



36500 Corporate Drive
Farmington Hills, MI 48331
Account Maintenance Department
Phone (866) 476-7284
Fax (248) 699-1613
www.greenpath.org

Re: Adding a financial partner to your Debt Management Program

Dear _____,

We have received your request to add a financial partner to your existing Debt Management Program. Adding a financial partner will allow us to add the partner's debts to the program, and to make arrangements and payments on their debts.

The following forms need to be signed and returned to GreenPath, Inc. before we are able to process your request to add the financial partner:

- Authorization Form (must be signed by both client and new financial partner)
- Keys for a Successful Debt Management Program (must be signed by the new financial partner)
- Greenpath Counseling Disclosure & Privacy Policy (must be initialed)
- Release (must be signed by the new financial partner)

Please note that by adding new debts to the existing Debt Management Program, the liquidation period and deposit schedule will change depending on the amount of debt added. The financial partner will have access to all information regarding the existing Debt Management Program and is authorized to make changes to the payments and deposits.

The existing debt management agreement can be accessed on the GreenPath website at www.greenpath.com or you may contact our office for a copy.

Please feel free to contact our office if you have any questions or need further information.

Sincerely,

Your Customer Service Team
GreenPath Debt Solutions

Authorization Form to Add a Financial Partner

To be completed by the existing client:

I, _____ (client), authorize _____ (financial partner) to be added as a financial partner to my existing Debt Management Program with GreenPath, Inc. By signing this document, I attest that I understand and agree to the following:

- I understand that the financial partner will have access to all information regarding the existing Debt Management Program and is authorized to make changes to the payments and deposits.
- I understand that the financial partner may add their debts to my Debt Management Program to be paid through the plan.
- I understand that the addition of debts may change the liquidation period and deposit schedule outlined in my original agreement. Typically the addition of new debts requires an increase to my deposit.

To be completed by the new financial partner:

I, _____ (NEW financial partner), give my authorization to have my name and debts added to the existing Debt Management Program of _____ (client). I understand that this authorization will give me full access to the Debt Management Program, and that I will share responsibility for the program's success. I also understand that any personal information given to GreenPath as part of the program, including account information for my debts, will be accessible by the original client as a co-owner of this account.

To be completed by both the client and financial partner:

At this time, please add the following account(s) to our Debt Management Program.

Creditor name _____ Account number _____

Account holder's name _____ Balance _____

Creditor name _____ Account number _____

Account holder's name _____ Balance _____

Creditor name _____ Account number _____

Account holder's name _____ Balance _____

Client signature

Date

NEW Financial Partner Signature

Date

NEW Financial Partner Social Security Number _____

NEW Financial Partner Date of Birth _____

KEYS FOR A SUCCESSFUL DEBT MANAGEMENT PROGRAM

Upon receiving your first deposit, GreenPath will send proposals to your creditors. Each creditor has a policy regarding how they work with our company. Note: Concessions are at the sole discretion of the creditor and may change at any time. Concessions may include reduction in interest and/or the elimination of fees. It is not unusual for them to require up to 3 consecutive payments before they make concessions on the account. If the creditors are requesting an increase in the proposed payment amount you will be notified of this by one of our Account Maintenance Coordinators (AMC).

Should any questions arise concerning your account, you may contact any member of the team. We will be working closely with you to ensure the success of your program.

You will continue to receive monthly bill statements from your creditors. Please review your bill statements and forward copies to GreenPath for the initial six months of your DMP. Your account maintenance coordinator will review the bill statements to verify payments are posting accurately and concessions are being applied. Bill statements are destroyed after being reviewed, so please retain the original for your reference.

Please refer any creditor phone calls to our office. If the calls persist, get the person's name, phone and fax number and give that information to one of our AMCs.

Contact an AMC prior to directly paying a creditor. Paying creditors directly will affect any concessions or arrangements made by an AMC on your behalf.

From time to time, electronic funds transfers may be used to refund money to your bank account. You hereby give consent for such electronic funds transfers.

