and write in response thereto.

I am admitted to practice and a member in good standing of the bar of Kansas. I maintain two offices in the state. My Kansas offices are located at 816 Ann Avenue, Kansas City, KS 66101 and 510 N. Topeka, Wichita, KS 67214.

Vincent D. Howard and Damian J. Nassiri are the principals and sole members of HOWARD | NASSIRI, LLP. Messrs Howard and Nassiri, and their firm are of counsel to my firm. Associates of HOWARD | NASSIRI are licensed to practice law in several jurisdictions throughout the United States, including CalNeva.

The associate at HOWARD | NASSIRI who is authorized to provide services for CalNeva clients, to the extent there may be any, is Jane Doe of HOWARD | NASSIRI, LLP. My understanding is that Jane Doe is in good standing with the CalNeva state bar.

I have never appeared in court in CalNeva. I have never advised anyone in CalNeva or anywhere else in connection with any potential or pending case in CalNeva, or otherwise provided legal advice to anyone who is a resident of CalNeva, with regard to CalNeva law or otherwise.

I hope this response addresses any concerns that you may have. If I can be of further assistance, please contact me.

I hope you found this Q&A helpful. As you can see, this attorney driven debt-settlement program is made more efficient with the administrative legal support services of Morgan Drexen. If you have other concerns or if you need clarification on any issue, please feel free to contact me directly.

Vincent D. Howard
Attorney at Law
HOWARD | NASSIRI, LLP
Arena Corporate Center
1600 South Douglass Road, First Floor
Anaheim, California 92806
P. (800) 872.5925 F. (888) 533-7310
vhoward@howardnassiri.com
www.howardnassiri.com

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HOWARD | NASSIRI, is a national law firm comprised of experienced teams of attorneys that have represented plaintiffs and consumers from all over the country in many complex and high-profile litigation matters. Our teams of attorneys represent consumers who have been victimized by fraudulent, abusive, and predatory business and lending practices.

LOAN MODIFICATIONS

HOWARD | NASSIRI aggressively negotiates on behalf of our clients to obtain loan modifications that result in lower mortgage payments so our clients can afford to stay in their homes and avoid the foreclosure process.

PREDATORY LENDING PRACTICES

Our law firm represents homeowners who have been the victims of predatory lending practices in the home mortgage industry and who, as a result, have legal claims to assert under the federal Truth In Lending Act and other state and federal laws. HOWARD | NASSIRI has helped numerous mortgage fraud victims to save their homes from foreclosure by rescinding fraudulent home loans.

BANKRUPTCY

At HOWARD | NASSIRI, our bankruptcy attorneys can guide clients through the process, helping them to regain control of their financial life and rebuild their credit.

PERSONAL INJURY

If someone else's recklessness, carelessness, or intentional wrongdoing, has caused you to have suffered physical injured or to have suffered financial loss, then HOWARD | NASSIRI is here to help. Let our team of experienced attorneys help you get the compensation you deserve from the negligent party.

LABOR & EMPLOYMENT

HOWARD | NASSIRI represents employees who have been wrongfully deprived of overtime pay and who are seeking recovery or employers wrongfully accused of sexual harassment and being sued. In either circumstance, the ordeal can be baffling, and emotionally draining. Let our team of experienced California Labor & Employment Attorneys aggressively represent you and protect your rights.

To find out more information about how foreclosure laws may affect you or about how our law firm deals with lenders during the foreclosure boom, please read and view the following:



Predatory Lending Update
By Damian J. Nassiri, Esq.



Dealing with the Foreclosure Boom
By Nancy Wride



O.C. Woman, 86, Fights Off Foreclosure Anew
With the Help of HOWARD | NASSIRI

PRACTICE AREAS

- Loan Modifications
- Predatory Lending and Mortgage Loan Practices
- Bankruptcy
- Fair Debt Collection Practices Act Violation
- Mass Torts - Products Liability
- Personal Injury Matters
- Settling with Creditors
- Probate & Estate Planning
- Business Litigation
- Labor & Employment
- Obligations of Lenders
- Important Foreclosure Facts

CALIFORNIA BANKRUPTCY ATTORNEY BLOG

Article Addresses Myths About Personal Bankruptcy Filing for Consumers

As longtime Orange County bankruptcy attorneys, we have seen a sharp increase in clients who are

Freddie Mac to Visit Homeowners in Person to Help Them Apply for Federal Loan Modification Program

Our San Bernardino loan modification attorneys were encouraged to see that federally backed mortgage

CALIFORNIA EMPLOYMENT LAWYERS BLOG

OSHA's Decline in Workplace Health and Safety Inspections

According to a report released last week by Public Employees for Environmental Responsibility,

Soars, Roobuck Settles in Record \$6.2 Million Disability Discrimination Lawsuit with EEOC

The U.S. Equal Employment Opportunity Commission (EEOC) announced this week the

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CALIFORNIA INJURY LAWYERS BLOG

Distracted Driving: Orange County, California Judge Says Costa Mesa Driver Accused of Texting Must Stand Trial for Newport Beach Pedestrian Accident

In Orange County, California, a judge has ordered the Costa Mesa driver accused of fatally striking a Newport Beach pedestrian last year write text ...

