

**DOUGLAS CONSUMER CREDIT COUNSELING
605 SE KANE
ROSEBURG, OR 97470**

Thank you for your inquiry about our Pre-Filing Counseling Education Course. As you are no doubt aware, effective October 17, 2005 there were sweeping bankruptcy law changes. Recent changes include a mandatory requirement to receive a 90 minute briefing from an approved nonprofit budget and counseling agency BEFORE filing a Chapter 7 Liquidation Plan or a Chapter 13 Repayment Plan. You must complete the class in order to receive the certificate.

We can offer this course in our counseling office at 605 SE Kane Street in Roseburg (see the attached copy of our fee schedule). In order for your counselor to have a clear understanding of your financial situation, we will need you to complete the following:

- _____ OUR ENCLOSED APPLICATION (please complete all sections)**
- _____ STATEMENT OF COUNSELING SERVICES (please read, initial & sign)**
- _____ PRIVACY NOTICE (please read & sign)**
- _____ BANKRUPTCY COUNSELING DISCLOSURE (please read & sign)**

Once you have returned the paperwork to our office, we will schedule a time for your class once we are assured all documents have been completed. Our office hours are Monday through Thursday, 8:00AM to 5:00PM and Friday, 8:00 a.m. to 4:00 p.m. If filing joint bankruptcy, both parties must attend a class session to receive a certificate. We will require picture identification for verification.

We will educate you in several areas as required by the Executive Offices of the US Trustees; the following topics will be discussed to help you understand the new bankruptcy laws and procedures:

- *REQUIREMENTS FOR THE CERTIFICATE**
- *ACKNOWLEDGEMENT OF YOUR FINANCIAL PROBLEMS**
- *ROLE OF PRE-FILING COUNSELING**
- *OVERVIEW, CONSEQUENCES & ALTERNATIVES TO BANKRUPTCY**
- *ELIGIBILITY FOR CHAPTER 7; CHAPTER 13**
- *BUDGET ANALYSIS**
- *MEETING WITH YOUR ATTORNEY AND THE MEANS TESTING**
- *THE PRE-DISCHARGE COURSE**
- *COSTS**
- *ANSWERING YOUR QUESTIONS & ADDRESSING YOUR CONCERNS**
- *ISSUANCE OF A CERTIFICATE**