

## **David C. Jones, Jr., P.C.**

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### **MANDATORY CREDIT COUNSELING & DEBTOR EDUCATION**

Before filing Bankruptcy, you must first go through Mandatory Credit Counseling. Don't worry – the credit counseling agency is not going to force you into a payment plan you cannot afford. The cost of the course ranges from \$50-\$60 depending on which provider you choose. In order to expedite your filing, it is best to have the Certificate sent to me by EMAIL.

After you file Bankruptcy you must complete a Debtor Education Course in order to receive your Discharge. There is an additional fee for this Course. Once you complete this Course, you should have the provider email me the Certificate.

There are many companies which provide this service, however, we have found one which stands out from the others. Hummingbird Credit Counseling is easy to use, costs less than most of the competition and allows us to directly download your Certificates from their web site. You do most of the intake via the internet, then call in to complete the program.

Hummingbird Credit Counseling and Education, Inc. (\$49 + \$19)  
3737 Glenwood Avenue  
Suite 100-106  
Raleigh, NC 27612  
800-645-4959  
[www.hbcce.org](http://www.hbcce.org)  
Telephonic & Internet

The complete list of approved Credit Counseling Agencies can be found at:

[http://www.usdoj.gov/ust/eo/bapcpa/ccde/CC\\_Files/CC\\_Approved\\_Agencies\\_HTML/cc\\_virginia/cc\\_virginia.htm](http://www.usdoj.gov/ust/eo/bapcpa/ccde/CC_Files/CC_Approved_Agencies_HTML/cc_virginia/cc_virginia.htm)

The complete list of approved Debtor Education Course providers can be found at:

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