Toyota Says it Will Recall 3.8 Million Motor Vehicles Following Fatal Southern California Car Crash Involving Misaligned Floor Mat

In its largest recall ever, auto manufacturing giant Toyota announced that it will recall 3.8 million Toyota and Lexus autos in the United States. The

approval of a ...

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LIVE DEBT FREE!

MORGAN DREXEN Integrated Legal Systems provides administrative support services to attorneys and law firms that represent consumers in finance and credit matters, including: predatory lending, credit card marketing, credit reporting, debt collection, debt negotiation, debt management and bankruptcy.

The administrative support services provided by Morgan Drexen are designed to increase productivity, efficiency and the quality of client service, while improving cash flow and lowering law firm expenses. Morgan Drexen's highly-trained support staff and automated client services IT platform enable law firms to service more clients, more efficiently, with a greater level of attention and at a far lower cost. Morgan Drexen provides law firms with instant client support and communication, effective and accurate settlement processing, document preparation and maintenance, accounting services, multi-site integration and website access, quality control, marketing, client screening and intake.

Be a part of the growing network of lawyers and law firms throughout the nation that rely on Morgan Drexen administrative support services. Morgan Drexen cannot represent consumers, but we can make your representation of consumers better, more efficient and highly cost-effective.

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[Loan Modification Alert](#)

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Fair Debt Collection
Practices Act Violation

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Personal Injury Matters

Settling with Creditors

Probate & Estate Planning

Business Litigation

Labor & Employment

Obligations of Lenders

Important Foreclosure Facts

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Associates


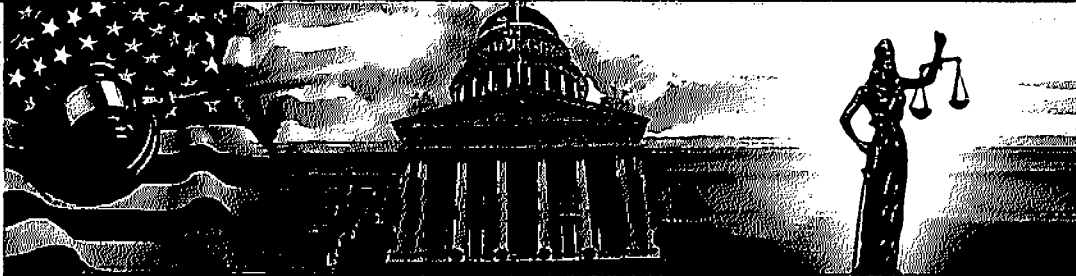
The principal partners of HOWARD | NASSIRI maintain licenses to practice law only in the state of California. The associates of HOWARD | NASSIRI who are of counsel to the firm are licensed to practice law and actively litigate cases in several different jurisdictions throughout the United States.

Alabama	Kentucky	North Dakota
Alaska	Louisiana	Ohio
Arizona	Maine	Oklahoma
Arkansas	Maryland	Oregon
California	Massachusetts	Pennsylvania
Colorado	Michigan	Rhode Island
Connecticut	Minnesota	South Carolina
Delaware	Mississippi	South Dakota
District of Columbia	Missouri	Tennessee
Florida	Montana	Texas
Georgia	Nebraska	Utah
Hawaii	Nevada	Vermont
Idaho	New Hampshire	Virginia
Illinois	New Mexico	Washington
Indiana	New Jersey	West Virginia
Iowa	New York	Wisconsin
Kansas	North Carolina	Wyoming

Arena Corporate Center, 1600 South Douglass Road, First Floor Anaheim, California 92806
Tel: (800) 872-5925 Fax: (888) 633-7310

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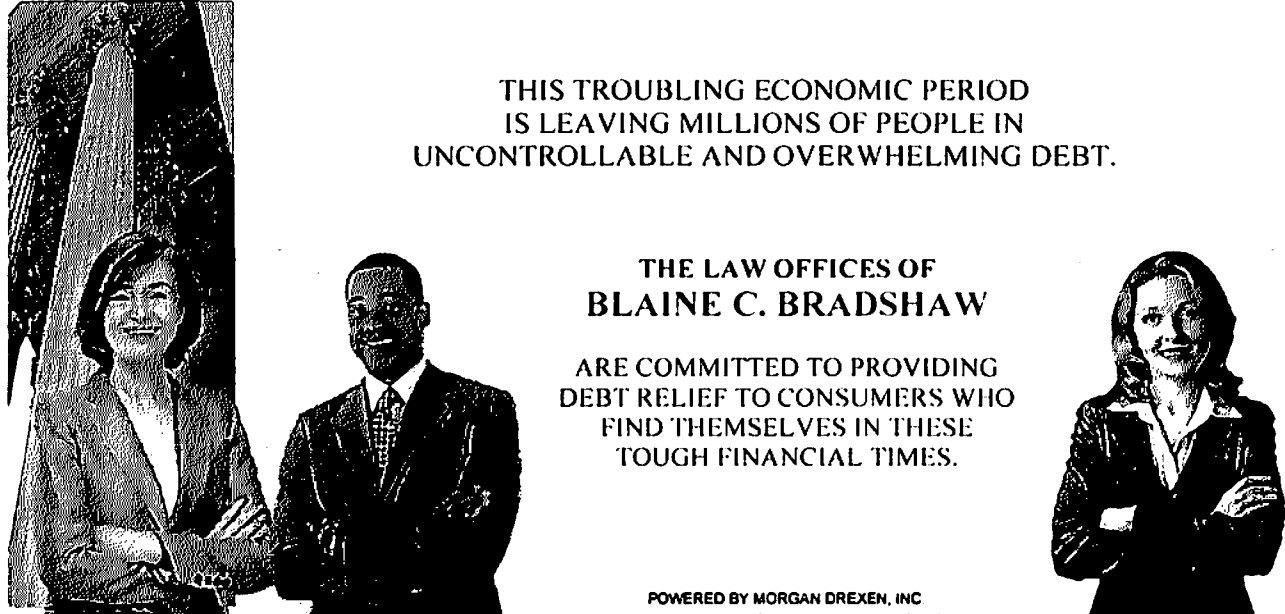



