

Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.

DISCLOSURE FORM FOR PRE-DISCHARGE BANKRUPTCY CLIENTS

[Client should be provided with two copies – one to sign and one to retain]

Welcome! We understand that you are here because you have filed bankruptcy.

This agency has over 26 years of experience of helping people with financial problems. Our role is not to be judgmental, but to provide assistance. We provide education for families that have filed bankruptcy and want to look at rebuilding their credit after bankruptcy. The course will teach you many things from what to expect after filing, developing sound financial habits and how to avoid predatory lending. At the conclusion of this session, you will be provided with a certificate of completion.

This agency is a member of the National Foundation for Credit Counseling (“NFCC”) The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, this agency is accredited by the Council on Accreditation (“COA”), an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c) (3) of the Internal Revenue Code.

To help cover the cost of providing this session to you, this agency charges a fee of \$50. The fee will be collected prior to your course. If you are without a current source of income, you are eligible to have this fee waived.

A household whose total income is less than the following income guidelines may qualify for a reduced fee of \$15 each. Please notify the office and provide proof of income PRIOR to the appointment, if you feel that you qualify for the reduced fee. Please review the following:

Size of Household	Total GROSS Income For 12 months
1.....	\$20,916
2.....	\$28,008
3.....	...\$35,205
4.....	\$42,408
5.....	\$49,602
6.....	\$56,804

This agency also receives funding in the form of grants from [entities that support financial counseling and literacy (such as the United Way), state and federal governmental units, and creditors]. A significant portion of funding for this agency comes from voluntary contributions from creditors who participate in Debt Management Plans. Since creditors have a financial interest in having debts repaid, most are willing to make a contribution to help fund the overall services of this agency. These contributions are usually calculated as a percentage of payments that are made through

a DMP. The provider does not pay or receive fees or other consideration for the referral of debtor students to or by the provider.

The bankruptcy pre-discharge class will be offered 3 times each month at 1900 Fairgrove Ave. Hamilton, OH 45011. This is a two-hour workshop, which is offered on certain Thursday nights or Friday mornings.

I have read and understand the disclosures made above.

Signature: _____

Printed Name: _____

Date: _____

Section 8: Certification and Signature under penalty of perjury that the application, enclosures, other accompanying documents, and all other representations are true and correct to the best of your knowledge, information, and belief.

Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C. Section 101 et seq.

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