

Best Case Bankruptcy Oregon Exemption Statutes

Statute	Description / Property Types	Individual/Joint Limit
ORS § 18.312	Property of decedent - 100% Applies to: 20	
ORS § 18.345(1)(a)	Books, pictures, musical instruments Applies to: 5 8	600 1,200
ORS § 18.345(1)(b)	Wearing apparel, jewelry, personal items Applies to: 6 7 Less Common: 35	1,800 3,600
ORS § 18.345(1)(c)	Tools of trade; farm implements Applies to: 29 33	3,000 6,000
ORS § 18.345(1)(d)	Motor vehicle Applies to: 25	3,000 6,000
ORS § 22.050	Bond posted in state court proceeding Applies to: 15	
ORS §18.345(1)(e)	Animals and poultry for family use and food for animals for 60 days Applies to: 31 Less Common: 35	1,000 1,000
ORS § 18.345(1)(f)	Household goods and furnishings; provisions & fuel for 60 days Applies to: 4	3,000 3,000
ORS § 18.345(1)(h)	Health aids, professionally prescribed Less Common: 35	
ORS § 18.345(1)(i)	Child support, alimony-amount necessary for support Applies to: 17	
ORS § 18.345(1)(j)	Crime victims law reparation awards Applies to: 21	
ORS § 18.345(1)(k)	Personal injury awards Applies to: 21	10,000
ORS § 18.345(1)(L)	Compensation for loss of future earnings-extent reasonably necessary for support Less Common: 35	10,000 20,000
ORS § 18.345(1)(n)	Earned income tax credits Applies to: 18	
ORS § 18.345(1)(o)	Wildcard - any personal property; may not be used to increase amt. of other exemption Applies to: A 1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 18 19 20 21 22 23 25 26 27 28 29 30 31 32 33 34 35	400 800
ORS § 18.345	Cash for sold exempt property - same amount as exemption Applies to: 1	
ORS § 18.348	Exempt funds still exempt when deposited in bank if identifiable Applies to: 2	7,500 15,000
ORS § 18.358	ERISA-Qualified retirement plans Applies to: 12	
ORS §§ 18.358, 238.445	Pension benefits: federal government employees, public employees, public school employees - vairable amt. exempt except for taxes Applies to: 12	
ORS § 18.362	Firearms: Rifle or shotgun and 1 pistol Applies to: 8	1,000 2,000
ORS § 18.385	Wage exemption: 75% or variable amt of disposable earnings exempt except for taxes or court order Less Common: 2 35	

Best Case Bankruptcy Oregon Exemption Statutes

Statute	Description / Property Types	Individual/Joint Limit
ORS §§ 18.395, 18.402	Homestead: 160 acres rural, 1 block urban; floating or manufactured home Applies to: A	40,000 50,000
ORS §§ 65.870, 65.855	Burial lots - 600 acres for burial lot or 30 acres for crematoria space Less Common: A	
ORS §18.345(1)(g)	State, county or municipal property - 100% Less Common: A 35	
ORS § 67.190	Partnership Property Applies to: 13 14	
ORS § 237.980	Public employees's retirement allowance Less Common: 12	
ORS §§ 238.445; 18.348(2)	Pension, annuity or retirement allowance deposited in an account Less Common: 12	7,500 15,000
ORS § 292.070	Wages withheld in a state employee's bond savings account Less Common: 2 35	7,500 15,000
ORS §§ 344.580, 18.348(2)	Vocational Rehabilitation Division-revolving fund Less Common: 35	
ORS § 401.405	Civil Defense and Disaster Relief Less Common: 35	
ORS § 407.595	Veterans' state loan funds Less Common: 35	
ORS § 408.440	Property of sailor or soldier during war - 100% Less Common: 35	
ORS § 18.345(1)(m)	Veterans' benefits and loans Less Common: 35	
ORS §§ 411.760; 414.095; 18.348(2)	Public assistance grants Less Common: 35	
ORS §§ 412.115; 18.348(2)	Aid to blind - 75% Less Common: 35	
ORS §§ 412.610; 18.348(2)	Aid to disabled - 75% Less Common: 35	
ORS § 413.130	Old age assistance Less Common: 35	
ORS § 414.095	Medical assistance Less Common: 35	
ORS § 471.292	Liquor license Applies to: 23	
ORS § 655.530	Benefits to injured inmates Less Common: 35	
ORS §§ 656.234; 18.348(2)	Workers compensation Applies to: 21	7,500 15,000
ORS § 657.855	Unemployment compensation - Less Common: 35	
ORS §§ 743.046, 732.240	Life insurance proceeds Less Common: 9 20	
ORS § 743.047	Group life insurance proceeds Less Common: 9 20	