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THIS TROUBLING ECONOMIC PERIOD
IS LEAVING MILLIONS OF PEOPLE IN
UNCONTROLLABLE AND OVERWHELMING DEBT.

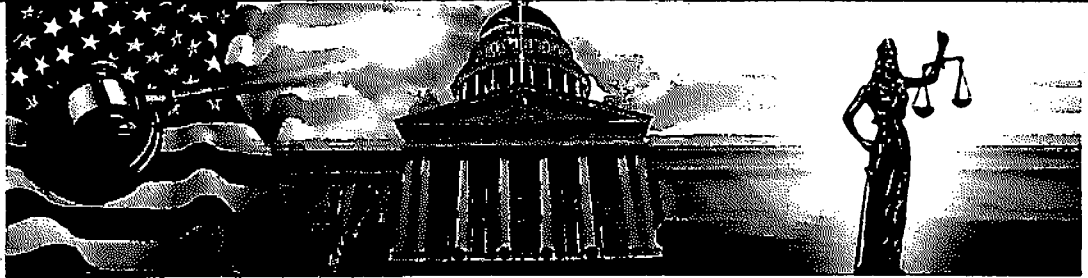
**THE LAW OFFICES OF
BLAINE C. BRADSHAW**

ARE COMMITTED TO PROVIDING
DEBT RELIEF TO CONSUMERS WHO
FIND THEMSELVES IN THESE
TOUGH FINANCIAL TIMES.



POWERED BY MORGAN DREXEN, INC

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CONTACT US FOR A FREE CONSULTATION

Name: *

Phone: *

Email: *

Message

I have read the disclaimer statement and agree with the statement

DISCLAIMER

SUBMIT

CONTACT

Legal matters are often time sensitive, so please contact us promptly for a **FREE Consultation**

Completion of this form does not contractually obligate our firm to represent you. We can only serve as your attorney if both you and our firm agree, in writing, that we will serve as your counsel. Please read our disclaimer.

DISCLAIMER

You understand that no attorney-client relationship will exist unless we have agreed to represent you.

You are urged not to send us any information contained in an e-mail or any attachment that you believe is highly confidential until such time as we have indicated to you that we are able to review that information

By clicking "accept," you agree that submitting unsolicited e-mail information to us does not constitute a request for legal advice and that you are not forming an attorney-client relationship with us by submitting that information

Bradshaw Law Firm, PLLP
P.O. Box 445
Drummond, MT 59832
Phone: 406-531-6846

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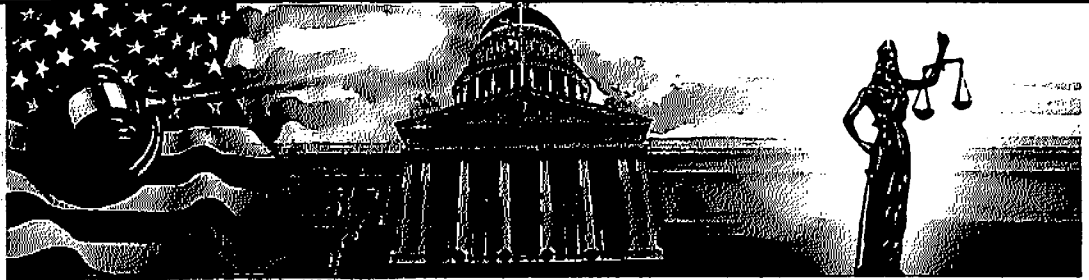
"Returning America to a Debt-Free Standard of Living"

We assist clients to settle unsecured debt, using unbundled legal services in a cost-effective way that enables us to offer our legal services without the overhead and leveraging that tend to be the mainstay for many law firms. We observe and abide by state Rules of Professional Conduct, and federal laws applicable to attorneys, paralegals, and others under our ultimate supervision. To assure greater efficiency, we use Morgan Drexen, Inc.'s outsourced paralegal and paraprofessional support. It saves our clients from the overhead and leveraging that tend to be the mainstay for many law firms.

Because Morgan Drexen, Inc. provides many forms of administrative, marketing, paralegal, and paraprofessional support services to us – as it does for many law firms throughout the USA that represent near-bankrupt consumers in settling debts with unsecured creditors – we have access to proprietary computer programs, a vast digital database, and highly automated, "just in time" processes that make us more efficient. Our unbundled legal services model protects near-bankrupt debtor clients and enables them to go "toe-to-toe" with well-financed creditors and their lawyers.

