

Authorization/Agreement for Services

Since 1964, Consumer Credit Counseling Service of Greater Atlanta (CCCS) has served as a critical community safety net for individuals and families experiencing financial difficulties. To ensure you have the information you need to make an informed choice about your options, this Authorization for Services (AFS) outlines important information you need to know about our organization and our services.

- We are a non-profit agency, organized and operating in accordance with Section 501(c)(3) of the Internal Revenue Code.
- We are a member of the National Foundation for Credit Counseling (NFCC) and comply with the NFCC's high standards for quality credit counseling and financial education.
- We are accredited by the Council on Accreditation, an independent third-party organization that reviews and monitors entities that provide social services.
- The counselor conducting or supervising your counseling session has been trained and certified in accordance with NFCC standards.
- We need you to provide complete and accurate information to conduct your counseling session. By using our services, you authorize us to contact specific creditors, including mortgage companies, to secure portions of this information. In addition, you authorize CCCS to obtain credit reports in your name from credit reporting agencies as we deem appropriate. This extends to all types of counseling sessions, Debt Management Plans (DMP), and work done after the completion of services to verify information or evaluate your results. When we obtain your credit report, an inquiry may appear on your report as a result, but you agree that CCCS has no responsibility for the credit rating you receive.
- You agree to hold CCCS harmless from any claim, suit, action or demand by any creditor or person arising out of, or connected with, its advice or counseling, or the establishment and the administration of a DMP, except in the case of willful misconduct or gross negligence by CCCS. Nothing herein shall apply to actions or claims under the provision of United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq.
- We will keep the information that you provide and that we gather during your counseling session strictly confidential. We will not disclose any of your personally-identifiable information either orally or in writing to anyone, except (a) as required to provide services for you; or (b) as you direct us in writing to provide; or (c) as required by law, such as in response to a subpoena.
- We receive funding from entities that support financial counseling such as the United Way, private and corporate foundations, state and federal governmental units, and creditors. A significant portion of our funding comes from voluntary contributions from creditors who participate in the Debt Management Plans we administer for our clients. 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. Additional information on how a DMP works is provided below.
- We will compile data and aggregate information that you give us for research, quality assurance and reporting purposes, but none of your information will be disclosed outside our organization in a manner that would personally identify you. If we use a third party to assist us in this process, they will be bound by the same duty to protect your information.
- Our role is not to be judgmental, but to provide assistance. Our counselors have expertise in helping those with financial problems, but cannot provide you with legal advice as they are not lawyers.

Budget, Credit, and Housing Counseling

Our budget, credit and housing counseling helps consumers understand their current financial situation, evaluate options, establish priorities and set a clear course of action to meet their goals. By using any of these services, you:

- Authorize CCCS, its employees and agents, to analyze your financial situation, discuss factors that may be the cause of your problems, explore your options for developing a reasonable plan for dealing with them and provide a confidential written assessment outlining a suggested action plan.
- Agree that any decision to follow or implement a counselor's recommendations will be yours.
- Understand that you are not required to use a DMP in order to receive services.
- Understand that this counseling will be provided at no charge to you.

Bankruptcy Counseling

If you are considering bankruptcy, you are required by law to receive counseling before you may file a petition with the court. To assist you, we will:

- Perform an analysis of your financial situation and discuss the factors that may be the cause of your problems.

- Explore with you the options for addressing your situation. We will explain alternatives other than bankruptcy that may resolve your situation. However, our counseling is not intended to take the place of a consultation with an attorney to explore your legal rights and options.
- Provide you, at the conclusion of your counseling session, a pre-bankruptcy counseling certificate that you will need should you decide to file for bankruptcy. The counseling and the corresponding Certificate of Credit Counseling are valid for up to 180 days from the date the counseling occurred.
- Not disclose or provide any information about your counseling session to a credit reporting agency.
- Charge you a fee of \$50 to cover our costs. In limited circumstances, you may be eligible to have this fee waived.