Best Case Bankruptcy Oregon Exemption Statutes

Statute	Description / Property Types	Individual/Joint Limit
ORS § 743.049	Annuity policy benefits: \$500/month Applies to: 10	
ORS § 743.050	Health/disability insurance Applies to: 9	
ORS § 748.207	Fraternal benefit society benefits Less Common: 35	
ORS 18.845(8)	Social Security	
ORS 18.348(8)	Social Security	

the purpose of which the insurance was so issued. [Formerly 743.102]

743.048 [Formerly 736.315; renumbered 742.018]

743.049 Exemption of proceeds of annuity policies; assignability of rights. (1) The benefits, rights, privileges and options which are due or prospectively due an annuitant under any annuity policy issued before, on or after June 8, 1967, shall not be subject to execution, nor shall the annuitant be compelled to exercise any such rights, powers or options, nor shall creditors be allowed to interfere with or terminate the policy, except:

(a) As to amounts paid for or as premium on any such annuity with intent to defraud creditors, with interest thereon, and of which the creditor has given the insurer written notice at its home office prior to the making of the payments to the annuitant out of which the creditor seeks to recover. Any such notice shall specify the amount claimed or such facts as will enable the insurer to ascertain such amount, and shall set forth such facts as will enable the insurer to ascertain the annuity policy, the annuitant and the payments sought to be avoided on the ground of fraud.

(b) The total exemption of benefits presently due and payable to any annuitant periodically or at stated times under all annuity policies under which the person is an annuitant shall not at any time exceed \$500 per month for the length of time represented by such installments. Such periodic payments in excess of \$500 per month shall be subject to garnishee execution to the same extent as are wages and salaries.

(c) If the total benefits presently due and payable to any annuitant under all annuity policies under which the person is an annuitant shall at any time exceed payment at the rate of \$500 per month, the court may order such annuitant to pay to a judgment creditor or apply on the judgment, in installments, the portion of such excess benefits as to the court may appear just and proper, after due regard for the reasonable requirements of the judgment debtor and family, if dependent upon the judgment debtor, as well as any payments required to be made by the annuitant to other creditors under prior court orders.

(2) If the policy so provides, the benefits, rights, privileges or options accruing under the policy to a beneficiary or assignee shall not be transferable nor subject to commutation, and if the benefits are payable periodically or at stated times, the same exemptions and exceptions contained in this section for the annuitant shall apply with respect to such beneficiary or assignee. [Formerly 743.105; 1991 c.182 §3]

743.050 Exemption of proceeds of health insurance. Except as may otherwise be expressly provided by the policy, the proceeds or avails of all health insurance policies and of provisions providing benefits on account of the insured's disability which are supplemental to life insurance policies, issued before, on or after June 8, 1967, shall be exempt from all liability for any debt of the insured, and from any debt of the beneficiary existing at the time the proceeds are made available for the use of the beneficiary. [Formerly 743.108]

743.051 [1967 c.359 §350; renumbered 742.021 in 1989]

743.052 [1971 c.372 §2; renumbered 743.719 in 1989]

743.053 Prohibition on requirement that death or dismemberment occur in less than 180 days after accident. A life insurance policy or health insurance policy, whether group or individual, that contains provisions providing benefits in case of death or dismemberment by accident shall not require that the death or dismemberment occur less than 180 days after the date of the accident in order for benefits to be paid under the policy. [1991 c.182 §8]

743.054 [1967 c.359 §351; renumbered 742.023 in 1989]

743.055 [1991 c.875 §2; repealed by 1995 c.506 §11]

743.057 [1967 c.359 §352; renumbered 742.026 in 1989]

743.060 [1967 c.359 §353; renumbered 742.028 in 1989]

743.063 [1967 c.359 §354; renumbered 742.033 in 1989]

743.066 [1967 c.359 §355; 1971 c.231 §23; renumbered 742.036 in 1989]

743.069 [1967 c.359 §356; renumbered 742.038 in 1989]