If you have a hardship that prevents you from being able to pay-off your debts with dignity, and at a discount, please contact us. Find out if our debt settlement services are right for you. There is no cost or obligation for the inquiry.

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DEBT SETTLEMENT?

Debt settlement, also known as debt negotiation, is an aggressive approach to the reduction of personal debt. Debt settlement is appropriate for persons who have an unmanageable amount of debt or who are near-bankrupt. Blaine Bradshaw law group utilizes the support services of Morgan Drexen to provide debt settlement through effective legal representation and negotiation with creditors. The Blain Bradshaw Law Group strives to reach settlements in which consumers pay less than the total amount owed but still take responsibility for paying as much as they can realistically manage. While negotiations with creditors are under way, the consumer begins a savings program to be able to make a lump-sum settlement payment. After reaching an agreement for settlement, the creditor issues a letter stating that the debt obligation is fulfilled and reports to credit bureaus that the debt has been ?paid? or ?settled? or ?settled for less than full amount. ?

Creditors are motivated to settle for reduced amounts when a consumer is under serious financial strain and may choose to file bankruptcy. Creditors wish to collect as much money as they can, but if a creditor files for bankruptcy there is a risk they may receive nothing. Debt Settlement allows the consumer to avoid bankruptcy, get out of debt in the shortest amount of time, and with the least amount of money. ??

While Debt Settlement may be advantageous to both debtors and creditors, there can be some drawbacks. The IRS considers a forgiven debt to be taxable income and requires that taxes be paid on amounts saved through settlement. The IRS, however, has a form available for special hardships. The Blaine Bradshaw Law Group can advise you in this matter. Debt settlement can also be harmful to a debtor?s credit rating. During the process of settling debts, creditors generally will not agree to settle on accounts that remain current. The debtor?s credit report will show delinquent payments until the debts are finally settled.

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A LIMITED LIABILITY PARTNERSHIP
Arena Corporate Center
1600 S. DOUGLASS ROAD ♦ SUITE 100 ♦ ANAHEIM, CA 92806

**UNSECURED DEBT NEGOTIATION/SETTLEMENT
ATTORNEY/CLIENT FEE AGREEMENT**

File # 1885928110

The law firm of Howard | Nassiri, a Limited Liability Partnership ("Attorneys") agrees to provide legal services to you, Tammy Ward/Joshua Ward, on the terms and conditions set forth in this Agreement.

1. EFFECTIVE DATE This Agreement will not take effect, and we will have no obligation to provide any legal services to Client, until Client returns a signed copy of this Agreement to Attorneys. The effective date of this Agreement, however, shall be retroactive to the date we first performed services, if prior to the date Client signs this Agreement.

2. SCOPE OF LEGAL SERVICES You are retaining us as your attorneys to represent you, and only you, with respect to the unsecured debts on the attached schedule (hereinafter referred to as your "Debt") entitled "Schedule of Debt," which is incorporated by reference into this Agreement. Attorney is dedicated to the principle of providing quality services to consumers at reasonable cost and with adherence to the highest ethical standards:

- a. Attorneys will review and analyze relevant documents to determine your legal rights and remedies pertaining to your Debt
- b. Legal counsel will be available to consult with and advise you as to matters that may arise regarding this representation of you;
- c. Attorneys will contact and notify your creditors that we have been engaged as your attorney to represent you in matters pertaining to settlement of your scheduled Debts;
- d. Your creditors and their collection agencies will be advised that all communications and efforts to collect on your Debt are to be directed to Attorneys;
- e. Attorneys will advise your creditors of your desire to reach a fair and honorable settlement of your Debts. We will explain to your creditors that a settlement can only be offered when funds are available in your trust account, and that time is required for you to build up these funds;
- f. You will be provided with a monthly statement of your trust account activity during the course of our representation of you;
- g. You will be provided with a copy of all settlement letters.

Our representation will not include any matters other than the attempted negotiation and settlement of your Debts. In the event you wish that we perform any services for you that are not related to the settlement of your Debts, we require that you enter into a separate, written agreement with regard to such representation. We agree to take reasonable steps to keep you informed of the progress of the matter, and to respond to your inquiries. We will not represent your spouse or any other member of your family unless we have a signed written fee retainer agreement for legal services between them and us. Unless we enter into a different written agreement with you, this Agreement will govern all legal services we may perform for you.

3. UTILIZATION OF OUTSIDE SERVICES, DISCLOSURE, AND CONSENT You understand and agree that Attorneys may utilize the services of outside companies to assist Attorneys in performing the services under this Agreement. You hereby acknowledge that you understand that Attorneys may utilize these outside services and you consent to such utilization, including any necessary disclosure of confidential information to the outside service companies.

4. UTILIZATION OF LOCAL COUNSEL You authorize Attorneys with the discretion to select an attorney licensed in your jurisdiction ("local counsel") to assist Attorneys in providing services under this Agreement. Attorneys' use of local counsel will not increase the fees and charges you agreed to pay under this Agreement. If Attorneys needs to transfer your case from one local counsel to another, your consent to such transfer will be implied unless you object in writing within seven (7) days. By signing this Agreement, you are consenting to Attorneys sharing part of the contingent fee or any other fee paid to Attorneys under this Agreement with local counsel.

