

LEGAL REPRESENTATION AND RETAINER FEE AGREEMENT
CHAPTER 13 DEBT ADJUSTMENT CASE

This Agreement is between the [REDACTED]

(individually and/or jointly, the "Client"). The terms of the agreement are as follows:

The Client hires and appoints the Firm to act as legal counsel for the Client to file a petition under Chapter 13 of the U.S. Bankruptcy Code in the U.S. Bankruptcy Court for the Southern District of Texas, Houston Division.

To compensate the Firm for reasonable and necessary legal services and costs incidental to filing a Chapter 13 case and seeking plan confirmation, the Client and the Firm agree that the Client shall pay the Firm the following amounts:

Minimum Attorney's Fee*:	\$5,000.00
Filing Fee:	\$ 281.00
Expenses and Costs:	\$ 250.00
Credit Report (s) Fee:	\$ 30.00
Total:	\$5,554.00**
Amount Due to Retain the Firm:	\$2,531.00
Amount Due to File the Chapter 13:	\$ _____.00

*See paragraph 3 below

** These fees shall cover legal services and costs incurred through plan confirmation and does not cover any adversaries and/or proceedings unless specifically provided herein. The fees cover legal services and costs incurred in a Chapter 13 plan dealing with up to 25 creditors. If the quantity of creditors exceed 25 creditors, the Client agrees to pay the Firm \$10.00 for each creditor.

**ALL PAYMENTS TO THE FIRM MUST BE IN CASH, CASHIER'S CHECK OR MONEY
ORDER UNLESS OTHERWISE AGREED UPON BY NOTATION ON THIS AGREEMENT**

INITIAL HERE → _____ **FEES AND COSTS MAY BE HIGHER.** Client agrees that if the actual time expended on Client's case by paralegals and legal assistants (collectively, the "Staff") and Attorneys at the then current hourly billing rates exceeds the Minimum Attorney's Fee, the Firm may charge Client for all legal services at the then-current hourly billing rates, and seek additional compensation either through Client's Chapter 13 plan or directly from Client for any amounts by which the Minimum Attorney's Fee is exceeded, as authorized by the Bankruptcy Court. Current hourly billing rates are as follows:

(a) [REDACTED]	\$450.00 per hour;
(b) Associate Attorney	\$220.00 per hour; and
(c) Staff	\$135.00 per hour.

Client can assist in keeping the above legal fees low by promptly responding to requests for information or documents, always keeping the Firm advised of changes in addresses, telephone numbers, and email addresses by adhering to the Chapter 13 requirements. In addition to the Minimum Attorney's Fee, Client shall pay all costs and disbursements incurred by the Firm on Client's behalf, including but not limited to prosecutions of motions, adversaries, or any matter not typical in a Chapter 13 case, filing fees (currently \$281.00), photocopying, parking, mailing

and delivery expenses, and the like, as allowed by the Court. The Client agrees that the Firm may, at its sole discretion, employ outside counsel to assist in issues related to the Chapter 13 case. The Client is solely responsible for the attorney's fees incurred by outside counsel. The hourly rates for outside counsel range from \$175.00 to \$450.00 per hour. Additionally, Congress may change Bankruptcy laws at any time; fee may be increased if bankruptcy laws change after the date of this Agreement, and the case has not yet been filed.

The Client understands that some bankruptcy cases develop complications and that fees for these matters are not included in the Attorney's Minimum Fee. The Client further understands that Addendum A to this agreement lists some of the most common issues which arise which may result in additional fees charged to the Client. The Client understand that every effort will be made to contact the Client before any action is taken that will result in additional charges, however Client also understands that some actions in bankruptcy cases require immediate response. The Client specifically authorizes the Firm to take any action in my case which is needed to preserve the Client's rights or to respond to any action begun by a creditor or Trustee

INITIAL HERE→_____ CERTAIN MONEY PAID TO ATTORNEY IS EARNED WHEN PAID AND IS NON-REFUNDABLE, whether or not the Chapter 13 case has actually been commenced. The Firm is entitled to nonrefundable attorney's fees, whether these fees have been paid or not, for actual time spent working on the Client's case. However, any balance of the fee for the Minimum Attorney's Fee and costs will be sought from the Chapter 13 Trustee appointed herein from the monies deposited by the Client. The total amount due to the Firm for fees and costs is due and payable to the Firm by the Client whether or not the Chapter 13 case is discontinued or dismissed. If the Chapter 13 petition is discontinued or dismissed, the Firm may offset any refund for the Client received from the Chapter 13 Trustee against amounts owed to the Firm and return any balance to the Client. The Client gives the Firm Power of Attorney to endorse any such Trustee refund check to the Firm for unpaid fees and costs.

