



SPIEGEL & UTRERA, P.A.

L A W Y E R S

www.amerilawyer.com

THANKS FOR INQUIRING!

***Just think - you can form a Limited Liability Company
right over the phone, or online. It's easy. It's quick.
And you'll save a substantial amount of money.***

Listen, we are glad you inquired about our services regarding the formation and registration of a Company in the State of Illinois. In our experience, the most **tax advantageous** type of company for Non Residents of the United States is the Limited Liability Company (in some Countries this is referred to as "Sociedad de Responsabilidad Limitada").

Similar to a Sub Chapter S Corporation for Citizens of the U.S., in a Limited Liability Company, the earnings flow directly to the owners, thereby eliminating Corporate Income Taxes. A regular corporation would be subject to Federal Corporate Income Tax and State Corporate Income Tax. These combined rates can be as much as 40% of the Profits.

Let us explain:

The Limited Liability Company which chooses to be taxed as a Partnership, (hereinafter the "LLC") is **exempt from Federal Corporate Income Taxes**. In recent years, the LLC has become a very popular form of business due to these tax advantages.

For Example:

Regular Corporate Status:

Taxable Income **\$1,000,000.00**
Less Corporate Tax \$340,00.00
Distribution to Owners **\$660,000.00**

Limited Liability Company Status:

Taxable Income **\$1,000,000.00**
Less Corporate Tax \$ 0.00
Distribution to Owners \$1,000,000.00

We will form your Limited Liability Company under the personal direction of a qualified attorney who makes certain that all requirements are met.

For one low fee of \$549.95, you get...

- **Articles of Organization**
- **Company Minutes**
- **Company By-Laws**
- **Corporate Kit**
- **Membership Certificate**
- **Company Seal**
- **And a preliminary name search.**

Included in this fee are the attorney's fee and the State of Illinois filing fee. The works!

Limited Liability Company Detailed Explanation:

The LLC is a hybrid entity that is taxed as a partnership while providing limited liability protection for all of its owners/members. For federal tax purposes, an LLC, like a partnership, is a pass-through entity; thus, its income and losses are taxed only at the owner/member level. However, all members of an LLC, like the shareholders of an S corporation, have limited liability for the LLC's debts and claims against the LLC. No member will be burdened with personal liability.

An LLC taxed as a partnership may also have advantages over an S corporation with respect to the amount of deductible losses. The amount of an S corporation shareholder's deductible losses is limited to the sum of the shareholder's basis in stock and any loans from the shareholder to the corporation. In contrast, a partner can deduct

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losses in an amount up to the sum of the basis in the partnership interest, the allocable share of partnership income, and the allocable share of qualifying partnership debt.

How the taxes work is simple. For example, each of 10 individuals contribute \$100,000 to a newly formed entity to acquire an office building. The entity borrows from a bank an additional \$5,000,000 as the balance of the building's \$6,000,000 purchase price. If the entity is taxed as an S corporation, each shareholder's loss deductions are limited to \$100,000. However, if the entity is an LLC taxed as a partnership, each member can deduct losses up to \$600,000 (the \$100,000 basis plus the \$500,000 share of the entity's debt). These losses may then be used by the individuals to offset other income they may have from other sources.

When forming any Company, we strongly recommend the owners obtain the maximum protection permitted by current Laws. Two of the best ways to protect yourself is to enter into Indemnification and Operating Agreements at the time of Incorporation.

For example, you may include in your Articles of Organization a special provision to protect the Managers from any actions they take on behalf of the Company called Indemnification. Basically, the Company agrees to indemnify and hold harmless its Operating Managers (those who act as agents of the Company and represent the Company's interest in day to day business transactions).

Once the Indemnification Provisions are in effect, the Company would be responsible should there be any legal action taken against it's representative. In other words, the Company would have to pay any legal fees or liabilities assessed against its Management Staff.