5. FUTURE SERVICES Attorneys will be providing those services described above for the negotiation and settlement of your debt. Those services do not include litigation or bankruptcy services. Representation as to such legal matters may be made available under a separate agreement. The separate agreement will address the terms and scope of such representation, as well as the additional charges for any additional services. You understand that such matters are always time sensitive and that you must notify Attorneys immediately and provide Attorneys with all necessary paperwork in order to allow Attorneys to effectively provide such representation.

6. INSTALLMENT PAYMENTS In order for Attorneys to perform the services described herein, you agree to pay monthly installments of 216.62, which will be automatically withdrawn from your account through the attached AUTOMATIC CHECK HANDLING (ACH) authorization or other automated system for payment. These monthly installments shall first be used to pay the fees described below in the section of this Agreement entitled "Fees, Costs and Expenses." The Attorneys earn the aforementioned fees immediately upon receipt of it. After all fees are paid, the balance of your monthly installments shall be accumulated in an account to be used for the settlement of your Debts and charges incurred under this Agreement and not for the payment of your monthly bills. These funds will only be paid to your creditors when a written settlement agreement has been entered into. By signing this Agreement, you further agree to execute an AUTHORIZATION FOR CHECK HANDLING /ACH to facilitate the transfer of funds directly from your bank account. Such authorization shall automatically terminate upon payment of all amounts required under this Agreement.

7. FEES, COSTS, AND EXPENSES You agree to pay the following fees, all of which will be collected from, and paid through your monthly installments as outlined above:

- a. An Engagement fee in the amount of \$862.50 ;
- b. A \$10.00 per check handling fee for each settlement payment made to a creditor;
- c. A \$15.00 fee for any ACH payment not honored by your bank;
- d. A monthly fee of \$48.00 to cover costs and expenses for the following: facsimile transmissions, telephone charges, postage and file maintenance; and
- e. Upon settlement of an account listed as your Debt, a contingent fee equal to twenty-five percent (25%) of the difference between the full amount demanded by your creditor at the time of settlement and the amount for which that account has settled.

8. CLIENT'S DUTY OF COOPERATION You agree to be truthful with us regarding any information you provide to us, to cooperate with us in while we negotiate or attempt to settle your Debt, to keep us informed of developments that may affect your rights, to abide by the terms of this Agreement, and to keep us regularly informed of any changes in your address, telephone number, and current whereabouts. You agree generally to cooperate with us in all matters related to the preparation, presentation, and settlement of your Debt.

9. SETTLEMENT FEES Attorneys will discuss with you an approximate range of expected settlement of your Debt. You hereby agree to settlement within that range without your prior approval unless you provide Attorneys with written notice to the contrary. We expect that your creditors will continue to want payment during the time it takes you to accumulate enough funds to offer settlement. We will intercede on your behalf to prevent any illegal harassment of you, although we cannot guarantee that creditors will cease contacting you, or when they will cease contacting you.

You understand that the law does not set the contingent fees: the client and the law firm negotiate contingent fees. You further understand that Attorneys' settlement fee is a contingent fee and that this contingent fee was negotiated between you and Attorneys' and was not set by law. Any disbursements and costs you incur in connection with any settlement will not affect the amount of the contingent fee.

Client further understands that if a creditor with whom Attorneys have communicated offers to settle directly with you, and you agree to such a settlement at any time, that Attorneys will receive the contingent fee described above in the Section entitled "Fees, Costs and Expenses."

10. OUTCOME AND EFFECTS Attorneys cannot and do not predict or guarantee the outcome or resolution of your Debt. Any discussion or speculation about what may happen is made solely to provide you with an understanding of the range of possibilities based upon Attorneys' experience and knowledge regarding similar situations. You hereby acknowledge that prior to the implementation of this Agreement you will have taken part in a recorded interview outlining this Agreement's terms and effects.

DISCLOSURES

You understand that your Debt may continue to accrue interest until these matters are resolved and that creditors may impose other penalties as a result of delinquent payments, including, but not limited to: (1) forwarding the account(s) to a third party collector or law firm in order to collect on your Debt; and/or (2) the reporting of adverse information to credit bureaus; and/or (3) increasing the annual percentage rate on delinquent accounts; and/or (4) the filing of a lawsuit or arbitration claim and if a judgment is obtained, the creditor may garnish the consumer's wages; and/or (5) you may be liable for federal and state taxes on the amount your Debt is reduced; and/or (6) In those instances where Attorneys negotiate a reduced Debt amount, the following notations may appear on your credit report: "settled," "paid in full," and/or "settled for less than full amount." After carefully considering these possibilities, you wish to proceed with the terms and conditions of this Agreement.

11. DISCLAIMER OF GUARANTEE Nothing in this Agreement and nothing in our statements to you are intended to be, and shall not be construed as, a promise or guarantee regarding the outcome of your matter. We make no promises or guarantees regarding your Debt negotiation and/or settlement and its potential or expected outcome. We make no assurance that Attorneys will negotiate a reduced Debt amount. Any comments or statements by us about the outcome of your matter are expressions of opinion only and shall not be construed as promises or guarantees regarding the final resolution or outcome of your matter.

12. CONFIDENTIALITY You agree that Howard | Nassiri, LLP, its lawyers (including any associated and/or local counsel) and other employees may disclose such confidential client information as is necessary to facilitate the services Attorneys are providing, whether such disclosure is to the outside companies, any associated counsel, or your creditors.

