

## **Authorization for Debt Management Plans (DMPs) Exceeding 48 Months**

After review of my financial situation, I have requested that Consumer Credit Counseling Service of Middle Georgia, Inc. (CCCS) attempt to arrange and administer a plan of revised creditor/debt payments. In reviewing my income, living expenses, and prospects for debt repayment, I was advised that CCCS's procedures would not normally allow for repayment which at inception would exceed 48 months.

I have been informed and fully understand that the debt repayment process for my situation would exceed the 48 month maximum recommended period. The credit counselor has reviewed other options with me, including my option to seek legal advise regarding personal bankruptcy.

With the advance knowledge that repayment of my debts could exceed 48 months, I freely choose to participate in a debt management programs arranged and administered through CCCS. I have likewise been informed and understand that I must put forward every possible effort to pay more that the scheduled amount so that I can become debt free as soon as possible.

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Client's Signature

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CCCS Staff Member's Signature

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Client's Signature

\_\_\_\_\_  
Date