What's more, if yours is a multi-owner Company, we strongly urge you to get an Operating Agreement. An Operating Agreement is like a partnership agreement between the Owners of the Company. It defines their duties and responsibilities to each other and to the Company. With an Operating Agreement, you can prevent the sale of Membership Interest to outsiders unless the remaining owners agree to it and numerous other thorny issues unique to multi-ownership situations. We'll work up these agreements for you, if you wish.

It is not necessary for husbands and wives since they may hold assets equally as one unit. However, it is strongly recommended for **every Company with more than one Owner** this includes family members and friends excluding spouses.

Should you have any questions regarding this matter, please do not hesitate to contact any of our offices at the numbers listed below.

Good luck with your business!

Spiegel & Utrera, P.A. Staff

SPIEGEL & UTRERA, P.A. *is your **one** source for business legal services.*

[www.amerilawyer®.com](http://www.amerilawyer.com)

SUCCESS STARTS WITH PLANNING!

*Spiegel & Utrera, P.A. is a full service law firm that can help you solve most of the problems associated with incorporating, **before** they happen. Here are solutions to most of your incorporating needs...*

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MORE SERVICES & FEES

To save you time and run around, we can get your Federal Tax Identification Number for you and start the paper work for your State Sales Tax Number.

And that's not all.

Want a Tax-saving home office lease? Car Lease? Mail Forwarding Service? We'll provide them.

General Counsel & Registered Agent Service

Our firm has what we call the "General Counsel Service". For an annual fee of only \$139.95, you get unlimited telephone consultations all year long on all your legal matters, both business and personal, plus our firm will prepare the Notice and Minutes of your Company's Annual Meeting of Shareholders or Directors or your LLC's Annual Meeting of Members or Managers; our firm will comply with all statutes and applicable laws relating to your Corporation's or LLC's Registered Agent & Registered Office; our firm will review all mandatory State Corporation or LLC filing documents as required by the Secretary of State; our firm will act as your Corporations' or LLC's General Counsel; you will receive our firm's newsletter, "Entrepreneur's Alert[®]", which is published six times a year and provides valuable insight into running your business from a legal and business point of view. Select this valuable service at the time of ordering your Corporation or LLC and receive an additional one month Bonus – so that your first year of service will cover 13 months PLUS take a \$50. discount, so you pay only \$89.95 for the first 13 months of service.

Detours and Contradictions

Want more out of your LLC? Then don't miss Lawrence Spiegel's, 223 page Detours and Contradictions. Use this book, and all your available resources, to begin the challenging yet fulfilling journey of entrepreneurship. As we'll see... having a marketable idea is only the first step in a lengthy process. Along the way you'll encounter numerous detours and contradictions, risks and rewards. The regular price of Detours and Contradictions is \$16.50 but if you order when forming your LLC, the price is just \$13.50, almost a 20% saving. PLUS there is no extra charge for shipping, handling and processing as your book will be shipped with your LLC. **Also, as an added bonus, your copy of Detours and Contradictions will be personally autographed by Lawrence J. Spiegel.**

Service Agreement

If your LLC is a service business, you'll need a Service Agreement.

The bedrock foundation of many service businesses is a customized written agreement entered into with its customers. Many franchises sold for tens of thousands of dollars are business formats revolving around a Service Agreement. The key with a Service Agreement is to make it work as a marketing tool offering the business services in the widest variety of formats to your customers. For example, a one-time use customer needs to be converted to a monthly, quarterly or annual type repeat customer. At Spiegel & Utrera we want to help you get, and keep, your customers while looking professional and at the same time maximizing each sale with a friendly service agreement. A Service Agreement is only \$367.95 if ordered at the time of forming your LLC. We will prepare a draft of your Service Agreement and deliver the draft by fax or email to you for your review. Once you have had an opportunity to review the Service Agreement we will meet over the telephone to discuss the various aspects of the draft Service Agreement. Thereafter, Spiegel & Utrera will make changes to the Service Agreement to finalize it. Once the Service agreement has been finalized and delivered to you, you should take it to your printer to be printed and padded so it will always look professional and non-negotiable.