13. RETURN OF DOCUMENTS Any documents requested from you shall, to the extent possible, be sent to us in the form of copies or faxes. Any original documents provided to us will be returned to you during, or at the conclusion of this engagement if such a request is made in writing. If no request is made, Attorneys will retain the file in accordance with the laws of the state in which you reside, after which time the file may be destroyed without further notice. You hereby consent to Attorneys retaining all records in electronic form only.

14. ARBITRATION You agree that any claim or dispute between you and Attorneys or against either parties' agents, employees, successors, or assigns shall be resolved by binding arbitration, whether such dispute is related to this Agreement or otherwise. The parties further agree that such arbitration will be filed with the American Arbitration Association, will be governed by the Association's rules of procedure, and that the decision rendered will be binding.

Further, both you and Attorneys hereby acknowledge, understand, and agree that arbitration of disputes under this Agreement has advantages and disadvantages when compared to subjecting such disputes to the court process and a jury trial, including, but not limited to:

- a. Arbitration may provide a faster resolution of any disputes than a court of law;
- b. Arbitration may provide a less expensive means of reaching a resolution of the parties' differences;
- c. Arbitration may provide a more informal means of resolution of disputes;
- d. Arbitration may allow less discovery than that allowed in a lawsuit;
- e. Arbitration is binding and appeals are limited.

By agreeing to this arbitration clause, both you and Attorneys give up the right to a trial by either party as against the other.

15. TERMINATION You may terminate this Agreement at any time by providing Attorney with fifteen (15) days written notice. Attorneys may terminate this agreement if timely payments are not made or if you unreasonably fail to cooperate in our representation of you. Termination will be effective fifteen (15) days after written notice is sent to your last known address.

16. FEES ON TERMINATION In the event of the termination of this Agreement by either party, any accrued fees and costs shall become immediately due and payable, including fees on settlement offers which originated during the term of this Agreement, regardless of when the settlement is accepted or even if the settlement offer is modified after termination of this Agreement.

17. SEVERABILITY If any provision of this Agreement is found to be invalid, that portion shall not affect the validity or enforceability of the remaining provisions, which will remain in full force and effect.

18. ENTIRE AGREEMENT This Agreement constitutes the full and complete agreement between the parties and supersedes any and all other agreements or understandings, whether written or oral, with respect to services provided for in this Agreement.

19. AMENDMENT OF THIS AGREEMENT Attorneys may make changes to this Agreement by providing you with a written notice of any change to this Agreement. Such change will become effective thirty (30) days following notification, unless you provide Attorneys with written notice of your objection prior to the effective date of the change. Except as provided above, no modification or amendment to this Agreement is valid unless set forth in a separate and distinct written agreement signed by the parties to this Agreement. No waiver of any term or condition of this Agreement will be valid or binding on a party unless agreed upon by such party in writing.

20. LIEN FOR LEGAL SERVICES You hereby grant us a lien on all claims or causes of action that are the subject of our representation under this Agreement. Our lien will be for any sums owing to us for any unpaid costs or attorney fees at the conclusion of our services. The lien will attach to any recovery you may obtain, whether by arbitration award, judgment, settlement, or otherwise.

21. ATTORNEY'S AUTHORITY In connection with the negotiation, reduction, and/or settlement of your Debt covered by this Agreement, you hereby grant to us the power and authority to execute and endorse any and all claims, deposits, drafts, orders and other papers which you could properly execute or endorse, to receive on your behalf any sums or other things of value to which you may be entitled because of any judgment recovered or any settlement received, and to endorse and/or execute on your behalf any checks or drafts issued or made in connection with your matter.

DVD



May 13, 2008

www.MorganDrexen.com

Tammy Ward
P.o. Box 411
Fromberg, MT 59029

Approval # 1885929110

Dear Tammy Ward,

I would like to recap our conversation regarding the Debt Recovery Program.

This Program is unique and is offered on a limited basis. Because of the personal hardship you are unfortunately experiencing, you have been qualified for enrollment. Your client approval number is referenced above and the Law Firm is willing to accept your case. Your representation with the firm is detailed in the Attorney/Client Fee Agreement. Please use this number when contacting us.

Your current unsecured debt totals \$5,125 According to the Department of the Treasury statistics (www.ustreas.gov), your total amount of debt may exceed the current national average of household credit card debt. Based on this amount of debt, it may take over 20 years, making minimum payments, to fully pay these obligations.

As we discussed, the program is designed to negotiate mutually agreeable settlements between you and your creditors over an approximate period of 39 months. Your monthly installment/transfer to your client trust account with the law firm will be \$128 per month, which we expect will save you approximately \$133 upon successful completion. This savings is a projection (Estimate) based upon our prior experience with similar cases.

We also expect to reduce the harassing calls by contacting your creditors and explaining your hardship situation, and that you are being represented by a law firm thus reducing these calls.