INITIAL HERE→_____ FIRM WILL SEEK COLLECTION FROM CLIENT IF NOT PAID. If the Client's case is discontinued or dismissed with unpaid fees and costs due to the Firm, the Client shall pay all such unpaid amounts to the Firm within thirty (30) days. If the Client does not pay such amounts to the Firm, the Client consents to the Firm seeking collection of such unpaid fees and costs, either by suit, through an independent third party debt collector, or by reporting the status of the Client's account to a credit reporting agency. The Client waives the confidential or privileged nature of the Client's identifying information for such collection purposes only, and consents to the Firm releasing such information to such third party, including the Client's name, address, social security number, telephone number, driver's license number, amount due, and any other information reasonably necessary for collection purposes. The extent of the collection efforts discuss in this provision will be based solely upon the Firm's sole discretion. Unpaid balances bear interest at the rate of 1% per month until paid, beginning thirty (30) days after dismissal or discontinuance of the Chapter 13 case.

INITIAL HERE→_____ FIRM WILL RETAIN THE CLIENT'S FILE IN STORAGE FOR TWO YEARS after case is completed, discontinued or dismissed. Following the two year period, if the Client has not picked up the file, the Firm may destroy the Client's file. Regardless of this provision, the Client may still have access to all documents that were filed with the Court, including the Petition, Schedules, Statement of Financial Affairs, Proofs of Claim, and all Court Orders, including the Order Confirming Plan and Discharge through the Court's electronic case filing system (ECF/Pacer). However, if the Client would like the Firm to retrieve these documents, the Client agrees to pay the Firm additional reasonable attorney's and costs.

INITIAL HERE→_____ THE FIRM MAY TERMINATE ITS REPRESENTATION IN

THE CLIENT'S CASE. The Firm may terminate its representation of the Client in the bankruptcy case and if applicable, related adversaries and/or proceedings, if a conflict arises that would prevent the Firm from properly representing the Client, whether individually or jointly. Such conflict includes, but it is not limited to, a separation and/or divorce between the clients. If such conflict arises, the Firm will not continue to represent either client and each client, if the client so desires, will have to retain new counsel. If the Client no longer wants the Firm to represent the Client, the Client must communicate such desire to the Firm in writing immediately.

The Client acknowledges and understands that the Firm has made no warranty or representation, nor can she guarantee what will be the ultimate result by settlement or trial of any legal matter.

NOTICE TO CLIENTS. The State Bar of Texas investigates and prosecutes professional misconduct committed by Texas attorneys. Although not every complaint against or dispute with a lawyer involves professional misconduct, the State Bar Office of General Counsel will provide the Client with information about how to file a complaint. For more information, please call 1-800-932-1900. This is a toll-free number.

The Client has read this contract and completely understands it, and agrees to its terms. The Client acknowledges that the Client has had an opportunity to ask questions and to discuss the terms of the Agreement and the Client is satisfied that such questions or concerns have been satisfactorily addressed. This Agreement contains the entire agreement between the parties, and there are no oral or unwritten agreements that contradict the terms of this Agreement.

SIGNED this _____ of _____ 201____.
EFFECTIVE the _____ of _____, 20_____.

Client Signature

SOURCE OF FEE:

- ☐ Income/Earnings
- ☐ Loan/Gift from Relative
- ☐ Loan/Gift from Friend
- ☐ Sale of Property
- ☐ Other

Client Signature

<div data-bbox="1096 1232 1583 1312" data-label="Text"><p>_____</p></div>
<div data-bbox="1096 1312 1583 1438" data-label="Text"><p>_____</p></div>
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ADDENDUM “A” - UNUSUAL ITEMS WHICH CAN INCREASE FEES

The fee set out in the Agreement the Client has signed can be affected if some fairly unusual things happen in the Case. All lawsuits, the Client’s bankruptcy included, contain some element of uncertainty and things sometimes occur which are not anticipated at the beginning. With that in mind, the following is a list (not all-inclusive) of the complications the Firm has run across most often and an estimate of how each of them would affect the Client’s legal fees.