TAX RELATED

Federal Tax ID Number –The equivalent of a social security number for a Company. You will need it to operate your business and open a bank account for the Company. We can obtain this number for you and the advantage of allowing us to get it for your Company, is that we will deliver it with your Company for only \$35., so you may open your bank account immediately.

IRS Section 1244 Corporate Stock / 1244 LLC Membership Interests

This is another powerful tax provision which can be used by almost all corporations and LLC's taxed as a corporation. This special provision of the Internal Revenue Code allows you to deduct as an ordinary loss, rather than as a capital loss, a loss on the sale, trade or worthlessness of the stock in your corporation or LLC taxed as a corporation. The amount you can deduct as ordinary loss is up to \$50,000 per year or \$100,000 per year, if filing a joint return with your spouse. Generally, without 1244 stock, your loss would be limited to \$3,000 per year or \$6,000 per year, if filing a joint return with

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your spouse. A corporation or LLC taxed as a corporation that issues 1244 stock and elects to be an S corporation gives its shareholders the best of both possible worlds from a tax stand point. The issuance of 1244 stock costs only an additional \$50 when ordered with the formation of your corporation or LLC and comes with all the necessary documents, including corporate resolutions, 1244 plan and special stock certificates.

Illinois Business Registration – Whenever a Company is filed in the State of Illinois, the Company is required to file for Illinois Business Registration to be registered for all applicable taxes. These taxes include sales tax, business income tax and withholding tax. You may not be able to conduct business if you are not properly registered with the State. We can initiate the documentation to register your business for you and deliver it with the Company. The cost at the time of incorporating is \$75.

Illinois New Hire Reporting Form All Illinois employers are required to report basic information about employees, who are newly hired, rehired, or who return to work after a separation of employment. You must submit a report for each newly hired employee **within 20 days** of their first day on the payroll. We can provide you with a package of 6 New Hire Registration Forms for \$35. The forms are customized with your Company's information, and you may re-use them for each person you employ.

Illinois Unemployment Insurance The state of Illinois requires that every employer file a report to determine liability under the Unemployment Insurance Act. This report must be filed **within 30 days of the date the business commences operation**. If you have any employees, including yourself, you will need to file this report. We can initiate the documentation the state requires and deliver it with the corporation for only \$35.

Illinois Resale Certificates- State and local tax laws require that vendors have in their files properly executed Resale Certificates given to them in good faith by all of their customers who claim Illinois Sales Tax Exemption. We can prepare a set of Exemption Certificates for you to give to vendors from whom you intend to buy goods either for resale. The fee for a set of 6 reusable Resale Certificates is only \$35 when ordered in conjunction with the Company.

Single Member LLC for U.S. Citizens or Permanent Residents.

If you are a single member LLC, and the single member is an individual who is a citizen or permanent resident of the United States of America, or a Sub-S Corporation, our office can prepare the necessary documentation for you LLC to elect to be taxed as a Corporation. We will also prepare the necessary documentation for the LLC to be taxed as an S Corporation, in order to receive the maximum tax benefits available to you. The fee for our office to prepare all your documentation is \$125.

Single Member LLC for NON U.S. Citizens or Permanent Residents.

If you are a single member LLC and the single member is an individual who is not a citizen or permanent resident of the United States of America, nor a Sub-S Corporation, our office can prepare the necessary documentation for your LLC to elect to be taxed as a Corporation. The fee for our office to prepare all your documentation is \$50. If you instead wish to be taxed as a partnership, then we would recommend that you consider adding another member, it could be a parent, a sibling, a child, or perhaps by forming another corporation to be the other member. The other member could have a very small percentage of ownership interest in the LLC and you could limit their ability to vote, it is therefore also important to prepare and enter into an Operating Agreement between the members, and LLC to clearly spell out all the terms and conditions between the members and the LLC.

