Office: Bankruptcy Counseling Coordinator
Address: 6001 E Washington Blvd., 2nd Floor
Commerce, CA 90040

Dear Client:

Thank you for choosing ClearPoint Credit Counseling Services. This bankruptcy counseling is a required component of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA).

ClearPoint Credit Counseling Solutions is a non-profit organization, approved by the Executive Office of the U.S. Trustee to provide bankruptcy counseling services and certificates. We do not provide legal advice.

To prepare for your session and expedite processing of your certificate, we ask that you review, complete and return the enclosed documents prior to scheduling an appointment:

- Privacy Policy
- Pre-Bankruptcy Counseling Client Disclosure
- Financial Worksheets

Please fax the completed documents to 323-869-5195 or scan and email them to **BKCoordinator@ClearPointCCS.org**. Upon receipt of your documents, the Bankruptcy Services Coordinator will contact you to schedule your session.

We encourage clients with a computer and high-speed internet access (DLS or broadband) to select the Webinar delivery option as it has the lowest cost and is most convenient for our clients.

Bankruptcy Counseling Service Options:
1.5-hour Webinar ($50/person) - Can be completed from the comfort of your home or office,
2-hour In-Person Workshop ($50/person) – Select offices only or,
1-hour, One-On-One Counseling ($85 per individual, $120.00 for couples) - By phone.

If you should have any questions regarding the enclosed documents, please call 877-877-1995 for assistance.

Sincerely,

ClearPoint Credit Counseling Solutions

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Privacy Policy

ClearPoint Credit Counseling Solutions is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your personal financial information, such as your total debt information, income, living expenses and personal information concerning your financial circumstances will be provided to creditors and possibly others with your specific authorization.

ClearPoint Credit Counseling Solutions may also use aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances. In all other situations, your information may be released to appropriate individuals or agencies only upon your written request or when our staff has been served by a valid subpoena.

The following PRIVACY PRACTICES detail circumstances in which we may release your information to a third party:

1. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
2. We may compile data and aggregate information that you give us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may disclose some or all of the information that we collect, as described below, to creditors, or third parties that you have authorized who need this information in order for us to assist you after a counseling session
4. We may disclose all of the information that we collect, as described below, to creditors and related financial institutions who need this information in order to put you on a Debt Management Program (DMP).
5. We restrict access to non-public personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safe guards that comply with federal regulations to guard your nonpublic personal information.
6. We collect non-public personal information about you from the following sources:

• Information we received from you on our applications or other forms you provide;
• Information about your transactions with us, your creditors, or others; and
• Information we receive from a credit reporting agency.

7. We may disclose the following kinds of non-public personal information about you:

• Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;
• Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
• Information we receive from a creditor-reporting agency, such as your credit history.

RELEASE: I hereby authorize ClearPoint Credit Counseling Solutions to release all non-public information it obtains about me to (1) my creditors and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session. I further RELEASE and authorize all of my creditors to provide non-public information about me to ClearPoint Credit Counseling Solutions.

Client Signature: ____________________________ Spouse Signature: ____________________________

Date: ______________________________________ Date: ____

Printed Name: ____

Telephone Number: ______________________________________

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DISCLOSURE FORM FOR PRE-FILING BANKRUPCY CLIENTS

For: Oregon

We understand that you are here because you are experiencing financial problems, and that you may be considering filing for bankruptcy and are required to receive "counseling" before you may file.

ClearPoint Financial Solutions, Inc. (the COMPANY) has over 25 years of experience of helping people with financial problems. Our role is not to be judgmental, but to provide assistance. Specifically, we will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. We will provide you with information about bankruptcy, including its process and possible consequences. We will also consider alternatives to bankruptcy to resolve your problems. It is our view that the purpose of this session is to provide you with information so that YOU may chose the option that you think is best. At the conclusion of this session, you will be provided with a certificate that you will need should you decide to file for bankruptcy. The certificate is valid for up to 180 days after the date the counseling session took place.

The COMPANY is a member of the National Foundation for Credit Counseling ("NFCC") The NFCC has high standards for quality credit counseling and financial education, and the COMPANY complies with those standards. In addition, the COMPANY is accredited by the Council on Accreditation ("COA"), an independent third-party organization that reviews and monitors entities that provide social services. The COMPANY is a non-profit agency which is organized and operates in accordance with Section 501(c) (3) of the Internal Revenue Code.

The financial specialist conducting or supervising this session has been trained and certified in accordance with the NFCC standards, and while he/she has expertise in helping those with financial problems, he/she cannot provide you with legal advice. In fact, this session is designed to provide you with information and alternatives; it is not intended to take the place of a consultation with an attorney to explore your legal rights and options.

In order to assist you, it is essential that you provide the financial specialist with information that is as accurate and complete as possible. For that reason, you may be asked to authorize the COMPANY to have access to your credit history. Rest assured that the information concerning your financial condition and status that you provide during this session is strictly confidential. Such information would include, but is not limited to, income, debts, credit accounts, earnings, assets, and employment data. Any such information that you provide orally or in writing will not be disclosed to anyone, except as authorized by you in writing or as required by law, such as in response to a subpoena. Data and aggregate information that you give us may be compiled, but this information will not be disclosed in any manner that would personally identify you. The COMPANY will not disclose or provide any information about this session to a credit reporting agency. If you should decide to enter into a Debt Management Plan ("DMP") (which will be explained in the course of this session) you will be provided with a separate "DMP" agreement and a privacy form.