It is critical that you send extra money to cover any amount(s) that go over the budgeted amount(s) on your utilities.*

You may cancel any insurance or credit guard policies that may exist on your account(s). Some creditors require that these policies be cancelled when you are on a DMP. Cancellation must be initiated by the cardholder. Your incentive points may also be cancelled.

As accounts are paid off, we allocate the funds to another creditor. Requesting a reduction in your deposit will result in extending the period of time for debt liquidation. On the other hand, increasing your deposit will reduce the period of time for debt liquidation.

If you have not liquidated your debt by the end-date of your agreement, you have the option to sign another agreement.

I (We) have received and reviewed the above form with a GreenPath representative.

* This provision does not apply to customers residing in the state of New York.

Client Name

Signature

Date

Partner Name

Signature

Date

Initial

GREENPATH COUNSELING DISCLOSURE & PRIVACY POLICY

GreenPath has been helping people with financial problems since 1961. Our process is simple. We will do a budget analysis that will examine your financial situation, discuss the factors that may be the cause of your problems, and explore your options for developing a reasonable plan for dealing with them. GreenPath is a member of the National Foundation for Credit Counseling (NFCC). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, GreenPath is a HUD approved housing counseling agency. We are accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors entities that provide services to families. We are a non-profit agency that operates in accordance with Section 501(c)(3) of the Internal Revenue Code.

Your privacy is important to us. We make certain that all information shared orally, electronically, and in writing will be managed within legal and ethical considerations. We will not disclose any of your personal information to third parties without your consent. We will take precautions to disclose information only to those who have a right to know. A copy of our entire privacy policy is available upon request or can be accessed from our website.

Please read the following statements carefully so that you will understand the procedures for the counseling session.

- I understand GreenPath Debt Solutions (GreenPath) will provide a confidential financial assessment during which a qualified certified credit counselor will complete the assessment. The counselor will review all action plans developed.
- I understand that I may accept or reject any part of the written assessment. The assessment may include the following options:
 - a) I will handle any financial concerns on my own.
 - b) I will choose to enroll in GreenPath's Debt Management Plan (DMP). The DMP serves the dual role of helping you repay your debts and helping creditors receive the monies owed to them.
 - c) My counselor may answer questions about bankruptcy, but not give legal advice. I will contact an attorney for legal advice. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances. I will inform GreenPath if I decide to file bankruptcy.
 - d) A counselor may refer me to other services as appropriate. These services may be able to assist with particular issues that have been identified.
- GreenPath is approved by HUD to provide the following housing counseling services: mortgage delinquency/default resolution, pre-purchase, rental, and reverse mortgage counseling. I understand that I am not obligated to receive, purchase or utilize any other services offered by GreenPath in order to receive housing counseling services.
- GreenPath will not obtain a copy of my credit report without my consent.
- GreenPath will not inform any credit-reporting agency of my participation in the DMP. GreenPath has no responsibility or obligation for any past, present, or future credit rating I receive. In certain circumstances, a DMP may negatively affect my credit rating. In the event that the counselor suggests a DMP, I will receive complete details of the DMP, its requirements, and the responsibilities of GreenPath and myself.
- I understand that a portion of GreenPath's funding comes from creditors participating in DMPs. Since creditors have a financial interest in getting paid, some are willing to make a contribution to help fund GreenPath. These contributions are usually calculated as a percentage of payments you make through your DMP, up to 15%. GreenPath will work with all creditors regardless of whether they contribute.
- All fees for services will be disclosed and payment methods agreed upon prior to delivery of services.
- I understand that if I have a concern regarding the services I have received, I may contact any member of the team with whom I am working. A copy of the Customer Concern Process will be provided to me upon request, should it become necessary to file a formal complaint. In addition, I reserve the right to file a complaint with the appropriate state authority.
- In the future, my information may be used for confidential research and/or accessed for quality assurance purposes. I understand that I am not under any obligation to participate if contacted.
- Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy Code, 11 U.S.C. Sec. 101 et seq.

RELEASE: I hereby authorize GreenPath, Inc. to release non-public information it obtains about me to (1) my creditors and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session. I further release and authorize all of my creditors to provide non-public information about me to GreenPath, Inc.

Client Name

Signature

Date

Partner Name

Signature

Date

Initial