



## Law Offices of Kenneth H Dramer

The Law Offices of Kenneth H. Dramer P.C.  
626 RXR Plaza  
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Facsimile 1-888-777-2170  
[www.DramerLaw.com](http://www.DramerLaw.com)

Hello Potential Future Client,

We're glad you visited our website and are now choosing to take the next steps in attempting to regain control of your student loans. Should you decide to retain our law firm to assist in consolidating and/or settling your student loans, we will guide you through the different options available for your situation, help prepare and submit the necessary forms, negotiate on your behalf, and ensure that any potential setbacks along the way are dealt with timely.

Before retaining our firm, our first step is to find out what type of loans you have, including the current balances owed, interest rates, and other relevant information. By completing and returning this preliminary information sheet to our law firm you are agreeing and granting us permission to access the National Student Loan Data System (NSLDS) on your behalf to find out the required information for us to analyze your situation. We will keep your information confidential but we want to make it clear that by completing and returning this information sheet to our office you are NOT retaining our law firm, and as such, NO ATTORNEY-CLIENT relationship will be formed until retained.

Once completed, the attached information can either be scanned and emailed back to [info@dramerlaw.com](mailto:info@dramerlaw.com) or faxed back toll free to 1-888-777-2170. Alternatively it can be mailed back to the address above in our header (mailed in information will take longer to process). **Be sure to send this completed sheet back to us along with your most recent proof of any income.** If you are married and wish to have your spouse's income considered in your consolidation or settlement, please send their proof of income as well. The following is considered acceptable proof of income (this applies to both you and your spouse if you wish to have their income considered):

- If working and your income is exactly the same each pay period we will need only 1 pay stub;
- If working and your income varies even if by as an amount as little as \$5 each pay period, we will need 60 days of pay stubs;
- If a business owner or receive 1099, K1 or another type of income, we will need a 3 month "Profit & Loss Statement";
- If not working please send a benefit statement or award letter if on some type of fixed income or unemployment.

Once we receive the necessary information, we will assign a case representative to you who will access your loan information and will analyze and prepare our recommendations for your specific situation. Our law firm takes pride in the level of client service we offer. You will deal with the same person each time so you will be able to build a one-on-one relationship with a member of our staff that understands your personal situation and needs. This eliminates you having to deal with a different person each time you call and having to re-explain your situation every time. After making our recommendations, there is no obligation to retain our services, however, should you decide to, there are NO UP FRONT FEES associated in doing so. We charge all fees for our student loan services on a contingency basis after we have successfully consolidated or settled your loans for less than what you owe.

Our Law Firm is a professional corporation with corporate headquarters in New York. If retained, for cases outside of New York, our Law Firm will request assistance from one of our contracted affiliate attorneys located throughout the country. An associated attorney will be compensated through our Law Firm according to the work performed, in full compliance with both states' rules concerning division of legal fees between attorneys and the applicable rules of professional conduct. This will be at no additional cost to you within the scope of our client agreement. It is in this way we are able to assist people with student loans in many states throughout the country.

If you have any questions about anything, please feel free to contact us for a **FREE CONSULTATION at 1-888-314-1722.** We look forward to the opportunity to serve you.

Sincerely

Kenneth H. Dramer Esq.  
Managing Partner  
The Law Offices of Kenneth H. Dramer P.C.  
Attorneys at Law

## *Student Loan Assistance Prequalification Form*

**\*All information received is confidential.** This information will only be used to access information about your existing student loans and to determine which options may be available and best for you.

Date:

First Name:	Middle Initial:	Last Name:
Name as it Appears on Loan Statement:		
Social Security Number:		Date of Birth:
Address:		
City:	State:	Zip:
Cellular Phone:		Home Phone:
Driver License Number:		State Issued:
Number of Dependents:		
Occupation:		Annual Gross Income:
Employer Name:		
Employer Address:		
City:	State:	Zip:
Employer Phone:		
Spouse Name (if applicable):		Do you want your spouse's income to be factored into your payment arrangement? <input type="checkbox"/> YES <input type="checkbox"/> NO
(if yes to above question) Annual Gross Income:		Spouse Date of Birth:
Spouse Social Security Number:		
National Student Loan Data System	Login Email:	Password:
Are you in delinquent on your loans? <input type="checkbox"/> YES <input type="checkbox"/> NO		If "YES" how many months behind:
<input type="checkbox"/> Single	<input type="checkbox"/> Married Filing Jointly	<input type="checkbox"/> Married Filing Separately <input type="checkbox"/> Head of Household

Pin:	Mother's Maiden Name:	Favorite Color:	City of Birth:	Other Security Question and Answer:
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