Dual Class LLC

The Spiegel & Utrera, P.A. Lawyers Dual Class LLC is designed after IRS proposed regulations which allow an LLC to be deemed a partnership for Federal Income Tax purposes to have members/owners qualified as limited partners for Self Employment ("SE") tax purposes. The use by Spiegel & Utrera, P.A. of a Dual Class LLC ownership to distinguish between a manager and a non-manager class of ownership is used to allow the non-manager membership class to be treated as a limited partner class. More importantly, the Spiegel & Utrera, P.A. Dual Class LLC is structured to admit both active management providing members in addition to more passive, capital contributing members. For those LLC members who could qualify as both, they would own a portion of each class of the Spiegel & Utrera, P.A. Dual Class LLC.

The Spiegel & Utrera, P.A. Dual Class LLC is divided as follows:

Class A General Member Units: The smaller manager class receives a priority preferred return of income (for example, a management or sales fee arrangement) that is contingent on the profitability of the LLC. It may not be a fixed compensation amount or it will constitute a guaranteed amount which is prohibited.

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Class B Limited Member Units: This portion of the LLC membership interests is the cash contributing members' interest and is structured as a non-manager class qualifying for limited partner status. This class receives a cumulative preferred-priority return of profits based on their unreturned capital contributions, whereas the smaller active manager class would not.

The cost of adding the additional features required of the Spiegel & Utrera Dual Class LLC is just \$399.95 if ordered at the time of forming your LLC and, as an added bonus, it includes the required Dual LLC Operating Agreement.

Management Agreement

Every Dual Class LLC must enter into a written Management Agreement between the LLC and its Manager(s), the Manager(s) are generally Class A member(s) of the Dual Class LLC. The Management Agreement should be drafted in such a way so that it conforms with the provisions of the Dual Class LLC Operating Agreement and, in addition thereto, it will:

- Spell out the terms of employment, such as the duties, responsibilities and compensation of the LLC Manager(s). It states that the Manager(s) will not compete against the LLC for a specific period of time after leaving the LLC;
- Prohibit the Manager(s) from disclosing any of the LLC's business records, computer data, trade secrets, methods of operation, et cetera;
- Prevent the Manager(s) from soliciting customers or clients of the LLC;
- Prevent the Manager(s), after leaving the LLC's, from soliciting the LLC's employees to work elsewhere.

The cost of the Management Agreement is just \$150, if ordered at the time of forming your Dual Class LLC.

Special Purpose Limited Liability Company for Self-Directed IRA Account

The strategy for using a Spiegel & Utrera, P.A. Special Purpose LLC for Self-Directed IRA Account involves forming an LLC with the self-directed IRA as an owner (or "member") of the LLC. Funds are transferred to the LLC which, in turn, purchases and holds title to real estate. The creation of a self-directed IRA or IRA LLC enables you to choose what you would like to invest your money in. When you are the manager of an LLC, you have "checkbook control." That means that every time you are going to invest in a new property you don't have to have the custodian approve the transaction.

However, a special purpose LLC formed for a self-directed IRA owner has to comply with the Internal Revenue Code, Employee Retirement Security Act of 1974 (ERISA) and corresponding regulations. Such self-directed IRA owner is solely responsible for avoiding prohibited transactions and should seek the counsel of licensed attorneys and accounting professionals.

For example, if you, your wife and children have an existing LLC in which you are the only owners (e.g., 100% ownership by disqualified persons) then your IRA cannot invest in that LLC. You could, however, create a new LLC and have both your IRA and the existing LLC invest into it as founding members at the same time.

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SPEED OF SERVICE OPTIONS

REGULAR SERVICE

The regular processing time for a Company is approximately two to six weeks depending on the State's work flow schedule. The Corporate Package is complete and includes Articles of Organization, Regulations, Certificate of Interest, Company Book, Company Seal, Preliminary Name Search, State Filing Fees, and Attorneys Fees. Any Additional documents or agreements you may order will also be delivered in your Company Records Book.

SHIPPING INFORMATION

Corporate Packages, generally weigh approximately 4 pounds and are available for Pick up at any of our offices or may be shipped to you via Regular (2-3 day) Service for a charge of \$17.95 or via Overnight Delivery for a charge of \$30.95.

REDDI CORP

If you need a Corporation immediately, we have Illinois Corporations, which are filed and ready for immediate delivery. Fees vary, please call our office for details.

