

CONSENT TO RELEASE CONSUMER CREDIT REPORT
PLEASE READ CAREFULLY

**BY MY SIGNATURE BELOW, I AUTHORIZE THE LAW OFFICES
OF PHILIP L. WEISER, 301 N. Market, Wichita, KS 67202**

**To obtain a Consumer Credit Report on me. This Authorization is valid for
the purposes of consultation or representation in connection with a
Bankruptcy case only.**

CONSUMER'S FULL NAME: _____

SOCIAL SECURITY NUMBER: _____

DATE OF BIRTH: _____

CURRENT STREET ADDRESS: _____

CITY, STATE, ZIP CODE: _____

TELEPHONE NUMBER: _____

LIST TWO PRIOR STREET ADDRESSES: _____

LIST TWO PRIOR EMPLOYERS: _____

SIGNATURE: _____

DATE: _____

PLEASE FAX TO: 316-260-7071

Or BRING TO ATTORNEY'S OFFICE

HOW ORDERING A CREDIT REPORT CAN HELP WITH BANKRUPTCY

Our firm recommends that each of our clients filing for bankruptcy obtain a credit report for the reasons listed below. If you are married, a filing jointly, we recommend obtaining credit reports for both you and your spouse.

1. Obtaining the credit report helps us get accurate creditor names, addresses, types of debt, balances due, and account numbers.
2. Through your credit report, we may find creditors whom you may have overlooked. For a debt to be discharged, it must be listed in your bankruptcy pleadings, so it is important that we find out about all your debts and creditors.
3. Credit reports can alert us to judgments against you.
4. Credit reports can alert us to liens against your property, and the need to seek lien avoidance under §522(f), thus helping you to protect your property in some cases.
5. We may find out about co-signers to some of your debts, which are important to list in a bankruptcy.
6. If you are married, there may be surprising items on your credit report or your spouse's, and the reports can help us determine whether you should file individually or jointly.
7. We may find out about debts created by a former spouse, who may have forged your signature to obtain credit.
8. Credit reports can alert us to mistakes on your credit record. The report will list the names and addresses of all three major credit bureaus * that you can contact to correct any mistakes or provide updated information.
9. Credit reports often contain the names and addresses of collection agencies representing creditors, and we can notify these collection agencies about the bankruptcy so that collection efforts stop.
10. If the IRS has a tax lien on your property, the credit report will alert us so that it can be dealt with properly.
11. Knowing what is on your credit report can help you get credit approval for important purchases after your debts are discharged.

NOTE: Not every creditor reports debts to a credit bureau, so your credit report will not list all debts. You should be sure to let your attorney know about ALL debts that you are aware of!

* These bureaus will either provide a copy of the report without charge or sell a copy for a small fee. If there are errors in a report, such as an incorrect social security number or the listing of a debt that is not owed, the debtor should make a request for correction in writing to the bureau, enclosing copies of any documents that would establish the correct facts.

Should you wish to order a copy of your credit report, you may make the request directly online at www.creditreport.com. If you have internet access, there is a great deal of information available on the subjects of bankruptcy and credit. I would suggest that you perform a search using the words "bankruptcy", "consumer" and "information". Also, for free credit report, www.annualcreditreport.com or call 1-877-322-8228.

Thank you for your inquiry. I look forward to working with you should you decide to file bankruptcy.

Philip L. Weiser, Attorney at Law

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Consumer's Name:

Social Security Number: _____ - _____ - _____

Date of Birth: ____/____/____

Current Street Address:

City, State, Zip Code:

Telephone Number _____

Signature _____

Date _____

FAX TO (insert law firm's fax number)

How to get a copy of your credit report

It is important that your bankruptcy paperwork list the names and addresses of all of your creditors. It may be helpful to get a copy of your credit report to review in gathering this information.

In Kansas you can now get a free copy of your credit report.

This can be obtained several different ways:

- On the internet at www.annualcreditreport.com
- By phone (toll free) at 1-877-322-8228
- Or in writing by completing the Annual Credit Report Request Form (available online at www.ftc.gov/credit) and mailing it to:

Annual Credit Report Request,
P.O. Box 105281
Atlanta, GA 30348-5281

You can also request your credit report from the agencies that produce credit reports. Most of these agencies charge a fee for providing you a copy of your report.

Experian

Phone: 1-800-311-4769
Internet: www.experian.com
Mail: Experian
P.O. Box 2104
Allen, Texas 75013

Equifax

Phone: 1-800-685-1111
Internet: www.equifax.com
Mail: Equifax
P.O. Box 105851
Atlanta, GA 30348-5851

Trans Union

Phone: 1-800-916-8800
Internet: www.transunion.com
Mail: TransUnion
P.O. Box 2000
Chester, PA 19022

Also try:

www.FreeCreditReports.com
www.FreeCreditReportService.com

When requesting a credit report, include: Your full name, spouses full name (if appropriate), address, telephone number(s), social security number, drivers license number and birth date.