Our goal is to help you in your efforts to return to a debt free standard of living. If you have any questions, please call me at 1-800-868-1458 ext. 341

Sincerely,

Kristen Holstrom
Sr. Debt Consultant
Fax: 888-533-7187





Date : June 18, 2008

Tammy Ward / Joshua Ward
307 School Road
Fromberg, MT 59029

File # 1885929110

Dear Tammy Ward / Joshua Ward,

I would like to take this opportunity to thank you for choosing Morgan Drexen Integrated Legal Systems. We are a proud provider of legal support services to the legal community and law firms specializing in consumer debt settlement. It was a pleasure helping you with your goals of becoming debt free. Our mission is to free you from the debilitating effects of high interest rate consumer credit card debt. The firm, **HOWARD | NASSIRI** will be representing you through your journey to financial freedom. Morgan Drexen continues to be your point of contact and I would like to have you direct all further questions to your Client Coordinator.

Sincerely,

A handwritten signature in black ink, appearing to read "Kristen Holstrom". The signature is fluid and cursive, with a long, sweeping underline.

Kristen Holstrom
Sr. Financial Consultant

MORGAN DREXEN: INTEGRATED LEGAL SYSTEMS

ARENA CORPORATE CENTER
1600 S. DOUGLASS ROAD • SUITE 100 • ANAHEIM, CALIFORNIA 92806

Date : June 19, 2008

Tammy Ward / Joshua Ward
307 School Road
Fromberg, MT 59029

File # 1885929110

Dear Tammy Ward / Joshua Ward,

Welcome to the program!

It is Morgan Drexen's pleasure to welcome you to the program. Morgan Drexen is dedicated to the challenging work of guiding you through the process of debt negotiation and financial recovery. We will answer questions your creditors may have so we can reach a mutually agreeable solution to discharge your financial obligations

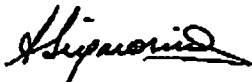
Our Job:

1. To tell banks and other creditors about your circumstances and inform them of the service we are providing for you. Also, to let them know how and when we will be settling your debt with them and that we will not be making monthly payments on your accounts
2. To update the banks and other creditors of your progress in the program.
3. To negotiate settlements on your debts as the money is available to do this

Your Job:

1. Mail in all of the completed documentation as quickly as possible (See next page)
2. Send us the new statements and correspondence from your creditors every month so that we can handle them accordingly. You will receive correspondence from the creditors in response to settlement proposals we have made, as well as notices from collection agencies. These are vital and very much needed if we are to handle your accounts.
3. If you get threatening letters from your creditors, collection agencies or attorneys, **FAX THEM TO US IMMEDIATELY**, as response time is of the essence. **DO NOT WAIT** to fax these documents to us.
4. Let us know of any change in address, phone number, or job. Keep us informed of anything else that might be important about your life that could assist us in getting your settlements completed

Sincerely,



Adriana Signorino
Client Coordinator
Phone: 800-872-2031



1600 S. Douglass Road • Suite 100 • Anaheim, CA 92806

HOWARD | NASSIRI

A LIMITED LIABILITY PARTNERSHIP

Arena Corporate Center
1600 S. DOUGLASS ROAD ♦ SUITE 100 ♦ ANAHEIM, CA 92806

June 30, 2008

Tammy Ward/Joshua Ward
307 School Road
Fromberg, MT 59029

Re: Your File Number: **1885929110**
Acct # **CV-05-224**

Dear Tammy Ward/Joshua Ward,

Thank you for helping us as you continue down the road to financial freedom. Recently, you informed us that certain debt collectors had contacted you with a demand for payment. In response, we have mailed the attached "debt validation" letter to the debt collector on your behalf.

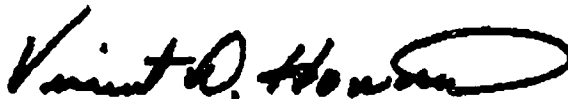
The debt validation letter will force the debt collectors to "validate" your debt, or in other words, prove that you actually owe the amount they say that you owe. Many times, debt collectors cannot prove their case because they lack the documentation to prove their claims.

VERY IMPORTANT: If you receive any further letters or documentation from this or any other collection agency or law firm, please NOTIFY US IMMEDIATELY and forward the information to our office as your legal rights may be affected.

In the meantime, **HOWARD | NASSIRI, LLP**, working together with **Morgan Drexen**, will keep providing you with the highest professional service. We will continue to aggressively negotiate with your creditors to get you the best possible results. Thanks again for choosing the winning team.

Sincerely,

HOWARD | NASSIRI, LLP



VINCENT D. HOWARD
Attorney at Law



Client's Copy

June 30, 2008

Tammy Ward/Joshua Ward
307 School Road
Fromberg, MT 59029

Your Reference Number: **CV-05-224**
Acct # **CV-05-224**

Smith Law Firm, P.C.
26 W. 6th Ave. P.O. Box 1691
Helena, MT 59624-1691

To Whom It May Concern:

This letter is being sent to you in response to a notice sent to me on **05/13/2008**. Be advised that this is not a refusal to pay, but a notice sent pursuant to the **Fair Debt Collection Practices Act, 15 U.S.C. §1692g** that your claim is **DISPUTED** and **VALIDATION** is requested.

I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you. Please provide me with the following:

- **What the money you say I owe is for;**
- **Explain and show me how you calculated what you say I owe;**
- **Provide me with copies of any papers that show I agreed to pay what you say I owe;**
- **Provide a verification or copy of any judgment if applicable;**
- **Provide me with the name and address of the original creditor;**
- **Prove the Statute of Limitations has not expired on this account;**
- **Show me that you are licensed to collect in my state (if applicable); and,**
- **Provide me with your license numbers and Registered Agent.**

At this time I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureau's (Equifax, Experian or TransUnion) this action may constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- **Violation of the Fair Credit Reporting Act**
- **Violation of the Fair Debt Collection Practices Act**
- **Defamation of Character**

If your offices are able to provide the proper documentation, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.



Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing any information to a credit-reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

I would also like to request that your offices not contact me or anyone else at my home or at my place of employment. Any attempts by your office to contact me or anyone else at my home or my office is a further attempt to collect on a debt that is the subject of dispute and is a violation of the provisions of the Fair Debt Collection Practices Act. See *Shimek v. Weissman, Nowack, Curry & Wilco, P.C.* (2004) 374 F.3d 1011 (upon receipt of request by consumer for verification of debt, the debt collector must cease all collection attempts of the debt until it is verified).

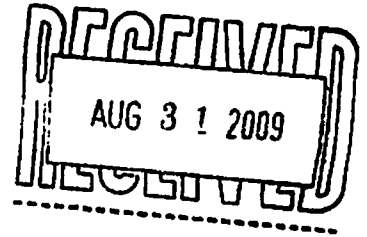
It would be advisable that you assure that your records are in order before you force me to take legal action. This is an attempt to correct your records; any information obtained shall be used for that purpose.

Best Regards,

Tammy Ward/Joshua Ward

HOWARD | NASSIRI

Supported By:
Morgan Drexen Integrated Legal Systems
1600 S. DOUGLASS ROAD • SUITE 100 • ANAHEIM, CA 92806
TELEPHONE / 800.868.1581 FACSIMILE / 877.533.1293



August 26, 2009

0004935 000021

Smith Law Firm, P.c.
Po Box 1691
Helena, MT 59624-1691



From: **HOWARD | NASSIRI** by and through its agent **Morgan Drexen: Integrated Legal Systems:**

File Number : **1885929110**
Account Number : **CV-05-224**
Ward (family)
307 School Road
Fromberg, MT 59029

Re: **SETTLEMENT OFFER**

To Whom it May Concern:

We are pleased to inform you that our mutual client is making significant strides in resolving their debt situation.

The law firm has been assisting the **Ward** family regarding their ability to save money to satisfy their numerous credit obligations, even though they are experiencing personal and financial hardship.

I would like to have an opportunity to convince the **Ward** family to somehow borrow a sufficient amount of money that would settle their account with you. I believe that if I could secure a settlement of **\$726.53** as a full payment on their account, we could close this matter in short order.

Please call 800-868-1581 to discuss this matter. We are open from 7:00 am to 5:00 pm PST Monday through Friday.

Sincerely,

Debt Negotiation Department
Morgan Drexen Integrated Legal Systems
For **HOWARD | NASSIRI**



20151881

9/14/09

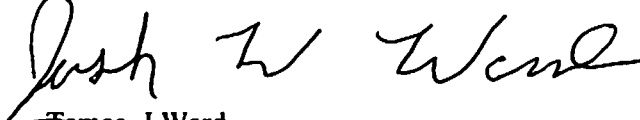
Morgan Drexen, Howard \ Nassiri and Blaine Bradshaw:

Please consider this letter our termination of the agreement with your company.

Please send us the money being held in trust, along with a full accounting of the money we have paid to date, within 10 days.

Any authorization given by us to you to access our account or make offers on our behalf is terminated.

Josh W Ward



Josh W Ward

Tamee J Ward



File # 1885 929110



→ envelope

HOWARD | NASSIRI, PC
 (Monthly Statement)

Supported By:

Morgan Drexen

Integrated Legal Systems

1600 S. Douglass Road, Suite 100
 Anaheim, CA 92806

Date : 09/14/2009

File Number: **1885929110** and MDIS # 537537

Statement Period: 8/1/09 to 8/31/09

0007767 000029

Tammy Ward / Joshua Ward
 307 School Road
 Fromberg, MT 59029



Date	Account Description	Amount	Trust Activity
8/1/09	Previous Balance of Fees & Trust Account Balance	0.00	888.10
8/3/09	Credit: Interest - 07/01/2009	0.13	
8/3/09	Trust Account Transfer	-0.13	0.13
8/4/09	NSF/St Py-ACH073109 - (Fee)	-15.00	
8/4/09	NSF/St Py-ACH073109 - (Charge Back)	-174.47	
8/4/09	Money Withdrawn from Trust Account		-174.47
8/19/09	Monthly Servicing Fee	-45.00	
8/27/09	Payment Received: A-08/27/09	174.47	
8/27/09	Trust Account Transfer	-114.47	114.47
8/31/09	NSF/St Py-A-08/27/09 - (Fee)	-15.00	
8/31/09	NSF/St Py-A-08/27/09 - (Charge Back)	-174.47	
8/31/09	Money Withdrawn from Trust Account		-174.47
8/31/09	Current Balance of Fees & Trust Account Balance	-15.00	653.76

Your next automatic payment withdrawal of \$174.47 is scheduled on 09/27/2009

If you have question regarding your file please contact your CC Paralegal Dionne Kalima at
 800-872-2031. Fax # 877-533-7414 and Email ID: dkalima@mdrexen.com

Reminder: Please forward all creditor's correspondence to us.

