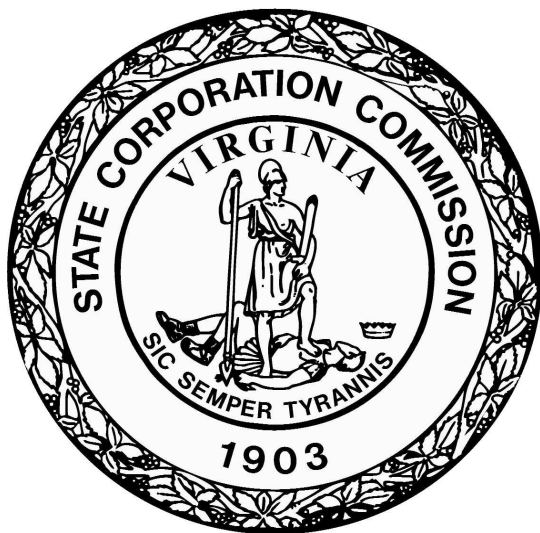


# CREDIT COUNSELING AGENCIES

OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS NOVEMBER 16, 2009



BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**Alliance Credit Counseling, Inc.**

13777 Ballantyne Corporate Place  
Suite 100  
Charlotte, NC 28277

*Branch:*

15720 John J. Delaney Drive, Ste 450, Charlotte, NC 28277

**American Consumer Credit Counseling, Inc.**

130 Rumford Avenue  
Newton, MA 02466

**American Credit Counselors, Inc. d/b/a American Credit Counselors of Florida**

23123 State Road 7, Suite 210  
Boca Raton, FL 33428

**CareOne Services, Inc. d/b/a CareOne**

8930 Stanford Boulevard  
Columbia, MD 21045

*Branches:*

1145 Magnolia Avenue, Beaumont, CA 92223  
12810 Somerset Place, Chino, CA 91710  
12957 Ramona Avenue, Suite 126, Chino, CA 91710  
22397 Quiet Bay Drive, Corona, CA 92883  
621 Rapid Springs Drive, Apartment K, Corona, CA 92880  
1300 Adams Avenue, Apartment 4F, Costa Mesa, CA 92626  
16111 Jackson Drive, Fontana, CA 92336  
16296 Star Crest Way, Fontana, CA 92336  
4897 Huntsmen Place, Fontana, CA 92336  
3001 Mulberry Avenue, Fullerton, CA 92835  
1141 E. Bennett Avenue, Glendora, CA 91741  
3 Wellesley, Irvine, CA 92612  
15919 Fairgrove Avenue, La Puente, CA 91744  
79718 Parkway Esplanade North, La Quinta, CA 92253  
15985 Meadowside Street, LaPuente, CA 91744  
415 Washington Boulevard, Suite 802, Marina del Ray, CA 90292  
10221 Pittsburg Road, Nevada City, CA 95959  
1924 Merion Drive, Ontario, CA 91761  
944 N. Princeton Street, Ontario, CA 91762  
2351 Iriquois Avenue, Unit A, Placentia, CA 92870  
3535 Manor Drive, Riverside, CA 92509  
8772 Garfield Street, Riverside, CA 92503  
1700 Raleo Avenue, Rowland Heights, CA 91748  
4018 W. Fifth Street, Apartment L, Santa Ana, CA 92703  
1709 Eastgate Avenue, Upland, CA 91784  
601 W. 11th, Apartment 112, Denver, CO 80204  
4 Ayrshire Street, Bear, DE 19701  
19797 Sea Air Avenue, Rehoboth Beach, DE 19971  
1170 Courtney Trace Drive, Apt. 304, Brandon, FL 33511  
15454 Lake Fola Road, Dade City, FL 33523  
2419 San Luis Road, Holiday, FL 34691  
2985 Englewood Drive, Largo, FL 33771  
4939 Floramar Terrace, Apt. 712, New Port Richey, FL 34652  
1120 Jacob Way, Odessa, FL 33556  
1602 Abyss Drive, Odessa, FL 33556  
2354 Messenger Circle, Safety Harbor, FL 34695  
3101 16th Street North, St. Petersburg, FL 33704  
201 W. Laurel Street, Suite 401, Tampa, FL 33602  
3303 North Lakeview Drive, Apt. 1712, Tampa, FL 33618