Debt Management Plan (DMP)

One option for consumers struggling with debt is a DMP. In the event that CCCS recommends a DMP and that you choose to enroll in a DMP, you:

- Authorize CCCS to act on your behalf in order to assist you in repaying your unsecured debt.
- Understand that in certain circumstances, a DMP may have a negative effect on your credit report.
- Understand that as a nonprofit organization, CCCS receives funding from creditors who participate in DMPs. These contributions are usually calculated as a percentage of payments clients make through a DMP; however, your accounts will always be credited with one hundred percent (100%) of the amount you pay creditors through a DMP, and CCCS will work with all of your creditors regardless of whether they contribute to CCCS.
- May be required to pay a monthly fee and/or charged a file set-up fee, based upon your state of residence.
- Understand that all deposits sent to CCCS for distribution to your creditors will be deposited in a federally-insured bank account, and this account may or may not be an interest-bearing account. CCCS will be entitled to retain any such interest.
- Agree to continue reviewing your creditor statements and CCCS statements while enrolled in your DMP and to notify CCCS of any errors within 60 days.
- Understand that you have the right to schedule an appointment in one of CCCS' branch offices to review records the agency maintains on your DMP account.

State Disclosures

Residents of Arizona:

Debt management plans are not right for all individuals, and you may ask us to provide information about other ways, including bankruptcy, to deal with your debts. Upon enrollment into a Debt Management Plan, residents of Arizona are charged a one-time \$35 file set-up fee and a monthly maintenance fee equal to 3/4 of 1% of your monthly payment to creditors, not to exceed \$50. If the amount of debt owed is increased by interest, late fees, over the limit fees, and other amounts imposed by the creditors, the length of the debt management services agreement will be extended and remain in force and that the total dollar charges agreed upon may increase at the rate agreed upon in the original contract agreement. CCCS Atlanta's registered agent, authorized to receive any service of process in the state of Arizona, is Corporation Service Company located at Corporation Service Company, 2338 W. Royal Palm Road, Suite J, Phoenix, AZ 85021. Pursuant to Arizona Statutes, Chapter 6-709, you have the right to cancel this contract at any time on five days' written notice. It is CCCS Atlanta's policy to accept at any time, without penalty or obligation, your notification to cancel this agreement by providing CCCS Atlanta written or electronic notice. Once your services are cancelled, you are entitled to a refund of all unexpended funds you have paid to CCCS Atlanta. If your cancellation notice is received after we have made a disbursement to your creditors, you are entitled to a refund of all unexpended funds you have paid to CCCS Atlanta with the exception of the set up fee.

Residents of California:

Complaints related to this agreement may be directed to the California Department of Corporations. This nonprofit community service organization has adopted best practices for debt management plans and debt settlement plans, and a copy will be provided upon request.

Residents of Colorado: Upon enrollment into a Debt Management Plan, residents of Colorado are **charged a \$35 file set-up fee and a monthly maintenance fee equal to \$10 times the number of participating creditors, not to exceed \$50 per month.** No licensee shall be entitled to any fee or charge against the debtor, upon any contract, until the debt adjustment program is arranged and approved by the debtor. A contract shall not be effective until a debtor has made a payment to the licensee for distribution to his creditors. The Attorney General for the state of Colorado will accept questions and complaints from Colorado residents regarding Consumer Credit Counseling Service of Greater Atlanta, Inc. (CCCS Atlanta) via correspondence at 1525 Sherman Street - 5th Floor, Denver, CO 80203, or by phone 303-866-4494, or visit uccc@state.co.us. By entering into a Debt Management Plan, you authorize any bank in which CCCS Atlanta or its agent has established a trust account to disclose to the Attorney General any financial records relating to the trust account. You may cancel this transaction at any time prior to midnight of the third business day after the date of this contract. See the