Additional creditors before filing

The amount of the fee quoted to the Client at the first conference is based on the number of creditors the Client advises the Firm the Client has at that time. Each additional creditor the Client adds to the list after the first conference is an additional party to whom the Firm must send notices during the case. This increases the cost to the Firm of handling the Client’s case. The Firm charges a fee of \$10.00 per creditor for each creditor the Client adds to the case after the Firm has quoted the basic fee, but before the case is filed. The Firm urges the Client to list all creditors even if it costs an extra \$10.00 each to do so. Remember, if a creditor is not listed, the debt will not be discharged and the Client will still be responsible for its payment.

Additional creditors after filing

The situation here is similar to the one above, but it is complicated by the fact that the Bankruptcy Clerk charges an additional filing fee for adding creditors after a case has first been filed. Because of these extra costs, the Firm charges \$150.00 plus the filing fee of \$30.00 for adding up to five (5) creditors after the case has been filed with the court.

Please keep in mind that there is a time limit in which to add creditors. Creditors must be added to a case no later than sixty (60) days after the First Meeting of Creditors. This means that the Client should have all creditors added to the case no later than 85 days after the case is first filed.

Additional creditors more than 85 days after filing

If the Client finds that a creditor has been left off and it is more than 85 days after the case has been filed, the Client should make an appointment to come in to the office. The Firm will discuss the options available. There is no guarantee that the Court will allow the Client to add an additional creditor after the expiration of the 85 days discussed above.

Lawsuits not already discussed

It is possible (though not very likely) that one of the creditors may have sued the Client before the Client files bankruptcy and the Client was not aware of it when the case is filed. Should the Client become aware of such a situation, the Client must notify the Firm in writing as soon as possible so that the proper pleadings may be filed to stop the proceeding. The fee for this service is \$150.00.

Motions to Avoid Judgment Liens we have not already discussed

On occasion, following the initial consultation at which the firm’s basic fee for handling the case is quoted, the Client may discover that a judgment has been taken against the Client that the Client was not aware of during the initial meeting. If the Client discovers that a judgment has been taken against the Client, the Client should immediately contact the Firm and set up an appointment to discuss options. Depending on the circumstances, some judgments and the liens created by the judgment, may be avoided (removed). A fee of \$400.00 will be charged for filing the documents necessary to begin a

proceeding to remove the judgment and any liens created. If the creditor asks for a court hearing on the motion, the Firm will charge on an hourly basis at the then current rates as set forth in paragraph 3 above, for any hearings or other actions necessary to bring the matter to a resolution. It is fairly unusual for a creditor to ask for a hearing on this kind of motion. It is highly recommended that the Client set up an appointment with me to discuss the options in this regard.

Motion to Avoid Security Interest we have not already discussed

On occasion, following the filing of a case, the Client discovers or a creditor notifies us, that it has a security interest in property of the Client. Under certain circumstances, these security interests are avoidable (removable). A fee of \$400.00 will be charged for filing the documents necessary to bring a proceeding to avoid a security interest in property of the Client. If the creditor asks for a court hearing on the motion, the Firm will charge the current hourly rate as set forth in paragraph 3 above, for any hearings or other actions necessary to bring the matter to a resolution.

Selling a house or other real property while in bankruptcy

Bankruptcy cases are lengthy proceedings, lasting sometimes up to six (6) months for Chapter 7 and up to five (5) years for a Chapter 13. If the Client wants to sell the Client's homestead or other real property during the bankruptcy proceeding, the Client should make an appointment to discuss it with the Firm. It is usually possible to obtain the authority to complete the sale with a little advanced planning. My fee for this service ranges from \$800.00 to \$2,500.00, depending on the circumstances and complexities of the transaction.

Motions to Dismiss the Case

On occasion the Trustee or a creditor files a Motion to Dismiss bankruptcy cases. If the Client receives such a motion, contact the Firm immediately for an appointment.