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**CareOne Services, Inc. d/b/a CareOne (Continued)**

4610 Whispering Wind Avenue, Tampa, FL 33614  
508 Lantern Circle, Tampa, FL 33617  
29646 Forest Glen Drive, Wesley Chapel, FL 33543  
806 Gettysburg Place, Atlanta, GA 30350  
341 Breeze Meadow, Fairburn, GA 30213  
34 Taft Street, Aberdeen, MD 21001  
3242 Arundel Road, Annapolis, MD 21403  
1100 S. Robinson Street, Baltimore, MD 21224  
2202 Ruskin Avenue, Baltimore, MD 21217  
2933 Rayshire Road, Baltimore, MD 21230  
305 West Fayette Road, Apartment 413, Baltimore, MD 21201  
309 S. Chester Street, Baltimore, MD 21231  
3624 Fairview Avenue, Baltimore, MD 21216  
4404 Chatham Road, Baltimore, MD 21207  
702 S. Wolfe Street, Apt. 9, Baltimore, MD 21231  
300 Temple Court, Bel Air, MD 21015  
2201 Autumn Glow Court, Belair, MD 21015  
3924 Elite Street, Bowie, MD 20716  
211 Preston Court, Catonsville, MD 21128  
10406 Sarah Landing Drive, Cheltenham, MD 20623  
5704 Ramblewood Avenue, Clinton, MD 20735  
3 A Sugar Plum Court, Cockeysville, MD 21030  
11980 T Little Patuxent Parkway, Columbia, MD 21044  
5418 Phelps Luck Drive, Columbia, MD 21045  
5673 Harpers Farm Road, Unit F, Columbia, MD 21044  
10849 Olde Woods Way, Columbia, MD 21044  
5252 Daventry Terrace, District Heights, MD 20747  
929 N. Angel Valley Court, Edgewood, MD 21040  
963 Pirates Court, Edgewood, MD 21040  
5634 Compton Lane, Eldersburg, MD 21784  
2978 Brookwood Road, Ellicott City, MD 21042  
4551 Rolling Meadows, Ellicott City, MD 21043  
7730 Mayfair Circle, Ellicott City, MD 21075  
1622 B Rebecca Court, Forest Hill, MD 21050  
6089 Baldrige Court, Frederick, MD 21701  
7740 Heritage Farm Drive, Gaithersburg, MD 20886  
11502 Aberstraw Way, Germantown, MD 20876  
20518 Shadyside Way, Germantown, MD 20874  
298 Mountain Ridge Court, Apt. G, Glen Burnie, MD 21061  
414 Hiddenbrook Drive, Glen Burnie, MD 21061  
1715 Longford Road, Gwynn Oak, MD 21207  
3707 Campfield Road, Gwynn Oak, MD 21207  
10205 Summers Lane, Hagerstown, MD 21740  
4726 Gateway Terrace, Halethorpe, MD 21227  
1842 Upper Forde Lane, Hampstead, MD 21074  
5961 Stephen Reid Road, Huntington, MD 20639  
123 Spry Island Road, Joppa, MD 21085  
9953 Good Luck Road Suite 202, Lanham, MD 20706  
46044 Gooseneck Drive, Lexington Park, MD 20653  
605 Bartell Avenue, Linthicum, MD 21090  
13154 Jesse Smith Road, Mt. Airy, MD 21771  
8701 Blairwood Road, Apt. A2, Nottingham, MD 21236  
1339 Huntover Drive, Odenton, MD 21113  
238 St. Michaels Circle, Odenton, MD 21113  
18451 Heritage Hills Drive, Olney, MD 20832  
10902 Huntcliff Drive Suite 9, Owings Mills, MD 21117  
4314 Flint Hill Drive, Apt. 302, Owings Mills, MD 21117  
4411 Kentford Road, Owings Mills, MD 21117