notice of right to cancel included in this package for an explanation. You may also terminate this agreement at any later time, without penalty or obligation by providing CCCS Atlanta written or electronic notice. Once your services are cancelled, you are entitled to a refund of all unexpended funds you have paid to CCCS Atlanta. CCCS Atlanta will notify you within five business days in the case of a creditor's decision to reject or withdraw from a plan. Upon this notice, you have the right to modify or terminate the agreement. You agree to hold CCCS harmless from any claim, suit, action or demand by any creditor or person arising out of, or connected with, its advice or counseling, or the establishment and the administration of a DMP, except in the case of willful misconduct or gross negligence by CCCS. Nothing herein shall apply to actions or claims under the provision of United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq. and nothing herein shall apply to actions or claims under the Colorado Uniform Debt-Management Services Act.

IMPORTANT INFORMATION FOR YOU TO CONSIDER

1. Debt-management plans are not right for all individuals, and you may ask us to provide information about other ways, including bankruptcy, to deal with your debts.
2. Using a debt-management plan may hurt your credit rating or credit scores.
3. We may receive compensation for our services from your creditors.

* Notice of Right to Cancel form is included in the actual Post Counseling Package.

Residents of Delaware:

Upon enrollment into a Debt Management Plan, residents of Delaware are **charged a \$35 file set-up fee and a monthly maintenance fee equal to \$10 times the number of participating creditors, not to exceed \$50 per month**. No licensee shall be entitled to any fee or charge against the debtor, upon any contract, until the debt adjustment program is arranged and approved by the debtor. A contract shall not be effective until a debtor has made a payment to the licensee for distribution to his creditors. The Attorney General for the state of Delaware will accept questions and complaints from Delaware residents regarding Consumer Credit Counseling Service of Greater Atlanta via correspondence at Carvel State Office Building, 820 North French Street, Wilmington, DE 19801, or by phone 1-800-220-5424, or visit www.state.de.us/attgen/. You may cancel this transaction at any time prior to midnight of the third business day after the date of this contract. See the notice of right to cancel included in this package for an explanation. You may also terminate this agreement at any later time, without penalty or obligation by providing CCCS written or electronic notice. Once your services are cancelled, you are entitled to a refund of all unexpended funds you have paid to CCCS. CCCS will notify you within five business days in the case of a creditor's decision to reject or withdraw from a plan. Upon this notice, you have the right to modify or terminate the agreement. You agree to hold CCCS harmless from any claim, suit, action or demand by any creditor or person arising out of, or connected with, its advice or counseling, or the establishment and the administration of a DMP, except in the case of willful misconduct or gross negligence by CCCS. Nothing herein shall apply to actions or claims under the provision of United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq. and nothing herein shall apply to actions or claims under 6 Delaware Code §2419A(f)(4).

IMPORTANT INFORMATION FOR YOU TO CONSIDER

1. Debt-management plans are not right for all individuals, and you may ask us to provide information about other ways, including bankruptcy, to deal with your debts.
2. Using a debt-management plan may hurt your credit rating or credit scores.
3. We may receive compensation for our services from your creditors.

* Notice of Right to Cancel form is included in actual Post Counseling Package.

Residents of Illinois:

Except in the case of violations of Illinois law, willful misconduct or gross negligence by CCCS, I shall hold CCCS of Greater Atlanta harmless from any claim, suit, action or demand by any creditor or person arising out of, or connected with, its advice or counseling, or the establishment and the implementation of the DMP.

Residents of Indiana:

Upon enrollment into a Debt Management Plan, residents of Indiana are charged a one-time \$35 file set-up fee and a monthly maintenance fee equal to 7.5% of your monthly payment to creditors, not to exceed \$50. For purposes of estimating your monthly payments, the total amount of debt to be repaid under the agreement has been amortized over a repayment period of no more than 60 months, as identified in the Debt Repayment Analysis section; however, **this agreement will expire automatically at the end of 24 months at which time you may need to enter into a new agreement in order to ensure uninterrupted DMP services and full repayment of enrolled debts**. If you do not enter into a new agreement with CCCS Atlanta after the completion of the 24 month agreement it is possible that not all of your enrolled debts will have been paid off under the DMP to your creditors. **IF CLIENT MISSES ONE OR MORE MONTHLY DEPOSITS, DOES NOT COMPLETE THE DMP AND ENTER INTO A NEW AGREEMENT AFTER 24 MONTHS WITH CCCS ATLANTA (IF NEEDED) AND/OR FOR ANY REASON THEY DEEM APPROPRIATE, CLIENT'S CREDITORS MAY DISCONTINUE ANY CONCESSIONS MADE TO CLIENT UNDER THIS AGREEMENT WITH RESPECT TO FINANCE CHARGES, PENALTIES, AND/OR COLLECTION EFFORTS.**

Residents of Iowa:

Upon enrollment into a DMP, residents of Iowa are charged a one-time \$35 file set-up fee and a monthly maintenance fee equal to 7.5% of your monthly payment to creditors, not to exceed \$50. For purposes of estimating your monthly payments, the total amount of debt to be repaid under the agreement has been amortized over a repayment period of no more than 60 months, as identified in the Debt Repayment Analysis section; however, **this agreement will expire automatically at the end of 36 months at which time you may need to enter into a new agreement in order to ensure uninterrupted DMP services and full repayment of enrolled debts.** If you do not enter into a new agreement with CCCS Atlanta after the completion of the 36 month agreement it is possible that not all of your enrolled debts will have been paid off under the DMP to your creditors. IF CLIENT MISSES ONE OR MORE MONTHLY DEPOSIT, DOES NOT COMPLETE THE DMP AND ENTER INTO A NEW AGREEMENT AFTER 36 MONTHS WITH CCCS ATLANTA (IF NEEDED) AND/OR FOR ANY REASON THEY DEEM APPROPRIATE, CLIENT'S CREDITORS MAY DISCONTINUE ANY CONCESSIONS MADE TO CLIENT UNDER THIS AGREEMENT WITH RESPECT TO FINANCE CHARGES, PENALTIES, AND/OR COLLECTION EFFORTS.

Residents of Kansas:

The Kansas Office of the State Bank Commissioner will accept questions and complaints from consumers regarding CCCS of Greater Atlanta (registration number CSO-1033) at 700 SW Jackson, Suite 300, Topeka, Kansas, 66603, or by calling toll-free 1-877-387-8523.

Residents of Maryland:

Consumer Credit Counseling Service of Greater Atlanta, Inc. (CCCS-Atlanta) does not, as a condition of entering into a Debt Management Plan (DMP), require you to purchase for a fee a counseling session, an educational program, or materials and supplies. Upon enrollment into a DMP, residents of Maryland are charged a \$35 file set-up fee and a monthly maintenance fee equal to \$8 times the number of participating creditors, not to exceed \$40 per month. By entering into a DMP, you authorize the federally insured institution (Bank of America located at 3350 Riverwood Parkway, NE, 11th Floor, Atlanta, GA 30339) to disclose financial records relating to the trust account in which your funds are held to the Commissioner of Maryland during the course of any investigation or examination of CCCS-Atlanta by the Commissioner. CCCS-Atlanta disburses funds each business day. Full deposits are disbursed to creditors within eight business days. To ensure availability of funds, ACH deposits are held for five business days prior to being disbursed. Guaranteed funds (money orders, cashier checks, etc.) are disbursed within two business days. If you elect to file for bankruptcy, you will be required under Federal Bankruptcy Law to receive pre-bankruptcy credit counseling services from a nonprofit credit counseling agency that is approved by the U.S. Trustee Program FI Section 12-916(a)(3)(iii). CCCS-Atlanta is approved by the U.S. Trustee Program FI Section 12-916(a)(3)(iii) to provide pre-bankruptcy counseling and issue certificates in compliance with the bankruptcy code. You may also contact a Federal Bankruptcy Court to obtain a list of credit counseling agencies approved by the U.S. Trustee Program. You may cancel this agreement without penalty or obligation for any reason and at any time by providing CCCS-Atlanta written or electronic notice. The Commissioner of Financial Regulation for the state of Maryland will accept questions and complaints from Maryland residents regarding CCCS-Atlanta (License #10) at 500 N. Calvert Street, Room 402, Baltimore, MD 21202-3651, and phone 1-888-784-0136. Do not sign this agreement before you read it. You must be given a copy of this agreement. If you enter an agreement with a company that is not licensed, then such agreement is null and void and all fees paid must be reimbursed. CCCS-Atlanta is licensed in the state of Maryland, license number 10. CCCS-Atlanta holds a surety bond in the state of Maryland. CCCS-Atlanta cannot require a voluntary contribution from you for a service provided by us to you.

