

KIMBERLY D. KOVACH, ESQUIRE
KOVACH LAW OFFICE
23 MORGANTOWN STREET
UNIONTOWN, PENNSYLVANIA 15401
724-550-1652

READ THIS LETTER FIRST!

Thank you for your interest in the services of Attorney Kimberly D. Kovach. Attorney Kovach is a family law attorney that has been serving Southwestern Pennsylvania for over 14 years. Attorney Kovach has filed many divorces in many different counties and now has a system to help people file for a basic no-fault divorce with minimal stress and that is not very expensive to do. You will not have to travel to her offices for a consultation nor will you have to travel to court. The process will be done by mail services and over the phone. Before we go any further, there are two absolute requirements you need to get started. They are:

1. To file a divorce in Pennsylvania, **either** you or your spouse (but not both) must have lived in Pennsylvania for at least the last six months or more.
- AND**
2. You must know where your spouse is presently residing, (or at least where he/she works) so that your spouse can be served with all the necessary papers. If you do not know where your spouse is, we cannot file a divorce for you.

WHAT KIND OF DIVORCE CAN WE FILE FOR YOU?
WE CAN FILE A SIMPLE, UNCONTESTED NO-FAULT DIVORCE.

A. The Grounds for the Divorce; No-Fault

A Divorce is a process to legally end a marriage. Sometimes a divorce will allege a reason or basis for the end of the marriage. With a no-fault divorce, no reason for the end of the marriage has to be given. The grounds for the divorce is “irretrievable breakdown” of the marriage. In other words, the marriage is so broken that it could not be put back together again. Any specific personal problems between the spouses will remain a private matter between the spouses. The divorce decree will not say that one or the other spouse is at fault for the end of the marriage.

B. Consent

However because there is little or no discussion of the problems that occurred between the spouses, the consent by both parties to the divorce is required. Consent is very important in a no-fault divorce. That both spouses consent to the divorce shows that:

1. He or she wants a divorce, and
2. He or she is willing to waive a long and sometimes expensive fault divorce process.

Even so, you should know that under Pennsylvania Law, **anyone** can contest a divorce at **any time** and for any reason. You may file a no-fault divorce and your husband or wife may not consent to it. In that case, you will need to take additional legal action that exceeds the services described in this letter to you. You can contact Attorney Kovach directly in such a case for further information.

C. Length of Time: Two alternatives...

1. **If you and your spouse are living together or have not been separated for at least two years...**

After Attorney Kovach has proof that your spouse received his/her divorce complaint in the mail, you must wait 90 days (about 3 months) until the next set of documents are sent to you and your spouse. Processing and filing these documents takes about four weeks (or more depending on how fast your spouse sends the papers back to us). From there, it takes about 4 to 6 more weeks for the court to finalize the divorce and issue a divorce decree. From start to finish you are looking approximately 5 to 6 months. See our Rush Delivery Services below, which can help to reduce the length of time even more.

2. **If you and your spouse have been separated for two years or longer...**

You must wait twenty-one (21) days after we receive proof that your spouse received his/her copy of the divorce complaint, thus reducing the time you will have to wait for the divorce decree by several weeks. From start to finish, this process can take from approximately 4 to 6 weeks. Naturally any delay in receiving documents in the office, will delay the divorce. Of course, you can add our Rush Delivery Services (see below) to help the process along.

The Basic Process:

Once we have the Divorce Complaint drafted, Attorney Kovach will send it to you for your signature and approval. Then she will serve a copy of the divorce papers on your spouse by certified mail. Certified mail will require your spouse's signature on a "green card", proving that your spouse received the papers. You must wait for ninety (90) days from the date of your spouse signs the green card (the date of service). On the ninety-first (91st) day, Attorney Kovach will send the second set of documents (Consent and Waiver Documents) that must be signed and returned to her. Your spouse will also have to sign and return his/her copy of the Consent and Waiver documents. After we have received all the necessary papers, Attorney Kovach will ask the court to review your divorce file and to grant your Divorce Decree. It takes an average of four to six weeks after the ninety day period to get your Divorce Decree. Your final Divorce Decree will arrive to you in the mail.

D. Basic Fee

The legal fee to draft an Uncontested No-Fault Divorce is One Hundred Ninety Five (\$195.00) Dollars. Does the **\$195.00** basic fee include the fee to file the Complaint at the Courthouse? **YES**. There are **no hidden costs** in the basic **\$195.00** fee. Attorney Kovach is able to keep her fee low, and pass the benefit on to you, because she files the uncontested divorce in a county that has a low filing fee and handles a large number of divorces throughout the state. She will file your divorce in this county and when the divorce is granted you will receive a valid legally binding divorce decree.

