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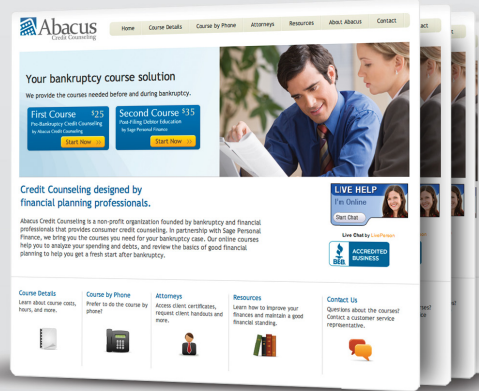
RE: Pre-filing Credit Counseling Information

Pre-filing credit counseling must be obtained not more than 180 days prior to the date of filing of your bankruptcy petition. Accordingly, we strongly recommend that you do not complete the pre-filing course until after you have completed the bankruptcy questionnaire, obtained all required documentation, and are ready to file your case.

For your convenience, we have contracted with Abacus Credit Counseling to meet your pre-filing credit counseling requirement. You are not required to use Abacus, but their services are convenient and web-based. If you wish to choose an alternative provider, please let us know. Information on Abacus' courses is attached. Please be sure to enter our attorney code: **ACC33453** so that your information is automatically transmitted to us upon completion of your course.



AS LOW AS \$25



Complete the two courses you need before and after filing bankruptcy.

FIRST COURSE

Pre-Filing Credit Counseling

SECOND COURSE

Post-Filing Debtor Education

Choose from two courses:

- 1. Internet Course: \$25**
Visit www.abacuscc.org and select "First Course."
- 2. 24-hr Automated Phone Course: \$35**
Call toll-free 800-516-3834 to register and take the entire course on your home phone. You must speak with a credit counselor to get your certificate.

What you will need:

Estimates of your monthly income and spending, and your attorney's email and/or fax.

When to take the course:

You must complete a credit counseling course within 180 days before filing bankruptcy.

Courses may be taken 24/7, in English or Spanish, customer service is available 7 days a week.

Need Help?

Contact Customer Service

Toll-Free: 800-516-3834

Email: customerservice@abacuscc.org

Choose from two courses:

- 1. Internet Course: \$35**
Visit www.abacuscc.org and select "Second Course."
- 2. 24-hr Automated Phone Course: \$45**
Call toll-free 800-516-2759 to register and take the course from your home phone.

What you will need:

Your case number, the district where your case was filed, and your attorney's email and/or fax.

When to take the course:

You must complete a debtor education course after you file your bankruptcy case. You may take the course as soon as your case is filed. The deadline depends on what type of bankruptcy case you are filing.

Courses may be taken 24/7, in English or Spanish, customer service is available 7 days a week.

Need Help?

Contact Customer Service

Toll-Free: 800-516-2759

Email: customerservice@sagepf.com

Attorney Code:

ACC33453

In partnership with:



Visit www.abacuscc.org and start your course today.