743.072 [Formerly 736.310; 1971 c.231 §24; 1973 c.149 §1; renumbered 742.041 in 1989]

743.075 [1967 c.359 §358; 1975 c.391 §1; 1977 c.742 §8; renumbered 742.043 in 1989]

743.078 [1967 c.359 §359; renumbered 742.046 in 1989]

743.080 [1971 c.231 §5; 1983 c.249 §1; renumbered 742.048 in 1989]

743.081 [1967 c.359 §360; renumbered 742.051 in 1989]

743.084 [1967 c.359 §361; renumbered 743.041 in 1989]

743.087 [1967 c.359 §362; renumbered 743.043 in 1989]

743.090 [Formerly 736.335; repealed by 1973 c.827 §83]

743.093 [1967 c.359 §364; renumbered 742.053 in 1989]

743.096 [1967 c.359 §365; renumbered 742.056 in 1989]

743.099 [Formerly 739.405; renumbered 743.046 in 1989]

POLICY LANGUAGE SIMPLIFICATION

743.100 Short title. ORS 743.100 to 743.109 may be cited as the Life and Health Insurance Policy Language Simplification Act. [Formerly 743.350]

743.101 Purpose. (1) The purpose of the Life and Health Insurance Policy Language Simplification Act is to establish minimum standards for language used in policies and certificates of life insurance and health insurance delivered or issued for delivery in

NOTICE OF EXEMPT PROPERTY
AND INSTRUCTIONS FOR CHALLENGE TO GARNISHMENT

Property belonging to you may have been taken or held in order to satisfy a debt. The debt may be reflected in a judgment or in a warrant or order issued by a state agency. Important legal papers are enclosed.

YOU MAY BE ABLE TO GET YOUR PROPERTY BACK, SO READ THIS NOTICE CAREFULLY.

State and federal law specify that certain property may not be taken. Some of the property that you may be able to get back is listed below.

1. Wages or a salary as described in ORS 23.175 and ORS 23.186. Whichever of the following amounts is greater:
 - (a) 75 percent of your take-home wages; or
 - (b) \$196.50 per workweek
2. Social Security benefits
3. Supplemental Security Income (SSI)
4. Public Assistance (welfare)
5. Unemployment benefits
6. Disability benefits (other than SSI benefits)
7. Worker's compensation benefits
8. All Social Security benefits and Supplemental Security Income benefits, and up to \$7500 in exempt wages, retirement benefits, welfare, unemployment benefits and disability benefits, that are held in a bank account. You may attach copies of bank statements to the Challenge to Garnishment form if you claim this exemption.
9. Spousal support, child support or separate maintenance to the extent reasonably necessary for your support or the support of any other dependants
10. A homestead (house, manufactured dwelling or floating home) Occupied by you, or occupied by your spouse, parent or child. Up to \$40,000 of the value of the homestead is exempt. If you jointly own the homestead with another person who is also liable on the debt, up to \$50,000 of the value of the homestead is exempt.
11. Proceeds from the sale of a homestead described in item 10, up to the limits described in item 10, if you hold the proceeds for less than one year and intend to use those proceeds to procure another homestead.
12. Household goods, furniture, radios, a television set and utensils with a combined value not to exceed \$3,000
13. *An automobile, truck, trailer or other vehicle with a value not to exceed \$3,000.
14. *Tools, implements, apparatus, team, harness or library that are necessary to carry on your occupation, with a combined value not to exceed \$3,000
15. *Books, pictures and musical instruments with a combined value not to exceed \$600
16. *Wearing apparel, jewelry and other personal items with a combined value not to exceed \$1,800
17. Domestic animals and poultry for family use with a combined value not to exceed \$1,000 and their food for 60 days
18. Provisions (food) and fuel for your family for 60 days
19. One rifle or shotgun and one pistol. The combined value of all firearms claimed as exempt may not exceed \$1,000
20. Public or private pensions
21. Veteran's benefits and loans
22. Medical assistance benefits
23. Health insurance proceeds and disability proceeds of life insurance policies
24. Cash surrender value of life insurance policies not payable to your estate
25. Federal annuities
26. ~~Other annuities to \$250 per month (excess over \$250 per month is subject to the same exemption as wages)~~
27. Professionally prescribed health aids for you or any of your dependants
28. *Elderly rental assistance allowed pursuant to ORS 310.635
29. Your right to receive, or property traceable to:
 - (a) An award under any crime victim reparation law
 - (b) A payment or payments, not exceeding total of \$10,000, on account of personal bodily injury suffered by you or an individual of whom you are a dependent.
 - (c) A payment in compensation of loss of future earnings of you or an individual of whom you are or were a dependent, to the extent reasonably necessary for your support and the support of any of your dependents
30. Amounts paid to you as an earned income tax credit under federal tax law
31. **Interest in personal property to the value of \$400, but this cannot be used to increase the amount of any other exemption
32. Equitable interests in property
33. If the amount shown as owing on the Debt Calculation form exceeds the amount you actually owe to the creditor, the difference between the amount owed and the amount shown on the Debt Calculation form.