Residents of Michigan:

DMPs established for residents of Michigan are subject to an initial fee of \$25. If 51% or more of your creditors do not agree accept the plan with 45 day, your initial set-up fee will be returned and your DMP closed. Creditors may accept the proposed plan by returning our proposal letters. According to Michigan state law, it is also presumed that a creditor has accepted the plan if there is no response to the contrary within 14 days of sending a proposal or within 7 days of sending the creditor your first payment through the DMP. Michigan state law forbids fees or charges in excess of 15% of the amount of debt to be liquidated during the express term of this contract. Michigan state law allows for an additional charge of \$25 should you cancel this contract before your debt is paid in full through the DMP; however, CCCS has chosen not to charge for the early termination of a DMP. Your DMP agreement with CCCS goes into effect when it has been signed by you and by a representative of CCCS and you have made a payment to CCCS. Michigan state law provides that you have the right to cancel this contract until 12 midnight of the third business day after the first day the contract is in effect. It is CCCS' policy to accept at any time, and without penalty, your notification that you no longer wish to participate in the DMP. Should you not make a payment during the first 60 days of your DMP, your DMP may be discontinued. Should you wish to reestablish your DMP, you may submit a letter of continuation. The letter of continuation must detail the reason(s) for the missed payments. You may file only one letter of continuation and a letter of continuation may not be filed at the beginning of a contract. In order to complete the reestablishment of your DMP, you will need to call 800-251-2227 and schedule a telephone appointment with your counselor.

Residents of Minnesota:

Debt-management plans are not right for all individuals, and you may ask us to provide information about other ways, including bankruptcy, to deal with your debts. Upon enrollment into a Debt Management Plan, residents of Minnesota are charged a one-time \$35 file set-up fee and a monthly maintenance fee equal to 7.5% of your monthly payment to creditors,

not to exceed \$50. If the amount of debt owed is increased by interest, late fees, over the limit fees, and other amounts imposed by the creditors, the length of the debt management services agreement will be extended and remain in force and that the total dollar charges agreed upon may increase at the rate agreed upon in the original contract agreement. CCCS Atlanta's registered agent, authorized to receive any service of process in the state of Minnesota, is Corporation Service Company located at 380 Jackson Street, Suite 700, St. Paul, MN 55101. Pursuant to Minnesota Statutes, Chapter 332A, you have the right to cancel this contract at any time on ten days' written notice. It is CCCS Atlanta's policy to accept at any time, without penalty or obligation, your notification to cancel this agreement by providing CCCS Atlanta written or electronic notice. Once your services are cancelled, you are entitled to a refund of all unexpended funds you have paid to CCCS Atlanta.

Residents of Mississippi:

Consumer Credit Counseling Service of Greater Atlanta, Inc. (CCCS Atlanta) is licensed in the state of Mississippi, license number 7/2008. CCCS Atlanta holds a surety bond in the state of Mississippi. The Department of Banking and Consumer Finance may be contacted at P.O. Box 23729, Jackson, MS 39225-3729 or 1-800-844-2499 with any questions regarding CCCS Atlanta. By executing this agreement you authorize the federally insured institution (Bank of America) to disclose financial records relating to the trust account in which your funds are held pursuant to Section 81-22-9 to the Commissioner during the course of any examination of the debt management provider by the commissioner. Upon enrollment in a Debt Management Plan, residents of Mississippi are **charged a \$35 file set-up fee and a monthly maintenance fee equal to 7.5% of your monthly payment to creditors, not to exceed \$30 per month.** Funds remitted by a consumer for payment to one or more creditors will be held at Bank of America. Do not sign this agreement before you read it. You must be given a copy of this agreement.

