

**AMY S. DAVIS,PC  
235 Cabarrus Avenue, East  
Concord, NC 28025**

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**CREDIT COUNSELING OPPORTUNITIES**

**On the internet:**

**Hummingbird Credit Counseling and Education**

Go to [www.hbce.org](http://www.hbce.org)

Pre-filing certificate: \$34.00

Pre-discharge: \$8.00 **per person**

**Downloadable materials available online.**

**In person:**

Call Marsha Clark at United Family Services.

Location: 952 Copperfield Blvd. Down Exit 60 (Dale Earnhardt Rd. toward Concord) or from Concord, Go to the old Kramer and Eugene Bldg, now Cabarrus Family Physicians and turn on to Copperfield.

Phone Number: 704-786-7918

Pre-filing:\$35.00

Pre-discharge: \$35.00 **per person**

NOTE: It is important to know that it is required to take 2 financial classes. The 1<sup>st</sup> class is known as pre-filing, and the 2<sup>nd</sup> is known as the pre-discharge class. A certificate will be granted after the completion of each class.

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