*Note: If two or more people in your household owe the claim or judgment, each of them may claim the exemptions marked by *. If two or more people in your household owe the claim or judgment, each of them may be able to claim the exemption marked by ** pursuant to in re Wilson et ux, 22 B.R. 146 (1982)

341 (a) MEETING OF CREDITORS QUESTIONNAIRE

CLIENT:

Money owed to you in the form of wages

Does anyone owe you money for reasons other than wages?

Do you have any claims that you could pursue to collect money from anyone?

Do you expect to collect any inheritance within the next 6 months?

Do you have an obligation to pay any child support or spousal support?

Have you been engaged in any business of your own within the last 6 years?

Have you filed a bankruptcy before? When? Where?

What deposit or bank accounts did you have open?

Do you own any stocks or bonds?

Do you have access to a safe deposit box?

When you filed this case, were you entitled to receive any State or Federal tax refunds?

What vehicles did you have?

Do you own or have an interest in any real estate?

Have you sold or transferred any items of property within the last 2 years?

In the 90 days before you filed this case, did you pay any on of your unsecured creditors a total of more than \$600.00?

Did you go thru the schedules with your attorney?

Did you list all of your creditors and all of your debtors?

Any changes, corrections or amendments that need to be made today?

Call, Click or Come By...



Call Toll Free

1(800) 201-2181

With four branches to serve you...

Main Office
CCCS of the Tri-Cities, Inc.
401 N Morain
Kennewick, WA 99336
(509) 737-1973

Branch Offices

5 W Alder, Suite 240
Walla Walla, WA 99362
(509) 525-2132

240 E Gladys, Suite 3
Hermiston, Oregon 97838
(541) 667-8738

251 SW 3rd St., Suite B
Pendleton, Oregon 97801
(541) 276-3856

www.cccstricities.org

Approved to issue certificates in compliance with the Bankruptcy Code.
Approval does not endorse or assure the quality of an Agency's services.

**Bankruptcy Counseling
and Education Guide**



**CONSUMER CREDIT
COUNSELING SERVICE**

**Serving Southeastern Washington
and Northeastern Oregon**

Considering Bankruptcy?



As you may know, recent bankruptcy laws require you to attend an **informational briefing** before filing bankruptcy, and an **educational course** after filing. At Con-

sumer Credit Counseling Service, we can provide you with both courses quickly and affordably. CCCS has been helping thousands of people with credit counseling and debt management since 1969. **We are local, non-profit and nationally accredited.** Our certified counselors can help ease the stress and confusion of bankruptcy so you can move forward with confidence.

Why CCCS Is the Best Choice

Consumers have been turning to CCCS for local money management advice since 1969. When it comes to your money, your credit, and your financial future...

EXPERIENCE COUNTS!

At CCCS, we adhere to the highest standards of fiscal integrity, quality service delivery, and confidentiality. We are proud to help our friends and neighbors take the guesswork out of finding someone to trust for confidential, affordable budgeting advice, financial education and debt relief.



Pre-filing Briefing Certificate

The first part of your bankruptcy certification is the pre-filing briefing. During this in-person or telephone session, a CCCS certified counselor will review your current situation, your immediate concerns and help you develop a budget that's right for you. You'll also get answers to any questions you may have regarding the bankruptcy process and how it will affect you—so you can make a wise decision on how to proceed. At the conclusion of the session, you'll be issued the certificate that's required for filing.

Discharge Education Certificate

This informative two-hour course will give you the necessary tools for long term money management. Courses are available several times a month at any of our branch locations (call for an up-to-date schedule). The course content will cover many areas of financial literacy, including:

Developing a spending plan
Financial planning and goals
Wise use of credit
Rebuilding your credit standing
Identity theft and how to avoid it

Upon completion of your financial management course, you will be issued an education certificate which your bankruptcy trustee will require before discharging your debts.