Residents of Montana:

Upon enrollment into a Debt Management Plan, residents of Montana are charged a \$35 file set-up fee and a monthly maintenance fee equal to 7.5% of the monthly payment to creditors, not to exceed \$50 per month. CCCS or a Montana consumer may cancel this agreement, without any penalty or obligation, at any time upon ten days' notice after the date of this contract. If you cancel this agreement within the 10day period, you are entitled to a refund of all unexpended funds. CCCS has a duty to advocate the interests of the consumer who is a party to the debt management plan and not to promote the interests of any third party that is in conflict with the primary obligation of advocating the interests of the consumer.

Residents of Nevada:

Your Debt Management Plan agreement may be cancelled by giving written notice within 5 working days of the date you sign below. Your notice should be sent to 100 Edgewood Avenue, Suite 1800, Atlanta, GA 30303. If mailing your notice, it must be postmarked no later than 5 working days from the day you sign below.

Residents of New York:

The debtor may rescind the contract until midnight of the third business day after the day on which the debtor signed the contract. If the debtor exercises the right of rescission within the timeframe specified in this section, the licensee shall promptly return to the debtor all fees associated with the contract that were paid to it by the debtor. Such fees shall not include reasonable counseling fees imposed on debtors separate and apart from the execution of a budget planner contract. The contract shall be limited to a payment period not to exceed 60 months. Upon enrollment into a Debt Management Plan, residents of New York are charged a \$35 file set-up fee and a monthly maintenance fee equal to 7.5% of your monthly payment to creditors, not to exceed \$50 per month. The pro forma fees of this DMP are equal 7.5%. The contract may be terminated by the debtor upon 10 days written notice to the licensee without any fee or penalty. Upon receiving such notice, the licensee shall return to the debtor all monies received from the debtor. No licensee shall communicate any derogatory information about a debtor to a creditor based solely on the fact that a debtor has terminated his or her contract with the licensee. Derogatory information does not include notification that the debtor is no longer a client. The contract may not be assigned without the written consent of the debtor. The New York Banking Department toll-free number is 1-800-522-3330.

Residents of Oregon:

CCCS of Greater Atlanta will honor client requests for information or copies of any part of their own file, except the permanent notes. Permanent note information is considered agency confidential. CCCS of Greater Atlanta may cancel your Debt Management Plan: 1) if all unsecured creditors are not included in the DMP; 2) if new credit obligations are incurred during the course of the DMP; 3) if wages subject to wage assignment are knowingly withheld.

Residents of Rhode Island:

Upon enrollment into a Debt Management Plan, residents of Rhode Island are **charged a \$35 file set-up fee and a monthly maintenance fee equal to \$10 times the number of participating creditors, not to exceed \$50 per month.** No licensee shall be entitled to any fee or charge against the debtor, upon any contract, until the debt adjustment program is arranged and approved by the debtor. A contract shall not be effective until a debtor has made a payment to the licensee for distribution to his creditors. The Department of Business Regulation for the state of Rhode Island will accept questions and complaints from Rhode Island residents regarding Consumer Credit Counseling Service of Greater Atlanta, Inc. ("CCCS-Atlanta") via correspondence at 1511 Pontiac Avenue, Building 69-2, Cranston, RI 02920, or by phone 401-462-9503, or visit www.dbr.ri.gov. You may cancel this transaction at any time prior to midnight of the third business day after the date of this contract. See the notice of right to cancel included in this package for an explanation. You may also terminate this