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**CareOne Services, Inc. d/b/a CareOne (Continued)**

4509 Runnymede Road, Owings Mills, MD 21117  
6 Hartley Circle, Apt. 715, Owings Mills, MD 21117  
9401 White Cedar Drive, Apt. 406, Owings Mills, MD 21117  
3512 Putty Hill Avenue, Parkville, MD 21234  
8101 Tower Bridge Drive, Pasadena, MD 21122  
4625 Horizon Circle, Apt. 101, Pikesville, MD 21208  
10 Kittridge Court, Randallstown, MD 21133  
9047 Meadow Heights Road, Randallstown, MD 21133  
31 Squire Court, Reisterstown, MD 21136  
1322 Rosewick Avenue, Rosedale, MD 21237  
1553 Provincial Lane, Severn, MD 21144  
1553 Provincial Lane, Severn, MD 21144  
11503 Amherst Avenue, Unit 203, Silver Spring, MD 20902  
2518 Shadyside Avenue, Suite 203, Suitland, MD 20746  
7 Wadsworth Bridge Road, Timonium, MD 21093  
4749 King John Way, Upper Malboro, MD 20772  
12906 Broadview Run Drive, Waldorf, MD 20602  
12720 Candle Leaf Court, Charlotte, NC 28269  
14210 Plantation Park Boulevard , Apt. 1226, Charlotte, NC 28277  
2301 Cross Point Circle, Apt. 28, Charlotte, NC 28105  
7801 Calibre Crossing Drive , Suite 201, Charlotte, NC 28227  
8421 Shiredale Lane, Charlotte, NC 28212  
1477 Haverford Road, Concord, NC 28027  
8535 Magnolia Springs Drive, Harrisburg, NC 28075  
16038 Grafham Circle, Huntersville, NC 28078  
8738-14G Pinnacle Cross Drive, Huntersville, NC 28078  
1009 Chandler Forest Court, Indian Trail, NC 28079  
1500 Ivy Bluff Way, Matthews, NC 28105  
135 Sumter Drive, Mooresville, NC 28177  
323 Rutledge Road, Mount Holly, NC 28120  
418 Deer Brush Lane, Waxhaw, NC 28173  
6124 Downsridge Road, Whittakers, NC 27891  
17851 Southwest Kinnaman Road, Suite 317, Beaverton, OR 97007  
1045 Cascade Lane , Molalla, OR 97038  
1722 Northeast 106th Avenue, Portland, OR 97220  
4730 S.W. Luradel Street, Suite 5, Portland, OR 97007  
4730 S.W. Luradel Street, Suite 5, Portland, OR 97007  
6105 Summit Point Drive, Harrisburg, PA 17111  
2138 Bernays Drive, York, PA 17404  
3898 Cannon Lane, York, PA 17408  
4012 Pennington Road, Rock Hill, SC 29732  
1809 Lantern Road, York, SC 29745  
121 Goodson Avenue, Unit G, Chattanooga, TN 37403  
11021 Short Springs Drive, Austin, TX 78754  
101 Cameron Parke Court, Alexandria, VA 22304  
1201 Plantation Lakes Circle, Chesapeake, VA 23320  
1405 NE 86th, Vancouver, WA 98664  
7300 NE Vancouver Mall Drive, Apt. 8, Vancouver, WA 98662  
8207 Northeast 138th Court, Vancouver, WA 98682

**Catholic Charities of Eastern Virginia, Inc.**

4855 Princess Anne Road  
Virginia Beach, VA 23462

*Branches:*

3804 Poplar Hill Road, Suite A, Chesapeake, VA 23321  
510 North Main Street, Franklin, VA 23851  
12829 Jefferson Avenue, Suite 101, Newport News, VA 23608

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**Center for Child & Family Services, Inc. d/b/a Consumer Credit Counseling Service of Hampton Roads**

2021 Cunningham Drive, Suite 400  
Hampton, VA 23666

*Branches:*

222 West 19th Street, Norfolk, VA 23517  
312 Waller Mill Road, Suite 500, Williamsburg, VA 23185  
110 Cybernetics Way, Yorktown, VA 23693