Call CCCS toll-free at
1-800-201-2181

Bankruptcy Counseling and Education Services

Money Management International (MMI) is your all-in-one solution. Founded in 1958, MMI is the nation's largest nonprofit credit counseling agency.

- Assistance available 24/7
- No appointment necessary by Internet
- In-person counseling and education in select areas
- Convenient and confidential services
- Spanish-speaking counselors
- Timely certificate delivery

Complete your pre-filing counseling session and pre-discharge education by Internet, phone, or in-person.

Step 1: Pre-Filing Counseling (required)

Work with a certified credit counselor to develop a detailed, personal financial assessment. Call MMI toll-free at 877.895.2227 or visit www.BankruptcyCertificate.com.

Please complete by: _____

Step 2: Pre-Discharge Education (required)

Learn the tools necessary for wise money management and to build a strong financial foundation. Call MMI toll-free at 866.745.2227 or visit www.BankruptcyCertificate.com.

Please complete by: _____

Attorney number

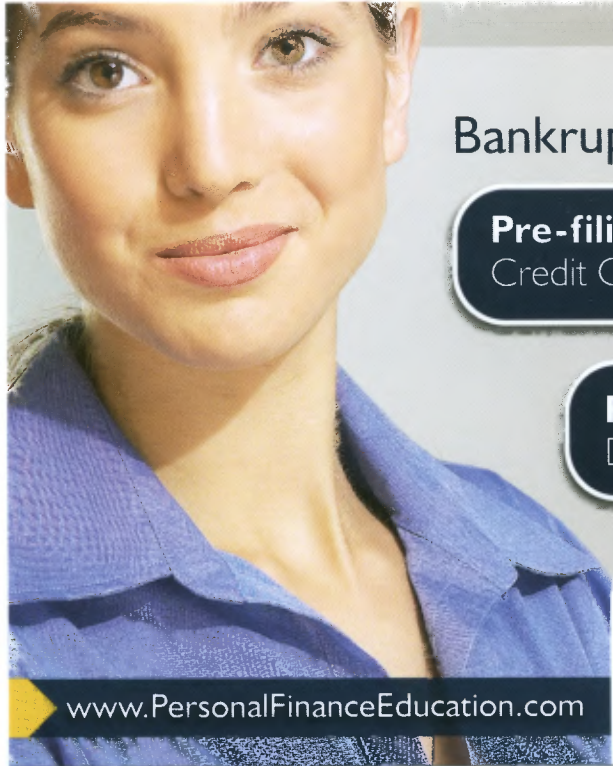
Bankruptcy case number

District



Money Management
INTERNATIONAL

Improving lives through financial education.



Bankruptcy Courses

Pre-filing
Credit Counseling

\$30

Pre-discharge
Debtor Education

\$25

ATTORNEY INFORMATION:

www.PersonalFinanceEducation.com

- ▶ Easy to Use
- ▶ Affordable Pricing
- ▶ Courses Available Online 24/7
- ▶ Most Payment Methods Accepted
- ▶ Same Price for Joint Filers
- ▶ Excellent Customer Service
- ▶ Phone Call Required to Complete Credit Counseling Session. Completion of Credit Counseling Session Required for Delivery of Certificate.
- ▶ Completion of Debtor Education Course Required for Delivery of Certificate.

Get started online today at

www.PersonalFinanceEducation.com

1-866-729-0049

Your Legal Professional Recommends...

www.MyBKClass.com

1-800-BK-CLASS



	<u>Total Price per Household</u>	
<u>Course 1: Before You File</u>	<u>Online</u>	<u>Phone</u>
Bankruptcy Credit Counseling	\$25	\$50
<u>Course 2: After You File</u>	<u>Online</u>	<u>Phone</u>
Pre-Discharge Debtor Education	\$25	\$25



www.MyBKClass.com
1-800-BK-CLASS (1-800-252-5277)



Attorney Code/Information:

**For Bankruptcy Counseling and Education,
MyBKClass.com Helps You Get It Done Now!**

Inexpensive • Informative • Convenient • Fast

- Convenient online and telephone classes
- Affordable (no additional cost for a Joint Filer and no hidden fees)
- Informative course content presented in easy-to-use, easy-to-understand online and telephone formats
- Most payment methods accepted, online or by phone
- Certificates of completion sent to you and your attorney immediately
- Personal customer service committed to your success
- Los cursos están disponibles en español

Start now by contacting:



www.MyBKClass.com
1-800-BK-CLASS (1-800-252-5277)



National Financial Literacy Foundation, Inc. and Financial Education Services, Inc. are each approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of any Agency's services. © 2010 All rights reserved.

