

16199-GAM-CC-018692334

CERTIFICATE OF COUNSELING

I CERTIFY that on July 16, 2012, at 9:11 o'clock <u>AM EDT</u>, <u>Neal Russell</u> <u>Campbell</u> received from <u>CC Advising</u>, Inc. , an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Middle District of Georgia</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 16, 2012

By: <u>/s/Ryan McDonough for Michelle Grandy</u>

Name: Michelle Grandy

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).