Trustee's motion to dismiss:

Such actions usually occur when the Client fails to comply with the responsibilities of a Debtor. Some of the common reasons a motion to dismiss is filed by the Trustee are: (i) failure appear at the 341 Meeting of Creditors; (ii) failure to make the Plan payments called for in the Chapter 13 or 12 proceeding¹; (iii) failure to file all tax returns within thirty (30) days following the Bankruptcy filing. In the event a motion to dismiss is filed, the Firm will charge a fee of \$250.00 to defend it. An immediate response to such a motion is required. The Firm will make every effort to contact the Client in advance however, for the Client's protection, the Firm will respond to and request a hearing on every motion to dismiss received on the Case. Because of the critical nature of a motion to dismiss, even in the event a motion to dismiss is resolved, the Firm will attend the hearing to ensure that the Client's interests are protected.

Creditor's motion to dismiss:

A Motion to Dismiss filed by a creditor is usually more difficult to overcome than those filed by the Trustee and may necessitate charging an hourly fee to defend.

Motion to Lift Stay

¹If the Client begins experiencing problems in making timely payments to the Trustee, contact my office immediately to explore any available options.

Every once in a while, a secured creditor (creditor who has collateral such as a house or car, etc.) will file a motion seeking court authority to foreclose on the collateral. These motions usually come up in Chapter 7 cases where the Client wants to give up the collateral anyway. However, they will be filed by secured creditors who are not getting paid in a Chapter 13 proceeding, either by the Trustee or by the Client. The Firm must take immediate action to preserve the Client's rights in these cases and there is an initial charge of \$300.00 for any of these motions that are filed in the Case. This may be the entire charge if the Client will be surrendering the property. In the event a hearing is held and an agreement is worked out with the creditor, there will be an additional charge of \$100.00. If, in the Firm's opinion, the matter becomes significantly adversarial requiring extraordinary attention, the Firm will charge the Client at the then current hourly rates for actual time spent.

Discharge and Dischargeability litigation (Adversary Proceedings)

This type of proceeding is unusual, however very time consuming and normally occurs in a Chapter 7 or 11 proceeding. If the Firm sees that the Client has a potential problem with getting a discharge or receiving a discharge of certain debt, the Firm will discuss the Client's options prior to the filing of the bankruptcy case. If the Client receives a motion or complaint to determine dischargeability of the case, the Firm will immediately contact the Client and attempt to set up an appointment to discuss options. The Firm's fee for defending such an action will be based on the then current hourly rates for actual time spent and the Firm will require an additional retainer toward the fees that will be incurred.

Claims Litigation

In many Chapter 13 proceedings, claims litigation will be required. This usually occurs when a creditor files a claim (typically as priority or secured) that is inconsistent with the plan provisions. Should this occur in the Case the Firm will notify the Client and attempt to set up an appointment to discuss options. Should it be necessary to initiate a claim objection or modify the plan, the Firm will charge at the then current hourly rates for actual time spent and may require an additional retainer toward the fees that will be incurred.

2004 Exams (Depositions)

This is a type of discovery proceeding typically undertaken typically by a creditor involved with state court proceedings and occurs primarily in bankruptcy cases under Chapters 7 or 11. A deposition is taken under oath before a court reporter and continues from day to day until completed. Initiation of this type of discovery proceeding is generally done through a Subpoena Duces Tecum and/or Notice of Rule 2004 Exam/Notice of Deposition. In the event this occurs, the Firm will contact the Client immediately and attempt to set up an appointment concerning the documents to be produced and any required testimony. It is necessary to be represented by counsel at the deposition and the Client will be charged at the then current hourly rates for actually time spent.

Please keep in mind that dealing with potential problems early on will likely result in a better outcome than waiting and allowing the problem escalate. Please keep the Firm informed concerning any possible problems as they arise.

ACKNOWLEDGMENT AND POWER OF ATTORNEY

The Firm has explained that the following items are very important to the smooth progress of the Client's case and may cause very serious problems, including the dismissal of the Case and possible criminal charges against the Client, if not strictly complied with:

1. The Client must fill out the worksheets provided as completely and accurately as possible. The Client understands that complete information about each creditor, including any co-signers or guarantors, is essential to make the Case work correctly. In particular, the Client must provide a **complete list of creditors with correct addresses including city, state, zip code and account number** (if applicable) and that the Client must provide a **complete list of all assets**. I understand that if the information is not on the worksheets or incorrectly listed, the Firm is not responsible for it. The Client understands that the Client must provide the last two statements or communications received from each creditor.

2. The Client understands that if information is left off the worksheets and must be added later to the papers once they are filed that there may be additional costs to do so.