2 DAY SERVICE

If you need your Company formed urgently, for an additional \$250., we can expedite the registration of the Company and preparation of the Corporate Records and the Company Package will be ready on the **2nd BUSINESS DAY**.

4 DAY RUSH SERVICE

If you need to incorporate fast, we offer a 4 Business Day Service for an additional \$175. We will expedite the registration of the Company and preparation of the Company Records and the Company Package will be ready on the **4th business day**.

PROTECT YOURSELF!

Indemnification Agreement and Covenant Not to Sue

We strongly recommend that you include special provisions in your Articles of Organization and additional Company agreements which trigger this important protection requiring the Company to indemnify and hold harmless its Directors and Officers from any actions they take on behalf of the Company. If a Director or Officer is ever sued for actions taken on behalf of the Company, these provisions require that the Company be held responsible, as agreed upon by the Directors and Officers and the Company. These important provisions and agreements cost only an additional \$75. if ordered at the time of organization.

Lender's Agreement & Promissory Note

Generally, members of an LLC must note in their Corporate Records book, their initial capital contributions to determine their membership interest in the Limited Liability Company. We strongly recommend that our clients minimize contributions made into their LLC since the possibility exists that they could be held personally responsible for failure to make that initial capital contribution. One of the ways to put additional money into the LLC and still have a leg up on creditors is to enter into a lender's agreement and promissory note. This allows Owners to designate funds advanced to the company as loans instead of capital contributions. By executing a Lender's Agreement and Promissory Note immediately after organizing, you can allow for initial and future advances of funds to the company and these funds would be considered money owed to the members by the LLC instead of being considered capital contributions. The fee for a Lender's Agreement and Promissory Note at the time of incorporating is only \$75.

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Operating Agreement

If your Company has more than owner, we **strongly recommend** you enter into an Operating Agreement. This agreement is entered into by the Owners to define their duties and responsibilities to each other and to the Company. It is like a partnership agreement between the Owners. A draft of this agreement will be prepared as part of our service, so you may review the Agreement and make changes and discuss it with one of our Attorneys. Normally, the fee to prepare such a comprehensive agreement of this nature would be \$1,500 or more.

However, your cost of the Operating Agreement is only \$99.95 for a single member LLC or \$149.95 for a multi member LLC if prepared in conjunction with the formation of your LLC.

The Operating Agreement contains many important provisions:

- Provides a framework for the settlement of disputes between Owners.
- Prevents a Owner from selling his ownership interest to a third party without first offering it to existing Owners.
- Provides a framework for the purchase of ownership interest by the remaining Owners in the event a Owner dies, or becomes disabled.
- Prevents a Owner from competing against the Company both now and as an ex-Owner for a stated period of time.
- Requires shareholders to maintain the confidentiality of all customer names and other corporate records.
- Prevents a Owner from impairing the goodwill of the Company.
- Prevents a Owner from soliciting customers of the Company except for the Company's business.

Obviously, this is a very thorough Contract. It is drafted by our attorneys and used by business owners such as yourself. This agreement is very versatile and an absolute necessity for a company with multiple owners. Remember the old adage, "An ounce of prevention is worth a pound of cure."

TAX SAVING LEASE AGREEMENTS

Home Office Lease --Agreement detailing the leasing of office space by a homeowner or tenant with a Company for use as the Company's principal place of business. The typical tax savings under this agreement can exceed \$1,200. – per year. The Home Office Lease is only \$150. when ordered with your Company, and as an added bonus to our clients, we draft the Lease in such a manner that it is automatically renewable.

Motor Vehicle Lease -- If you use your vehicle for business purposes, it is usually much more advantageous to keep the vehicle in your name and lease the vehicle to the Company The typical tax savings under this type of arrangement ranges between \$1,500. and \$3,000. per tax year. We can prepare the lease for only \$150. when ordered with your Company.

