

Consumer Credit Counseling Services of Hampton Roads (CCCS)
Bankruptcy Pre-Filing Disclosure

CCCS of Hampton Roads located at 2021 Cunningham Drive, Suite 400 offers the following classes on the days listed below:

Monday and Wednesday from 10:00 – 11:30 am

Friday from 2-3:30pm

Saturday's (Every 2nd Saturday) 10:30 – 12noon

Cost: \$40.00 per person (cash/money order) payable after registration

Session/Class is 90min/1.5 hrs.

For appointment please call 757-826-2227

Proof of identification is required to attend the class/session

Credit counseling sessions and classes are offered to debtor students without regard to a debtor student's ability to pay. (See Fee Waiver Statement Below)

Fee Waiver Statement: A client may request a waiver in paying the standard program fee for a Consumer Credit Counseling Services of Hampton Roads due to their inability to pay such program fee (i.e. examples below). The fee may be waived by requesting a fee waiver from your counselor. Our objective is to provide the highest level of counseling services regardless of a client's ability to pay for services.

Example of possible reasons for a client fee waiver / reduction:

- *Fees waived or reduced by attorney (if fee is reduced by attorney (in written letter from attorney—the fee may be reduced based on % reduced by attorney, on a case-by-case for fee reduction).*
- *Pro Bono cases*
- *Client is referred and working with Legal Aid*
- *Court Waving Filing Fees*
- *Fixed Income (such as Social Security or SSI income only)*
- *Other Special Circumstances that may inhibit a client from paying full service fee—a case-by-case determination. At which time a fee may be waived or reduced based on one's special circumstances*

All of our CCCS of HR Credit Counselors are certified through the National Foundation for Credit Counseling (NFCC).

Most of our funding is voluntary contribution and grants from creditors who participate in the Debt Management Program.

Counseling is provided to all persons regardless of religion, sex, race, national origin, etc.

CCCS of Hampton Roads does not receive fees or other consideration for the referral of debtor students to our credit counseling services.

Pre-Filing class or individual session does not affect your credit report.

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

Upon completion of the session, each debtor student will receive a certificate of completion.

I HAVE READ AND UNDERSTAND THE FEE AND FUNDING DISCLOSURE ABOVE

Client Signature

Date

Client Printed Name