

## Bankruptcy Counseling Disclosure Form

*Please read the following disclosure statements regarding Consumer Credit Counseling Service of DOUGLAS CO and your bankruptcy counseling.*

This agency is in compliance with all applicable laws and regulations of Oregon and the United States.

It is organized and operated as a nonprofit entity and has an independent board of directors, the majority of which are not employed by this agency and do not directly or indirectly benefit financially from the outcome of the counseling services provided to you.

We will not engage in any conduct or transaction that generates or creates the appearance of generating a private benefit for any individual or group.

We will comply with the policies and directives of the United States Trustee and the Executive Office for the United States Trustees.

We will make all records relating to the agency's compliance available to the US Trustee upon request and will cooperate with the Trustee for any on-site visits or audits.

None of the agency staff or board of directors have any connection to the US Trustee Program, nor will they benefit financially or non-financially based on the outcome of a counseling session.

We will provide adequate credit counseling, which considers all alternatives to resolve your credit problems and includes an analysis of your budget, current financial condition, factors that caused such financial condition, and how you can develop a plan to respond to the problems without incurring negative amortization of your debt.

We will provide counselors who have adequate experience and training to provide credit counseling services and who receive no commissions, incentives, bonuses, or benefits (monetary or non-monetary) based on the outcome of a counseling session.

Any fee, contribution, or payment received for counseling services will be reasonable in amount, and the agency will provide services without regard to your ability to pay.

We will not exclude any creditor from a debt repayment plan because the creditor declines to make a “fair share” contribution to the agency.

We will not disclose or provide to a credit reporting agency information concerning whether an individual debtor has received or sought instruction concerning personal financial management from the agency.

We will not pay or receive referral fees or other consideration for the referral of clients to or by us.

We do not conduct or apply means test. Your attorney will determine what approach is appropriate and will perform the means tests.

We will conduct a criminal background check for each person providing credit counseling services and shall not employ as a counselor anyone that has been convicted of a crime involving fraud, dishonesty, or false statements; and we have adequate financial resources to provide continuing support services for debt repayment plans over the life of any plan and we maintain client trust accounts that are audited in accordance with generally accepted auditing standards by an independent certified public accountant.

We will abide by US Trustee advertising requirements.

*I have read the above disclosures and understand that I may request clarification on any of the items.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date