Office Equipment Lease --A lease which details the leasing of office equipment by a business. Once again, by leasing equipment to the Company, you create a legitimate business expense for the Company and a Tax Deduction. Typically, the tax savings under this type of arrangement can exceed \$1,000 per tax year. The cost for an Office Equipment Lease is only \$150., when ordered with your Company.

EMPLOYEES / INDEPENDENT CONTRACTORS

Employment Agreement

If you are using employees in your business, it is important to have a written Employment Agreement to document the conditions of Employment. An Employment Agreement can be very advantageous for a business and should be required for all employees, whether new or existing. It creates a clear understanding of the arrangement between the employee and the Company and provides protection for the business.

- It spells out the terms of employment, such as the duties, responsibilities and compensation of the employee. It states that the employee will not compete against the Company for a specific period of time after leaving its employment.
- It prohibits the employee from disclosing any of the Company's business records, computer data, trade secrets, methods of operation, et cetera.

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- It prevents the employee from soliciting customers or clients of the Company.
- It prevents an employee, after leaving the Company's employment, from soliciting the Company's employees to work elsewhere.

The Employment Agreement is prepared in such a way that you can use it over and over again to avoid additional costs in the future. By having this Employment Agreement, the Company is given substantial clout in preventing an employee from joining a competitor, or competing against the Company and disclosing business secrets to anyone. The Agreement may be re-used by the Company as it hires additional employees, the cost of the Employment Agreement is just \$150.

Independent Contractor Agreement

There are many reasons for using Independent Contractors, however, simply verbally stating that a worker is an Independent Contractor is not enough according to the IRS. Certain criteria must be met. The IRS considers 11 factors in three specified areas: Behavioral Control, Financial Control and Type of Relationship. So, before you engage the services of an Independent Contractor, it is essential that you document that relationship with a written Independent Contractor's Agreement, otherwise the IRS could hold your Company and you personally liable for the Independent Contractor's Income Tax, Social Security, Medicare Tax and Federal Unemployment Tax, which should have been withheld. As a signatory on the check used to pay the Independent Contractor, you could be held **personally liable** for these taxes. The Independent Contractor's Agreement also contains other important provisions:

- It spells out the duties, responsibilities and compensation of the Contractor.
- It states that the Contractor will not compete against the Company for a specific period of time after the project is completed.
- It prohibits the Contractor from disclosing any of the Company's business records, computer data, trade secrets, methods of operation, et cetera.
- It prevents the Contractor from soliciting customers or clients of the Company.
- It prevents the Contractor, after leaving the Company, from stealing the Company's employees.

For a detailed explanation of the Benefits of using Independent Contractors' Agreements, including a breakdown of the 11 factors the IRS analyzes and Industry examples provided by the IRS, please refer to document 239 of our Free Faxback Service. We can provide an Independent Contractor's Agreement that covers all the legal requirements and many business advantages for your Company for only \$150.

LEASE/AGREEMENT CONSULTATIONS

Avoid costly mistakes, **always**, *always*, always have any type of Contract/Lease or otherwise legally binding agreement reviewed by an Attorney BEFORE you sign it. We offer a complete lease review which includes a written analysis for only \$350. For your convenience, you can fax us the documents that need to be reviewed and the attorney can advise you over the phone. Some of the topics you may wish to discuss include:

Our staff has many years of experience representing Tenants. Having your lease reviewed BEFORE you sign on the dotted line can save you thousands of dollars.

In our review we address issues such as:

- | | |
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| <ul style="list-style-type: none"> ➤ Rentable vs. Usable Space ➤ Reasonable Rental Rates ➤ Free Rent ➤ Best Length of Lease ➤ Options to Extend the Lease & Purchase the Premises ➤ Leasing contiguous space for expansion ➤ Assignment and Subletting ➤ Caps on Rent increases and expenses demanded by Landlords | <ul style="list-style-type: none"> ➤ Repair Responsibilities ➤ Exclusivity of Tenant's Business ➤ Early Termination Rights ➤ Personal Guarantees, should you or should you not ➤ Renewal Terms ➤ Zoning Issues ➤ Landlord buildout costs ➤ Change of Control of Tenant ➤ Signage Protection |
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