An approved Budget &
Credit Counseling Agency*



Cricket

debt counseling

Pre-Bankruptcy Credit Counseling

Available 24/7

online[†]
or by phone

- ◆ Affordable
- ◆ Easy to follow
and complete
- ◆ Certificate emailed
or faxed immediately •

ONLY
\$36
per household

Debtors Education Course available
for individual or joint filers** **\$24**

Sign up online at
www.CricketDebt.com

or Call **1.866.719.0400**
to get started today

* Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.

** Provided by Solid Start Financial Education Services.

† Online course is available in English, Spanish, Chinese, Korean, Vietnamese, Tagalog and Romanian.

• Follow-up phone call during business hours is required to complete counseling.

Instructions for:
Cricket Debt Counseling

Internet Clients:

- Go to CricketDebt.com
- Click on the "Start Counseling" button and follow the directions for new Cricket Debt clients. When you get to the New Client Signup page be sure to enter your Attorney Code if one was given to you.
- For the online counseling you will need a listing of your current debts, with interest rates and the amount of any monthly payments. You will be asked for your monthly income and expenses, so please have this information available.
- At the end of the online session you will need to speak with one of our trained counselors.
- The whole process should take about 75 minutes to complete.

Telephone-only Clients:

- Call 1.866.719.0400 to set up an account and get instructions for our On-Demand phone system. You can get an instruction packet from your attorney, or we can send you one by e-mail, fax, or US Mail.
- The On-Demand recording takes about an hour. After you listen to the On-Demand recording, you'll need to call in and speak with one of our trained counselors to complete your counseling session.
- If you have access to a computer, it is generally faster to take the course online.

All Clients:


- The counseling fee is \$36 per household. We accept debit cards, checks online, and money orders by mail.
- Counselors are available at 1.866.719.0400:
Monday - Friday — 6am - 6pm (PST)
Saturday — 7am - 3pm (PST)

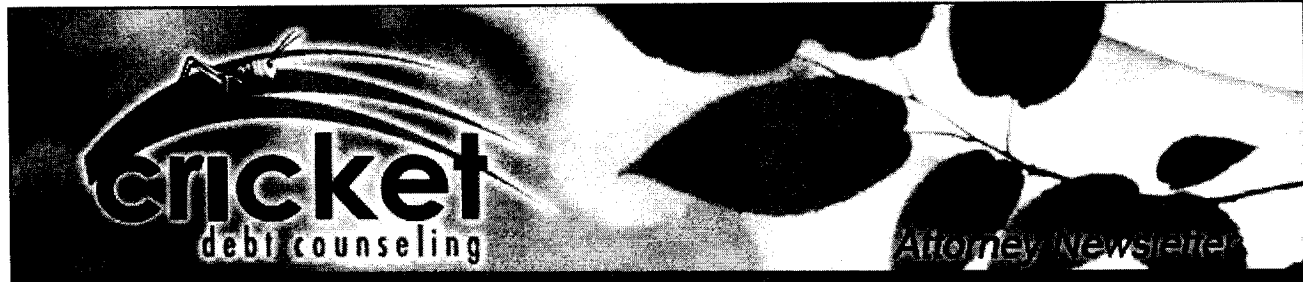


Attorney Code

To: bettis4@eoni.com
 From: "Cricket Debt Counseling" <attorneys@cricketdebt.com>
 Received: 11-02-10 1:26pm
 Subj: Cricket Debt Counseling - Fall Newsletter - Breaking News

If you're having trouble viewing this email, you may see it online.

