

IF YOU ARE CONSIDERING FILING BANKRUPTCY CASE, PLEASE CALL TO SCHEDULE AN APPOINTMENT FOR A CONSULTATION.

THERE IS NO CHARGE FOR THE CONSULTATION.

ATTORNEY DAISY M HOLDER | 205-251-2334

Gather the necessary documents | you MUST bring these to your initial consultation

1. All bills, statements and coupon books. If you are not able to locate these documents, you may bring a credit report. See information below on “How to Order a Credit Report.”
2. If you are buying a home or other real estate, bring a recent statement or coupon book.
3. If you are buying an automobile, bring a recent statement or coupon book.
4. Proof of your income for the last two (2) months:
5. If you are paid monthly, bring your 2 most recent payroll stubs
6. If you are paid biweekly, bring your 4 most recent payroll stubs
7. If you are paid semimonthly, bring your 4 most recent payroll stubs
8. If you are paid weekly, bring your 8 most recent payroll stubs.
9. If you have other income such as pension or Social Security income, bring proof of your income. If you receive income by direct deposit to your bank account, you may bring your bank statement as proof of income.
10. Federal Income Tax Returns for the two (2) prior tax years
11. Certificate of PreBankruptcy Credit Counseling. See information below, “Requirement to Obtain a Certificate of Prebankruptcy Credit Counseling.”

Note: You may schedule an appointment for a consultation before obtaining a credit counseling certificate. If a bankruptcy case is right for you, then you can obtain the certificate while the bankruptcy case is being prepared by the attorney.

Obtain a certificate of Pre-Bankruptcy credit counseling | this is REQUIRED

You are not eligible to file a Chapter 13 Bankruptcy Petition (Debtors Court) or a Chapter 7 Bankruptcy Petition unless you obtain a certificate of pre-bankruptcy credit counseling.

The credit counseling must occur within 180 days prior to filing bankruptcy. The Consumer Financial Education Foundation of America, Inc. has been approved by the Bankruptcy Administrator's Office to provide a Certificate of Pre-Bankruptcy Credit Counseling.

INSTRUCTIONS TO OBTAIN A CREDIT COUNSELING CERTIFICATE:

1. You will need to make an appointment or visit the CFEFA website at www.CFEFA.org (If you choose to appear in person for the consultation, the counseling usually takes approximately 30 minutes).
2. The fee is \$35.00 (cash or debit card).
3. You will need a picture identification and your Social Security Card (if it is available).
4. You will need proof of your income for the past two (2) months.
5. You will need your bills and statements to show the amount of your debt.

Consumer Financial Education Foundation of America (CFEFA)

3425 5th Avenue South
Birmingham, AL 35222

Phone: (205) 321-2822

Fax: (205) 321-2848

Website: www.CFEFA.org

IF YOU DECIDE TO OBTAIN YOUR CERTIFICATE BY USING THE WEBSITE WWW.CFEFA.ORG PLEASE FOLLOW THE ONLINE INSTRUCTIONS CAREFULLY. YOU MUST BE ABLE TO DO THE FOLLOWING:

Pay the \$35.00 fee with a debit card

If you would like a copy of your certificate emailed to Attorney Daisy M. Holder, the attorney code is: holderdaisy

Credit Report | How To Order Your Credit Report

TO ORDER A FREE CREDIT REPORT ONLINE OR BY MAIL:

You have the right to obtain a free credit report once every 12 months.

To obtain free credit report from Equifax, TransUnion, or Experian, go to the following website: www.annualcreditreport.com

YOU MAY ALSO OBTAIN YOUR FREE CREDIT REPORT BY CONTACTING:

ANNUAL CREDIT REPORT REQUEST SERVICE 877-322-8228

THE THREE NATIONAL CONSUMER CREDIT REPORTING AGENCIES:

EQUIFAX CREDIT INFORMATION SERVICES EXPERIAN INFORMATION SERVICES TRANSUNION CONSUMER RELATIONS

PO Box 740241
Atlanta, GA 30374-0123

1-888-289-0201

equifax.com

PO Box 2002
Allen, TX 75013-0036

1-888-397-3742

experian.com

PO Box 1000
Chester, PA 19022

1-800-888-4213

transunion.com