agreement at any later time, without penalty or obligation by providing CCCS written or electronic notice. Once your services are cancelled, you are entitled to a refund of all unexpended funds you have paid to CCCS. CCCS will notify you within five business days in the case of a creditor's decision to reject or withdraw from a plan. Upon this notice, you have the right to modify or terminate the agreement. You agree to hold CCCS harmless from any claim, suit, action or demand by any creditor or person arising out of, or connected with, its advice or counseling, or the establishment and the administration of a DMP, except in the case of willful misconduct or gross negligence by CCCS. Nothing herein shall apply to actions or claims under the provision of United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq. and nothing herein shall apply to actions or claims under §19-14.8-19(f)(B) of the Rhode Island Uniform Debt-Management Services Act.

IMPORTANT INFORMATION FOR YOU TO CONSIDER

1. Debt-management plans are not right for all individuals, and you may ask us to provide information about other ways, including bankruptcy, to deal with your debts.
2. Using a debt-management plan may hurt your credit rating or credit scores.
3. We may receive compensation for our services from your creditors.

* Notice of Right to Cancel form is included in the actual Post Counseling Package.

Residents of South Carolina:

We cannot require, as a condition of entering into a DMP, you to purchase any other product or service, or solicit or offer to sell any other product or service to you during the term of the DMP. We cannot require a voluntary contribution from you for a service provided by us to you. If you have any complaints about the credit counseling services received, you may contact the South Carolina Department of Consumer Affairs at 1-800-922-1594 (toll free in S.C.) or 803-734-4200. Credit counseling services are not suitable for all consumers and you may request information about other ways, including bankruptcy, to deal with indebtedness. The credit counseling services offered by the provider do not include secured debt, such as mortgages and car loans. Pursuant to Section 37-7-110 (B)(7) of the South Carolina Consumer Credit Counseling Act, you may cancel this contract without penalty or obligation for any reason and at any time by giving ten days' written notice of rescission to CCCS Atlanta. Once your services are canceled, you are entitled to a refund of all unexpended funds you have paid to CCCS Atlanta.

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Residents of Tennessee:

WITH RESPECT TO MY CREDIT HISTORY, I UNDERSTAND THAT MY PARTICIPATION IN THE DMP MAY AFFECT MY CREDIT REPORT EITHER FAVORABLY OR UNFAVORABLY ACCORDING TO MY CREDITORS' POLICIES WITH RESPECT TO THE DMP AND MY PAYMENT HISTORY PRIOR TO AND DURING MY PARTICIPATING IN THE DMP. I ALSO UNDERSTAND THAT, FOR ANY JOINT ACCOUNTS, MY SPOUSE'S CREDIT RATING MAY AFFECT MY CREDIT RATING EITHER FAVORABLY OR UNFAVORABLY.

Residents of Utah:

Upon enrollment into a Debt Management Plan, residents of Utah are **charged a \$35 file set-up fee and a monthly maintenance fee equal to \$10 times the number of participating creditors, not to exceed \$50 per month.** No licensee shall be entitled to any fee or charge against the debtor, upon any contract, until the debt adjustment program is arranged and approved by the debtor. A contract shall not be effective until a debtor has made a payment to the licensee for distribution to his creditors. The Division of Consumer Protection for the state of Utah will accept questions and complaints from Utah residents regarding Consumer Credit Counseling Service of Greater Atlanta, Inc. (CCCS Atlanta) via correspondence at 160 East 300 South, Box 146704, Salt Lake City, UT 84114-6704, or by phone 801-530-6601, or visit www.dcp.utah.gov. You may cancel this transaction at any time prior to midnight of the third business day after the date of this contract. See the notice of right to cancel included in this package for an explanation. You may also terminate this agreement at any later time, without penalty or obligation by providing CCCS Atlanta written or electronic notice. Once your services are cancelled, you are entitled to a refund of all unexpended funds you have paid to CCCS Atlanta. CCCS Atlanta will notify you within five business days in the case of a creditor's decision to reject or withdraw from a plan. Upon this notice, you have the right to modify or terminate the agreement. You agree to hold CCCS harmless from any claim, suit, action or demand by any creditor or person arising out of, or connected with, its advice or counseling, or the establishment and the administration of a DMP, except in the case of willful misconduct or gross negligence by CCCS. Nothing herein shall apply to actions or claims under the provision of United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq. and nothing herein shall apply to actions or claims under §19-14.8-19(f)(B) of the Utah Uniform Debt-Management Services Act.