E. Additional items you may want

The no-fault divorce Attorney Kovach will file for you is to get one written decree by a Court of Law stating that the parties are divorced. No other matters are included. However you may have other matters that you may want included or taken care of before the divorce.

Some Examples of other matters that spouses may have when they are in the process of divorcing are:

1. The marital home; removing husband's or wife's names from the deed;
2. Dividing marital property ; personal property, vehicles, etc. ;
3. Spousal Support or Alimony; payments of money from one spouse to the other;
4. Marital Debts; credit cards, bank loans mortgages, bills, etc.;
5. Re-Take Maiden Name

Some of these matters Attorney Kovach can assist with for an additional cost. Some matters require more detailed service that should be handled outside of the divorce process.

- 1. Property Settlement Agreement: For an additional \$150.00** (one hundred fifty dollars)
Attorney Kovach will draft a separation agreement that set forth in it various "stuff" you and your spouse agree upon. Virtually anything you and your spouse agree upon can be put into an agreement, in written form that will become binding upon both parties. Then if something goes wrong, like spouse does not do something he or she promised in the agreement, you can go to court and enforce the agreement because the promises/agreements were put into writing by the spouses during their divorce.

Some of the things you can put into the agreement include the following;

- a. What will be done with the home; will it be sold and the profit divided, or will one spouse live in the house and the other spouse will be removed from the deed
- b. Who gets to keep which vehicle and who will pay the insurance on it
- c. Who will pay for the bills and the other debts of the marriage
- d. How the household and other personal items will be divided
- e. Which spouse will take the child(ren) as a tax deduction

If you want this service, you do not have to write anything down now. We will send you a **special form** for that purpose after we receive the \$150.00. Then, with that information, Attorney Kovach will prepare the Agreement for both you and your spouse to sign. Once signed, the Agreement will be filed on record and made part of your divorce.

NOTE: CHILD CUSTODY AND CHILD SUPPORT CANNOT BE PUT INTO THE AGREEMENT

- 2. Drafting a new Deed:** For an additional \$75.00 Attorney Kovach will draft a new deed to your home or other piece of land that will take the name of one spouse off the deed. All we need from you is the following:

1. The \$75.00 fee
2. A clear copy (not the original) of your present Deed as recorded
3. You need to tell us which spouse's name is to be removed from the ownership.

3. Retaking of your Maiden Name: For an additional 40.00 we will send the appropriate documents to the courthouse to re-take your maiden name. This service is, of course, available to women only. And you cannot re-take a previous "married" name. You can only get back your "maiden" name. This service is done through the mail or online and is very easy to follow. You

receive all the information and directions. You should know however that you can only re-take your maiden name **AFTER** the final divorce decree is granted by the court.

4. Rush delivery services: For an extra \$25.00 we will guarantee our fastest possible service of your legal documents. This means that Attorney Kovach guarantees that she will draft and send the divorce complaint to your spouse the very same day we receive payment and the completed forms. (If payment and forms are received via internet during non-business hours your divorce complaint will be drafted and sent the very next business day.) We guarantee to draft and mail all other documents the same day we receive them from you or the court. Documents will be mailed via priority mail instead of regular mail. Essentially, this fee guarantees same day service and priority mailing of all legal documents.

F. Some information about CUSTODY and other matters relating to children.

Attorney Kovach does not include a custody petition as a part of the services offered in this letter. You should contact a lawyer who practices family law in your county for additional information. Attorney Kovach handles custody cases in Fayette, Greene and Westmoreland counties. However you should have to come to her offices in person for a legal consultation for custody.

G. How to get started.

1. Read all the information we have provided to you.
2. Read the Client Authorization form. If you agree with it, sign where indicated.
3. Fill out the Services Form.
4. Fill out the Basic Information Form.
5. Send us a personal check or money order to pay for legal services, along with the other forms.

All the information, forms and payment options are available at <https://www.195divorce.com>. The website is encrypted and secure, all information you send is secure and confidential. Save time and postage costs by filing online today!

If you have any questions before you start your Divorce case, call 724-550-1652, leave a message and a member of the staff will return a call to you. Or you can email us at info@195divorce.com. To start your new life, please follow the steps listed above, and mail the Client Authorization Form with your payment to get started. Attorney Kovach will send you your next step immediately.

With Best Wishes,

Kimberly D. Kovach, Esquire