

Bankruptcy Counseling and Debtor Education Services

Black Bottom/Springfield Human Development Corp, doing business as St. Joseph Homeownership (BBSHDC-SJHM) is a non-profit agency in accordance with Section 501 (c) (3) of the Internal Revenue Code. BBSHDC-SJHM is approved to issue certificates in compliance with the Bankruptcy Code. The approval to issue certificates by the United States Trustee Program does not endorse or assure the quality of any one particular agency's services.

Our Pre-Petition and Post-Filing Bankruptcy Counseling Program is approved for all districts in these states and territories: Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida , Georgia, Guam, Hawaii, Idaho, Illinois, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Northern Mariana Islands, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, U. S. Virgin Islands, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming. **We may not provide services to consumers in Alabama or North Carolina.**

The pre-petition or post-filing bankruptcy counseling session will be conducted by a trained counselor. BBSHDC-SJHM counselors do not answer legal questions about bankruptcy, or advise anyone to file for bankruptcy. This decision is to be made by each person after consultation with an attorney. BBSHDC-SJHM counselors provide impartial and accurate information. BBSHDC-SJHM may refer consumers to attorneys or attorney offices if requested. But, advises the consumer to do their due diligence in contracting with an attorney that best meets their needs.

The information provided should be understood to be a general discussion of the subject matter and does not constitute a legal opinion about your particular situation. For legal information or advice, consult a qualified bankruptcy attorney. BBSHDC-SJHM will not provide any information about this session to a credit reporting agency or any other entities unless required, i.e., federal grant applications. Neither bankruptcy debtor counseling nor credit counseling will negatively impact your credit score or credit report; although filing for bankruptcy, enrolling in a debt management plan or electing other consequential options, may adversely impact your credit score and credit report.

To schedule an appointment, call our office at **904.435.SJHM(7546)** or for *those outside of the Jacksonville, Florida area*, you may call **844.224.SJHM(7546)**. Fax your documents to 888.503.2358.

The fee for the Pre-Petition Credit Counseling session by one of our trained counselors is based on the delivery medium: face-to-face - \$45, phone or internet - \$50. The fee for the Post-Filing Bankruptcy Debtor Education Counseling session by one of our trained counselors is based on the delivery medium: in-class/self-paced class in-office - \$45, phone - \$50. The fee is good for either a single filer or joint filers if both attend the same session. Attendees are expected to print their own materials, if BBSHDC-SJHM provides them, the fee is \$5 per person. There is a \$5 fee per person to replace certificates that have already been distributed. Excessive or abusive cancellations may result in a \$10 rescheduling fee. Upon request, we will waive the pre-petition or post-filing bankruptcy counseling session fee for debtors whose household income is equal to or less than 150% of the estimated poverty threshold for their applicable family size as published in the current Department of Health & Human Services Poverty Levels Guidelines.

BBSHDC-SJHM receives funding in the form of donations and contributions from individuals and entities that support financial education and our other programs & services. BBSHDC-SJHM does not pay or receive fees or other consideration for pre-petition or post-filing bankruptcy counseling program referrals. Within one business day upon successfully completing the session and satisfaction of payment, BBSHDC-SJHM will provide a certificate of completion for you to present to your bankruptcy lawyer and bankruptcy court.

**Low price guarantee for comparable service