Share This: 



Fall 2010

Counseling Now Available 24/7 - Follow-Up Phone Call No Longer Required

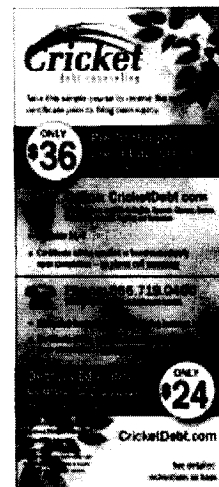
Cricket Debt Counseling is pleased to announce that its famously user-friendly, online Pre-Bankruptcy Credit Counseling course can now be completed **24 hours a day, 7 days a week, with no follow-up phone call required** for just **\$36** per household. Rest assured, your clients' certificates will be emailed or faxed to your attention immediately upon completion of the course, no matter the time of day.

Now, at the end of your clients' online counseling session, they will be given two options - they may review the course with a Cricket representative over the phone during regular business hours or by email 24 hours a day, 7 days a week. After selecting the email option, your clients will receive an email from a Cricket representative containing a link to a personalized counseling analysis. If your clients do not have any questions regarding their analysis, they simply request that a certificate be issued immediately. If they do have questions they will have the opportunity to reply to the email. Once all of your clients' questions have been answered, a certificate will be issued. The whole process should take less than an hour.

Please note: Clients who prefer to complete their online course by phone can still do so Monday-Friday from 6am to 6pm PDT (9am-9pm EDT) and Saturday from 7am to 3pm PDT (10am-6pm EDT).

Se Habla Español

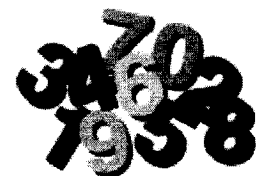
Did you know that Cricket Debt Counseling provides a fully immersive Spanish experience for its Spanish-speaking clients? From our home page, to our sign-up forms, all the way through to our phone and internet counselors, every aspect of the Cricket Debt course is offered entirely in Spanish. In fact, your clients can even switch between Spanish and English



Need Client Tear-Away Pads?

Just send an email to attorneys@cricketdebt.com and let us know how many tear-away pads you would like.

Please note each pad contains 50 sheets.



By The Numbers

on the fly - we are happy to accommodate whatever works best for them.

If you or your clients would like to view Cricket Debt's Spanish website, simply visit www.cricketdebt.com and click the "Español" link in the upper left side of the home page. You can also see Cricket Debt's extensive Spanish language features by clicking [here](#) and trying it for yourself.

Telephone Counseling - Friendly Reminder

Cricket Debt proudly offers Pre-Bankruptcy Credit Counseling by telephone in English and Spanish for the always low price of **\$36** per household.

Clients wishing to complete their credit counseling course by telephone can call (866) 719-0400 to speak with a Cricket representative and register for the course Monday-Friday from 6am to 6pm PDT (9am-9pm EDT) and Saturday from 7am to 3pm PDT (10am-6pm EDT). Once registered, your clients can listen to the phone course at any time, 24/7, then call in during regular business hours for their follow-up conversation with a counselor.

Did You Know?

Cricket's easy to manage attorney member accounts provide complete access to:

- Client Certificates
- Your Clients' Financial Information
- Personalized Instruction Sheets
- Tear-Away Pad Request Form
- And Much, Much More

There is no fee or obligation, so why not consider opening an account today? Click [here](#) to find out more.

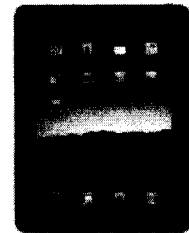
Did You Know? - Part II

Do you have a web site? We can provide you with a customized link that will take your clients right to the Cricket Debt sign-up form, with your Attorney Code automatically filled in. Just send an email to attorneys@cricketdebt.com for more information.

Recent numbers reported by the American Bankruptcy Institute show that personal filings for September 2010 increased 4.4% to 130,329 from September of last year.

September's personal filings represented an increase of 3.3% from the August 2010 total of 127,028.

At the current rate, personal filings are expected to surpass 1.6 million in 2010.



NACBA Fall Workshop

Are you attending NACBA's Members Only Fall Workshop in Puerto Rico on November 5-6? If you are, stop by our booth to say hello and register for a chance to win a 32GB Apple iPad.

We'll see you there!

Cricket Debt Counseling
10121 SE Sunnyside Rd. Suite 300 Clackamas, OR 97015
info@cricketdebt.com | (866) 719-0400 | www.cricketdebt.com

This email was sent to bettis4@eoni.com. To ensure that you continue receiving our emails, please add us to your address book or safe list.

[manage](#) your preferences | [opt out](#) using [TrueRemove](#)®.