

CONSUMER CREDIT COUNSELING SERVICE

Of Northern Idaho, Inc.

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Website: www.cccsnid.org

Dear Prospective Bankruptcy Client:

Thank you for choosing Consumer Credit Counseling Service of Northern Idaho, Inc. for your Pre-filing Bankruptcy counseling. We have been a member of the National Foundation for Credit Counselors and have been providing our non-profit community service since 1982.

In order for our certified counselor to have a clear understanding of your financial situation, we require the following documentation to be completed and gathered before the counseling session can be scheduled:

Please check off as you complete and before you send in to our office:

- _____ APPLICATION
- _____ STATEMENT OF COUNSELING
- _____ PRIVACY NOTICE
- _____ AFFIDAVIT OF CREDIT COUNSELING (must be signed in the presence of a Notary)
- _____ PHOTOCOPY OF PICTURE ID (if filing jointly, we will need copies of both ID's)
- _____ MOST RECENT STATEMENTS FROM YOUR CREDITORS
- _____ TWO MOST RECENT PAY STUBS
- _____ MONEY ORDER

If you will be working with our office over the phone, please make a copy of the application form (financial statement) so you can refer to it during your phone counseling session. Our 800 number listed above is available for you to use to make your appointment or to ask any questions.

Our Bankruptcy counseling is \$75.00 for individual and \$100.00 for joint filing and includes a workbook. **The fee must be paid at the time of service and must be in the form of a money order only!** If paying the fee is an extreme hardship, please tell us. We will not refuse service due to an inability to pay our fee. The certificate will be provided at the end of the session. **This certificate is only valid for 180 days, after that time, it will expire and you will need to go through the counseling session again.** If you decide to establish a Debt Management Plan where you pay your creditors through CCCS, the \$75.00 bankruptcy fee will be applied to the DMP set up fee and first payment. The monthly DMP fee is \$5.00 every \$100 of your monthly payment, not to exceed \$40.00. Those fees can be waived or reduced on a case-by-case basis. Many creditors working with families on a DMP will stop or reduce interest. Most creditors will re-age the accounts and stop charging late and over limit fees.

If you have any questions, please call our office. Our toll free number is only valid in Idaho and Eastern Washington. We look forward to helping you with your financial concerns.

Non-Profit 501 (3) C Status
Accredited by Counsel of Accreditation (COA)
Member of National Foundation of Credit Counselors (NFCC)