

**CONSUMER  
REDIT  
OUNSELING**

NFCC Neighborhood Financial Care Center

Accredited Non-Profit Community Agency



## DISCLOSURE FORM FOR BANKRUPTCY CLIENTS

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[You will be provided with a signed copy for you to retain]

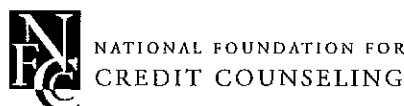
Welcome! We understand that you are here because you are experiencing financial problems, and that you may be considering filing for bankruptcy and are required to receive “counseling” before you may file.

This agency has over 24 years experience of helping people with financial problems. Our role is not to be judgmental, but to provide assistance. Specifically, we will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. We will provide you with information about bankruptcy, including its process and possible consequences. We will also consider alternatives to bankruptcy to resolve your problems. It is our view that the purpose of this sessions is to provide you with information so that YOU may choose the option that you think best. At the conclusion of this session, you will be provided with a pre-filing certificate that you will need should you decide to file for bankruptcy. The certificate is valid for 180 days following the completion of your counseling session.

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 of 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.

The consumer credit counselor conducting or supervising this session has been trained and certified in accordance with NFCC standards. While he/she has expertise in helping those with financial problems, he/she cannot provide you with legal advice. In fact, this session is designed to provide you with information and alternatives; it is not intended to take the place of a consultation with an attorney to explore your legal rights and options.

In order to assist you, it is essential that you provide us with information that is as accurate and complete as possible. For that reason, we may ask you to authorize us to access your credit history. Rest assured that the information concerning your financial condition and status that you provide during the session is strictly confidential. Such information would include, but it is not limited to, income, debts, credit accounts, earnings, assets, and employment data. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in



writing or as required by law, such as in response to a subpoena. We may compile data and aggregate information that you give us, but this information will not be disclosed in any manner that would personally identify you. This agency will not disclose or provide any information about this session to a credit reporting agency. As the agency does not report any information to a credit reporting agency, this counseling session will not affect your credit report. If you should decide to enter into a Debt Management Plan "DMP" which will be explained in the course of this session, you will be provided with a separate agreement and disclosure forms. Your participation in a debt repayment program will not change anything which is already on your credit report. If your credit report reflects that you have paid as agreed in the past, a debt management plan can have a negative impact on a credit worthiness decision by a potential creditor, landlord, or employer in the future. In addition, creditors may report that you are on a debt management plan and are not paying as originally agreed although they have accepted the reduced payment.

To help cover the cost of providing this session to you, this agency charges a fee of \$75.00 payable by cashiers check or money order. We do not accept personal checks or cash. In limited circumstances, you may be eligible to have this fee waived.

This agency also receives funding from HUD, and some creditors that support the value of financial counseling in the form of grants. A significant portion of funding for this agency comes from voluntary contributions from creditors who participate in "DMPs". 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". Again, should you decide to enter into a "DMP", you will receive specific information on how the plan works and how the agency is funded.

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

**I have read and understand the disclosures above.**

**Signature:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

I hereby authorize The Home Ownership Center of Alaska; a division of Consumer Credit Counseling Services of Alaska, to access my credit report to better assess my financial situation. I understand my credit history may be accessed through (Experian) CBC.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Disclosure Form for Bankruptcy Clients was read to client over the phone. \_\_\_\_\_