

Thank you for choosing CCCS of Fayetteville to assist you in handling your financial situation. We commend you for taking the first step to financial freedom. We have scheduled an appointment for you at our agency as follows:

Date & Time: _____ Counselor: _____

Your appointment will take approximately one hour. Depending on your situation, a follow up appointment may be necessary. The follow up appointment does not represent any additional fee to you. To provide you with the best possible service, please follow the steps provided below.

1. Fill out the attached application for services (three sheets) and bring it to your appointment. **This application must be completed before meeting with your counselor.**
2. Bring current monthly statements from all your creditors. Full addresses, account numbers, and balances are required to assist you. These statements are imperative.
3. Bring proof of income (last pay voucher).
4. Copies of all your living expense bills (utilities, telephone, etc.)

If you are coming for a problem with your mortgage, in addition to the information above, please bring:

5. All correspondence from your mortgage company. We must have the loan number, monthly payment amount, date of your last mortgage payment, and contact information for your mortgage company in order to assist you.
6. Your original loan documents: Loan application (HUD 1003); Final Truth-in-Lending (TIL); Good Faith Estimate; HUD-1 Settlement Statement; and your Deed of Trust.

Failure to fully complete the attached application or failure to bring all the applicable items mentioned above could delay the processing of your application and force us to reschedule your appointment for a later date.

There is a non-refundable counseling fee. See fee and services schedule provided below. We are not permitted to take cash or personal checks. Please bring with you a Cashiers Check or Money Order for the exact amount of the fee to your first appointment. ATM Debit Card may be used with a \$1 increase for usage (only accepted in the main office). The non-refundable counseling fee may be waived with verification of low income.

CCCS Fees & Services

Credit Counseling Consultation Fee.....	\$50
Debt Solver Program Set-Up or Restart Fee.....	\$38
Additional Appointments (unless Grant funded).....	\$25
Credit Report Analysis.....	\$12
Debt Solver Program Monthly Contribution.....	\$32
First Time Homebuyers Workshop.....	FREE

Personal Investment Counseling.....	\$60
Newcomers Workshop.....	FREE
Mortgage Default Counseling.....	FREE
<i>*Mortgage Default Counseling is offered free of cost to the client when grant funds are available. You may check with the receptionist at the time of your appointment.</i>	
Reverse Mortgage.....	\$175
<i>*Fee may be waived with proof of income below Federal poverty level</i>	

All information will be kept strictly confidential. We look forward to meeting with you.

Sincerely,
Patricia Tyson, Director