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Re: Marriage of

Dear :

This is a reminder that you are subject to the standard restraining orders which are printed on the reverse side of the Summons. You are restrained from cashing in, borrowing against, canceling or changing the beneficiaries of any insurance including life, health, automobile and disability insurance held for the benefit of either you or your spouse.

You are also restrained from transferring or disposing of any property, whether separate or community, without your spouse's written consent or an order of court, except in the usual course of business or for the necessities of life. You are required to notify your spouse in advance of any proposed extraordinary expenditures.

Enclosed is a copy of my notice to new clients which you should read and keep. Many of the items will not apply to you, but it includes a list of frequently asked questions.

Please contact me should you have any questions.

Sincerely,

Debra S. Frank

Enclosure

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NOTICE TO NEW CLIENTS

Now that your divorce proceeding has begun, here are some suggestions that can help avoid common pitfalls. Some of them may not apply to your particular case or situation.

1. **You are now subject to automatic temporary restraining orders** which are set forth on the reverse side of the Summons. A copy is attached for your reference. You may not (a) remove your minor children from California without the written consent of your spouse or a court order, (b) cash in or change the beneficiaries of any insurance, or (c) dispose of community property. You may use community property to pay community debts and your attorneys' fees and costs in this proceeding. You may also use community property for your necessary expenses, although you may be required to reimburse the community later. You should not borrow money using community property as security or make gifts of community property without prior court approval or the written agreement of your spouse. You should check with me before entering into any large or unusual transaction.

2. **Don't use violence or self-help under any circumstances**, no matter how unreasonable or violent your spouse may be. If your spouse should engage in any act of violence toward you, you should let me know at once.

3. **Don't conceal the whereabouts of your children from your spouse.** Your spouse is entitled to know where they are at all times.

4. **Don't enter into any agreements to buy, list or sell real property**, including your residence, without the written consent of your spouse. You could be liable for damages to a seller, broker or prospective buyer if your spouse refuses to consent, because the signatures of both of you will be required.

5. **Don't use extortion.** Threats of criminal prosecution, disclosure to the Internal Revenue Service, and the like can make you liable for prosecution for extortion, which is a form of blackmail, and a crime.

6. **Don't cancel any insurance policies**, including life, health, or auto, unless you have conferred with me about it.

11. **Don't make plans to remarry on a specific date**, unless I