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FINANCIAL REORGANIZATION
WILLS, PROBATE
IRS PROBLEMS

February 22, 2006

Mr. John Doe
2848 Wysteria Lane
Soap City, Texas #####

Re: Bankruptcy Case No.: 05-4#####

Dear Mr. Doe:

Enclosed please find a copy of the Notice of Meeting of Creditors scheduled for 1:30 pm, February 24, 2006 at 500 North Central Expressway, Suite 380, Plano, TX. EACH Petitioner must attend on this date and **EACH MUST BRING A PHOTO IDENTIFICATION (preferably your driver license) AND PROOF OF YOUR SOCIAL SECURITY NUMBER CARD (preferably your Social Security Card)** or the Trustee will file a Motion to Dismiss your case. Please make your calendar accordingly so you do not miss this meeting. **PLEASE DO NOT BRING CHILDREN UNDER THE AGE OF TEN (10) TO THE MEETING. IF YOU DO, THE TRUSTEE WILL NOT CONDUCT THE MEETING AND IT WILL HAVE TO BE RESCHEDULED.** Please take the paperwork that you have received from our office. **YOU MUST ALSO HAVE COPIES OF THESE DOCUMENTS AT THE MEETING:**

1. *The original and 1 copy of the last three pay stubs for EACH of you.*
2. *1 copy of your (and your spouse's) tax returns for EACH of the LAST TWO YEARS.*
3. *The original and 1 copy of the DECLARATION PAGE of your insurance policy on your home AND on your VEHICLES. (THIS IS NOT THE CARD YOU CARRY IN YOUR VEHICLE)(see example included with this letter)*
4. *You WILL BE REQUIRED TO ATTEND one of the four two hour Debtor Education classes offered in Plano in the morning beginning at 8:00 a.m. and 10:00 a.m and in the afternoon beginning at 1:00 p.m. and 3:00 p.m.*

If there have been any changes in your income or expenses since the filing of your case or if you have property that is not listed in your paperwork, please make sure that you contact my office with this information prior to the creditors meeting. Please do not surprise me with this information at the creditors meeting. Doing so could result in your plan payments going up. If there are any other changes that you need to make me aware of, just contact my office and leave the information with my secretary. I have also enclosed a list of questions that will be asked at your creditors meeting. When you are asked these questions, please try and answer them as simply as possible without going into any lengthy explanations.

Thank you for your attention to this matter.

Yours truly,

ROBERT M. THARP

