

Eligibility Consultation (via Skype or in-person)

Initial Consultation Agreement

This Initial Consultation Agreement sets forth the terms and conditions of an Initial Consultation meeting between one of A&F Financial Consultants, (“we” or “us”) and the undersigned Client (“you”):

1. **Purpose of Consultation.** The purpose of the Initial Consultation is for us (a) to learn about you and your particular situation based on the information you provide; (b) to answer your questions to the best of our ability; (c) to identify your options and, to the extent possible, analyze the costs and benefits of those alternatives; (d) to help you determine your course of action, if any; (e) to determine the next steps, as appropriate. All information and documents that you provide to us shall remain strictly confidential. PLEASE NOTE: such consultation does not include the review of any document and is not a technical consultation. For more details about the technical consultation and the documents review consultation, please contact us.
2. **No Legal Authority Granted.** You agree and understand that this agreement does not constitute your engagement to our Consultant to act as your Authorized Representative in respect of any matters.
3. **Fees and Cancellation.** In exchange for scheduling an Initial Consultation with us of up to 20 minutes, or up to 40 minutes in duration, you agree to pay the non-refundable Consultation Fee mentioned on the on-line “Appointment Type” to A&F Financial Services. Despite the foregoing, if your Initial Consultation appointment is cancelled with at least 48 hours’ advance notice provided to us, we will refund the Consultation Fee to the credit card you provided. Furthermore, you may re-schedule your Initial Consultation appointment with at least 2 business days advance notice provided to us without penalty. PLEASE NOTE: If additional time is required, additional fees may be applicable.
4. **Acceptance.** By paying the consultation fee you agree to all the terms and conditions set forth above in this Initial Consultation Agreement and acknowledge that any further engagement of A&F Financial will require a further written agreement with different terms.

These terms and conditions shall be governed by the laws in effect in the State of Florida, United States of America.

By clicking "I accept the terms and conditions" the user agrees to receive communication via email and social media A&F Financial LLC.