To help cover the cost of providing this session to you, the COMPANY charges a fee of $50 per person for Webinars, $50 per person for Workshops, and One-on-One sessions are $85.00 for an individual and $120.00 for a married couple. Payment may be in the form of an electronic check, debit card, or money order. Please note that credit cards cannot be accepted from Bankruptcy Certificate clients.

In limited circumstances, you may be eligible to have this fee waived in whole or in part. The COMPANY may receive funding in the form of grants from entities that support financial counseling. A significant portion of funding for this agency comes from voluntary contributions from creditors who participate in DMP's. 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. Again, should you decide to enter into a DMP, you will receive specific information on how the plan works and how the agency is funded.

Filing bankruptcy and enrolling in a DMP are two possible options available to individuals with credit problems. Please note that filing for bankruptcy protection may have a derogatory effect upon your credit report and credit scores. I have read and understand the disclosures made above.

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I have read and understand the disclosures made above.

Client ID# ________________

Client Signature: ____

Printed Name: ____

Date: ___________________

Spouse Signature: ____

Printed Name: ____

Date: ___________________

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Revised 11/09

Financial Worksheets

Assets and Liabilities - Page 1.
Enter the dollar amount you have in a bank or other accounts. On items of value, such as your auto or home, list the estimated value. On this page also list outstanding loans and any other liabilities.

Monthly Expense Budget - Page 2.
List all of your estimated expenses calculated on a monthly basis. The expenses are divided into multiple categories**: Housing, Communication, Taxes, Insurance, Transportation, and Family Expenses.**

Fixed Expenses are expenses that remain the same from month to month. Rent, mortgage, or car payments are good examples of fixed expenses.

Flexible Expenses are expenses that occur every month, but the amount spent varies from month to month. Food, utilities, and clothing are examples of variable expenses. Calculate the average over the last few months and enter that amount in the expense category.

Periodic Expenses usually occur once or maybe twice a year. Property taxes, auto insurance and car registration are common examples of periodic expenses. For each expense that applies, determine how much has been spent on a yearly basis and divide by 12. Enter that amount in the expenses sections that apply to your situation.

Monthly Income Statement - Page 3.
Convert your wages income to a monthly dollar amount. Enter your **Gross** and **Net** monthly amounts. The Net Income is your take-home pay after deductions. Calculate and combine your wage income from all sources and list the dollar amount in the Monthly Income Statement. List separately any other income such as Disability or Retirement, and list them in the Additional Monthly Income session.

Unsecured Debt - Page 3.
In this section, please list the total **Unsecured Debt**. These are typically credit card loans that do not involve any collateral. Examples include most credit cards and some personal loans, such as a medical or vacation loan. List the total amount owed and the total monthly minimum payment for all accounts (do NOT include mortgage, car, or any vehicle loans).

clearpoint
CREDIT COUNSELING SOLUTIONS
Credit Counseling You Can Trust

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Financial Worksheet - Page 1

Assets & Liabilities

Assets	**Amount**		**Liabilities**	**Amount**
Cash			**Long Term Loans**	
CD's			Consolidation Loan	
Checking			Other Bank/Fin Co Loans	
Other			Student Loan	
Savings			**Motor Vehicles**	
Household Goods			Auto	
Furniture/Jewelry/Tools			Motorcycle	
Electronics/Other			RV/ATV/Boat/Other	
Investments			**Real Estate**	
Bonds			Home	
Loans Owed To You			Land/Other Real Estate	
Mutual Funds			**Credit Cards & Other Unsecured Debts**	
Savings Bonds			Credit Cards	
Stocks				
Motor Vehicles				
Auto			**Miscellaneous Debts**	
Motorcycle			Other	
RV/ATV/Boat/Other				
Real Estate			**Taxes Owed**	
Home			Federal	
Land/Other Real Estate			State	
Retirement			County/Property	
401(k)/403(b)				
Company Plans				
IRS's/SEP/Simple				
Life Insurance				
Total Assets:			Total Liabilities:	

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Financial Worksheet - Page 2 - Monthly Expenses

Description	Current Monthly Expense
HOUSING	
Rent	
First Mortgage	
2nd Mortgage/Home Equity Loan	
Lot Rent	
Homeowner/Condo Fees	
Utilities/Elec./Oil/Gas	
Water/Trash	
Home Maintenance/Alarm	
COMMUNICATION	
Telephone/Cell/Pager	
Cable	
Internet	
TAXES	
Real Estate	
Personal Property	
Income	
INSURANCE	
Homeowners/Renters	
Life/Disability	
Auto	
Medical	
TRANSPORTATION	
Auto Payments/Lease	
Parking/Tolls	
Public Transportation	
Gas	
Car Maintenance/Tags	
FAMILY EXPENSES	
Child Care/Tuition	
Child Support/Alimony	
Student Loans	
Groceries/Household Supplies	
Meals Out/Work/School	
Allowances	
Clothing	
Dry Cleaning/Laundry	
Barber/Beauty	
Alcohol/Tobacco/Recreation	
Medical Co-Payments/Prescriptions/Glasses	
Hobbies/Lessons/Newspaper	
Pets	
Gifts	
Charity	

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Financial Worksheet - Page 3

Monthly Income Statement

Income	**Client**	**Spouse (if applicable)**
Monthly Gross Income		
Monthly Net Income (take home pay)		
Additional / Other Monthly Income:		
Pension		
Child Support		
Social Security		
Food Stamps		
Unemployment		
Part Time		
Alimony		
Other Income		
Savings/Investments		
Disability		
Reverse Mortgage		

Unsecured Debt

Number of Unsecured Creditors	**Total Balance Owed**	**Total Monthly Minimum Payment**