

# AUTHORIZATION TO COUNSEL

I/WE HEREBY AUTHORIZE CONSUMER CREDIT COUNSELING SERVICE (CCCS), A NON-PROFIT AGENCY, ITS EMPLOYEES, AGENTS AND VOLUNTEERS TO COUNSEL AND ADVISE US ON MONEY MANAGEMENT AND BUDGETING PERTAINING TO OUR FINANCIAL SITUATION. I/WE ACKNOWLEDGE THAT MY/OUR PARTICIPATION IN THE COUNSELING SESSION IS NOT ONLY ENCOURAGED, BUT ALSO VITAL IN THE DEVELOPMENT OF ANY ACTION TO BE TAKEN REGARDING MY/OUR CURRENT FINANCIAL SITUATION.

I/WE HEREBY HOLD CCCS, ITS EMPLOYEES, AGENTS AND VOLUNTEERS HARMLESS FROM ANY CLAIM, SUIT, ACTION OR DEMAND OF OUR CREDITORS, OURSELVES OR ANY OTHER PERSON ARISING OUT OF OR CONNECTED WITH SAID ADVICE OR COUNSELING.

I/WE UNDERSTAND ANY INFORMATION DISCLOSED AND DISCUSSED IS OF A CONFIDENTIAL NATURE AND THAT CCCS SHALL NOT RELEASE OR DISCUSS ANY INFORMATION WITH UNAUTHORIZED PARTIES. FURTHER, I/WE HEREBY AUTHORIZE CCCS TO DISCUSS AND RELEASE ANY INFORMATION RELEVANT TO MY/OUR FINANCIAL AFFAIRS, WHICH SHALL AID IN THE SOLUTION OF MY/OUR FINANCIAL DIFFICULTIES.

FURTHERMORE, I/WE UNDERSTAND THAT BANKRUPTCY IS A LEGAL MATTER AND THAT CCCS DOES NOT GIVE LEGAL ADVICE. IF WE ARE REFERRED TO AN ATTORNEY BY CCCS, WE UNDERSTAND THAT THIS IS ONLY TO OBTAIN LEGAL ADVICE AND NOT A RECOMMENDATION TO FILE BANKRUPTCY. IF I/WE ARE REFERRED TO AN ATTORNEY, I/WE WILL CONTACT CCCS AND INFORM CCCS OF THE OUTCOME OF THE ADVICE GIVEN.

IN THE EVENT I/WE HAVE AN FHA (HUD) MORTGAGE, I/WE HEREBY AUTHORIZE CCCS, A NON-PROFIT AGENCY, ITS EMPLOYEES, AGENTS AND VOLUNTEERS TO CONTACT MY/OUR MORTGAGE COMPANY FOR THE PURPOSE OF REQUESTING OUR FHA CASE NUMBER.

IN THE EVENT THAT I/WE ENTER INTO A DEBT MANAGEMENT PROGRAM, I/WE HAVE BEEN MADE AWARE OF THE FEE STRUCTURE AND UNDERSTAND THAT I/WE WILL NOT BE DENIED SERVICES IF I/WE CANNOT PAY THESE FEES.

I/WE UNDERSTAND THE AGENCY WILL PROVIDE A CONFIDENTIAL COMPREHENSIVE PERSONAL MANAGEMENT INTERVIEW.

I/WE UNDERSTAND THAT IN THE EVENT I/WE AM/ARE DISSATISFIED, I/WE MAY CONTACT THE COUNSELOR'S SUPERIOR.

I/WE WILL BE GIVEN A WRITTEN ASSESSMENT OUTLINING THE SUGGESTED ACTION PLAN.

AT SOMETIME IN THE FUTURE, A NEUTRAL THIRD PARTY MAY CONTACT ME/US TO REQUEST AN EVALUATION OF THE AGENCY'S SERVICES.

NOTHING HEREIN SHALL APPLY TO ACTIONS OR CLAIMS UNDER THE PROVISIONS OF THE UNITED STATES BANKRUPTCY CODE, 11 U.S.C § 101 ET SEQ.

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_