3. The Client understands that failure to list any creditor with a complete and accurate address, and as a result thereof that creditor cannot or is not properly notified of the bankruptcy case, that the debt owed by the Client to that creditor will in all likelihood, not be discharged and the Client will still be responsible for its payment after bankruptcy.

4. **The Firm has explained and the Client understand that if the Client has a house or land that the Client wants to keep, the Client must continue to make the regular monthly mortgage payments and any tax payments the Client is supposed to make. The Client understands that these payments are not made by the Trustee and that the Client must make the payments in a timely manner and on a regular monthly basis (as applicable) directly to the mortgage company or taxing authority. The Firm has explained to the Client that if the Client does not continue these payments, the Client will lose the property. The Client understands that the Client should retain and have readily available, documentation evidencing such payments, such as original canceled checks, money order receipts or cashier's check receipts. The Client further understands that even though the Client may not receive statements and/or payment coupons for mortgage or property payments as a result of the bankruptcy filing, the Client must continue making the monthly payments on a timely basis.**

5. If the Client has a mortgage on the principle residence and is current on these payments, it is very important that the Client understands that the Client has to make post-petition mortgage payments in addition to payments to the Trustee. Therefore, once the petition is filed the Client needs to continue to make current mortgage payments in order to keep the home. Should the Client fail to make these payments in a timely manner, it is almost certain that the mortgage company will file a motion to lift stay in attempt to foreclose on the Client's home. As a result, the Client will incur additional attorney's fees and charges in defending that motion. Occasionally, the Firm may be able to amend the plan to include the missed mortgage payments. This can only be achieved with the consent of the mortgage lender. The Firm has been successful in convincing mortgage lenders to accept this arrangement when we show that a wage order will guarantee payments will remain current to the Trustee and the plan is modified so that current mortgage payments are included as part of the total Trustee payments. The new plan payment will be substantially higher than former payments as it will include the ongoing current mortgage payments; generally such payments include principle, interest and

escrow charges such as taxes and insurance, plus the missed mortgage payments, which are all added to the existing payments.

It is also important that the Client check with the lender immediately after filing the petition to determine where to send post petition mortgage payments. Mortgage lenders often have different departments that handle their accounts which are in bankruptcy and unless payments are sent to the proper address, they may not be properly credited after filing of the petition. It is also important that copies of all payments made on the mortgage are kept. It is preferable that the Client make mortgage payments with the Client's own checking account, as copies of the canceled checks may be needed, which would be the best admissible evidence in a trial.

6. The Client understands that all delinquent tax returns (whether state or federal) must be filed no later than sixty days after the case is filed with the Court. The Client must provide the original, completed return(s) to the Firm within 45 days after the case is filed. The Client further understands that the Client must timely file and provide a copy to the Firm, all future tax returns (whether state or federal) and pay all future taxes owed as they come due. The Client understands that the Client must send a copy of IRS 1040 tax return to the Chapter 13 Trustee and the Firm each year during the pendency of the case.

7. The Client understands that the Client must begin making my Chapter 13 Plan payments to the Trustee within 30 days after the Chapter 13 plan is first filed. The Client understands that the Firm will send the Client a letter telling the Client which Trustee has been assigned and provide his address. If the Client does not receive this letter within three weeks after the case is filed, the Client will call the Firm to get this information. The Client understands the Client must complete a wage order or if self employed, an electronic debit form for plan payments and that it is the Client's responsibility to be certain that all plan payments are made to the Chapter 13 Trustee on time.

8. The Client understands that the Client must attend the First Meeting of Creditors when it is scheduled. The Client understands that the Firm has no control over the date on which the Meeting will be scheduled to take place.

9. The Client agrees to notify the Firm in writing of:
- a. Any change of address, telephone number, or email address.
 - b. Any change of employment, together with new work telephone number and address.
 - c. (If filing a Chapter 13 bankruptcy case), any change of income before the confirmation of the Plan.
 - d. Annually, the Client shall provide the Firm with a statement reflecting current monthly income and expenses.
 - e. Of any interest in property while the Chapter 13 case is pending, including but not limited to, significant tax refunds, lawsuits, claims against anyone, insurance proceeds, inheritances, or lottery/gambling winnings.
 - (i) An amendment to pleadings must be filed and a thirty (30) day period must

elapse or court approval must be sought prior to use of any funds related post-petition acquired assets. Once the Client becomes aware of the post-petition asset, the Client must immediately contact the Firm. The Client agrees to be responsible for any attorney's fees and costs associated with any motions seeking court approval prior to use post-petition funds.