IMPORTANT INFORMATION FOR YOU TO CONSIDER

1. Debt-management plans are not right for all individuals, and you may ask us to provide information about other ways, including bankruptcy, to deal with your debts.
2. Using a debt-management plan may hurt your credit rating or credit scores.
3. We may receive compensation for our services from your creditors.

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Residents of Vermont:

NOTICE TO THE DEBTOR: Do not sign this contract before you read it or if it contains any blank space. You are entitled to a completely filled in copy of this contract when you sign it. Residents of Vermont are charged a monthly maintenance fee equal to 7.5% of the monthly payment to creditors, not to exceed \$50 per month. No licensee shall be entitled to any fee or charge against the debtor, upon any contract, until the debt adjustment program is arranged and approved by the debtor. A contract shall not be effective until a debtor has made a payment to the licensee for distribution to his creditors. You may cancel this transaction at any time prior to midnight of the third business day after the date of this contract. See the attached notice of cancellation for an explanation of this right. You may cancel this transaction, without penalty or obligation, within three business days from the above date. If you cancel, any payments made by you under the contract will be returned within ten business days following our receipt of your cancellation notice. To cancel the debt adjustment contract, mail or deliver a signed and dated copy of this cancellation notice or any other written notice, or send a telegram to CCCS of Greater Atlanta at 100 Edgewood Avenue, Suite 1800, Atlanta Georgia 30303, not later than midnight of the third day following your signing this agreement.

* Notice of Right to Cancel form is included in the actual Post Counseling Package.

Residents of Virginia:

Upon enrollment into a Debt Management Plan, residents of Virginia are **charged a one-time \$35 file set-up fee and a monthly maintenance fee equal to 7.5% of your monthly payment to creditors, not to exceed \$50 per month.** It is CCCS' policy to accept at any time, and without penalty, your written notification that you no longer wish to participate in the DMP. If you cancel this agreement you are entitled to a refund of all funds that have not been disbursed to creditors and either (a) all fees paid if terminated within five (5) days of the date the DMP is executed by you or (b) all fees paid less the set-up fee if terminated more than five but less than thirty-one (31) days after execution of the DMP by you. CCCS disburses funds each business day. Disbursement takes into account the client's due date, the date of the client's previous disbursement, and whether the client makes one full payment a month or two partial payments. We hold non-guaranteed funds in a no post status for four (4) working days from the settlement date to ensure funds are actually available. On the fourth day, funds are credited to the client's account and available for disbursement. Guaranteed funds (i.e. money orders, cashier checks, etc.) are credited to the client's account on the day of receipt and disbursed as appropriate. If a client schedules more than one withdrawal date, the funds are not disbursed until a full deposit is received. This practice is in place to ensure that creditors consistently receive the monthly payment that was arranged and agreed to by the client and creditors. Per policy, no client deposit remains with CCCS for more than thirty (30) days. Funds remaining in a client's account for more than twenty-one (21) days are either returned to the client or disbursed by the 30th day. To report disputes please contact CCCS at 1-800-251-CCCS or at info@cccsinc.org for a staff person to handle your complaint. Grievances may also be directly addressed to Suzanne Boas, President of CCCS, via mail at 100 Edgewood Avenue, Suite 1800, Atlanta, GA 30303. (1) Client disputes reported to staff are responded to within three business days. (2) Clients may also request to speak with a manager regarding the dispute. (3) Client disputes reported to the President of CCCS are responded to within two business days.