(ii) Additionally, prosecution of post-petition claims and/or lawsuits may require employment of special counsel and approval of such employment by the Court. The Client agrees to be responsible for any attorney's fees and costs associated with any motions seeking court approval prior to use post-petition funds.

f. If the Client has retained an attorney in a separate matter, the Client understands that an application to employ may be necessary in order for the Court to approve such employment and that failure to file such application may result in the Client having to appear before the Court to explain why approval of such employment was not sought and that the Court may order the attorney to disgorge any fees otherwise entitled to retain.

10. The Client agrees that the Client will not ask the Firm to pursue an illegal or unethical course of conduct in representing the Client. The Client understands that the rules governing the practice of law will not allow the Firm to do so. If the Client insists on taking a course of action which the Firm thinks is illegal or unethical, the Client hereby authorizes the Firm to withdraw from representing the Client.

11. The Client understands the Firm's ability to advise the Client is only as good as the information the Client gives the Firm and that the Firm cannot be responsible for undisclosed or unforeseen events. The Client also understands that, with very few exceptions, my conversations with the Firm are privileged and cannot be disclosed without the Client's consent. The Client agrees, however, that the Firm may disclose some of the facts of the case, without using the Client's name, in legal articles or presentations the Firm makes.

12. The Client acknowledges that the Client has received a copy of the Privacy Policy attached to this fee agreement.

POWER OF ATTORNEY

I hereby grant to my attorney of record, the [REDACTED] power of attorney in all matters regarding this proceeding and authorize her to execute documents, make appearances, conduct negotiations, and speak on my behalf in Court as necessary and proper to carry out this representation. Such power of attorney extends to the signing of my name and placing into the trust account set up by her any refund checks payable to me by the Trustee or any other person and the authorization to use any of said trust account money toward payment of attorney's fees due and owing by me.

THIS POWER OF ATTORNEY SHALL NOT TERMINATE IN THE EVENT OF MY DEATH OR DISABILITY. BY SIGNING BELOW, I ACKNOWLEDGE MY FULL AND COMPLETE UNDERSTANDING REGARDING THE CONTENTS OF THIS DOCUMENT AND RECEIPT OF THIS DOCUMENT.

Dated this ____ day of _____, 2012.

By: _____

By: _____

Accepted for the Firm:

By: [REDACTED]
[REDACTED]

Privacy Policy

The [REDACTED] (the Firm) recognizes the importance of privacy and the sensitivity of personal information. The Firm has a professional obligation to keep confidential all information received by the Firm within a lawyer-client relationship. The Firm is committed to protecting any personal information the Firm holds. This privacy policy outlines how the Firm manages personal information and safeguards the Client's privacy.

The Firm collects information only by lawful and fair means and not in any unreasonably intrusive way. Wherever possible the Firm collects the Client's personal information directly from the Client, at the time of the Firm's retention and through the course of the Client's representation. Sometimes the Firm may obtain information about the Client from other sources: for example, insurance companies, real estate agent in a property transaction, from a government agency or registry, accountants, et cetera.

In most cases, the Firm shall ask the Client to specifically consent, if the Firm collects, uses, or discloses the Client's personal information. Normally, the Firm will ask for the Client's consent in writing, but in some circumstances, the Firm may accept the Client's oral consent. Sometimes, the Client's consent may be implied through the Client's conduct with the Firm.

The Firm uses the Client's personal information to provide legal advice and services to the Client and for administrative purposes (time and billing database).

The Firm does not disclose the Client's personal information to any third party, except as agreed to by the Client, as required under applicable law or in order to provide the legal services for which the Firm has been retained.

The Firm takes all reasonable precautions to ensure that the Client's personal information is kept safe from loss, unauthorized access, modification or disclosure. Among the steps taken to protect the Client's information are:

- a. premises security;
- b. restricted file access to personal information;
- c. deploying technological safeguards like security software and firewalls to prevent hacking or unauthorized computer access;
- d. internal password and security policies.

The Client may contact the Firm at [REDACTED] if the Client has any questions about the Firm's privacy policy. Since the Firm regularly reviews all of its policies and procedures; this policy is subject to change at any time.