**Christian Credit One, Inc.**

6730 Roosevelt Avenue, 4th. Floor  
Franklin, OH 45005

**ClearPoint Financial Solutions, Inc. d/b/a ClearPoint Credit Counseling Solutions**

8000 Franklin Farms Drive  
Richmond, VA 23229

*Branches:*

2218 East Race Street, Jonesboro, AR 72401  
4969 E. McKinley, Suite 107, Fresno, CA 93727  
412 W. Broadway, Suite 212, Glendale, CA 91204  
16800 Devonshire, Suite 301, Granada Hills, CA 91344  
6001 E. Washington Boulevard, Suite 200, Los Angeles, CA 90040  
3351 M Street, Suite 100, Merced, CA 95340  
710 West 16th Street, Merced, CA 95340  
1101 Standiford Avenue, Suite D4, Modesto, CA 95348  
4636 Watt Avenue, 2nd Floor, North Highlands, CA 95660  
1605 E. Palmdale Boulevard, Suite E, Palmdale, CA 93550  
1260 Pine Street, Redding, CA 96001  
242 E. Airport Drive, Suite 107, San Bernardino, CA 92408  
2291 W. March Lane, Suite A110, Stockton, CA 95207  
1616 West Main Street, Suite 20, Marion, IL 62959  
123 South 10th Street, Mt. Vernon, IL 62864  
1511 South 12th Street, Quincy, IL 62301  
975 South Durkin Drive, Springfield, IL 62704  
4972 Benchmark Center, Suite 300, Swansea, IL 62226  
100 Fountain Drive, Century Building, Suite 200, Paducah, KY 42001  
9344 Lanham Severn Road Ste 205, Lanham, MD 20706  
19 Fox Valley Center, Arnold, MO 63010  
1301 North Kings Highway, Suite A, Cape Girardeau, MO 63701  
493 St. Francois, Suite 6, Florissant, MO 63031  
2009 Schotthill Woods, Jefferson City, MO 65101  
948 Lester Street, Suite 5, Poplar Bluff, MO 63901  
1600 Heritage Landing, Suite 104, St. Charles, MO 63303  
1300 Hampton Avenue, St. Louis, MO 63139  
6047 Tyvola Glen Circle, Suite 243, Charlotte, NC 28217  
338 North Elm Street, Suite 303, Greensboro, NC 27401  
315 Clifton Street, Suite G, Greenville, NC 27858  
4030 Wake Forest Road, Suite 300, Raleigh, NC 27609  
9955 Southeast Washington Street, Suite 301, Portland, OR 97261  
1685 Ft. Campbell Boulevard, Suite D, Clarksville, TN 37042  
5050 Poplar Avenue, Suite 1101, Memphis, TN 38157  
1658 State Farm Boulevard, Suite B, Charlottesville, VA 22911  
1417 N. Battlefield Blvd., Suite 295, Chesapeake, VA 23320  
3701 Boulevard, Suite D, Colonial Heights, VA 23834  
139 Deer Run Road, Suite A, Danville, VA 24540  
17119 Wayside Drive, Dumfries, VA 22026  
3510 A Avenue, Fort Lee, VA 23801  
2217 Princess Anne Street, Suite 322, Fredericksburg, VA 22401  
4060 Innslake Drive, Glen Allen, VA 23060

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**ClearPoint Financial Solutions, Inc. d/b/a ClearPoint Credit Counseling Solutions (Continued)**

1901 Wal-Mart Way, Midlothian, VA 23113  
728 Thimble Shoals Boulevard Suite A, Newport News, VA 23606  
4605 Commerce Road, Richmond, VA 23234  
1600 North Coalter Street Suite 18 B, Staunton, VA 24401  
522 S. Independence Blvd., Suite 103, Virginia Beach, VA 23452  
2731 Wetmore Avenue, Suite 200, Everett, WA 98201  
841 North Central, Suite C-110, Kent, WA 98032  
9709 3rd Avenue Northeast, Suite 210, Seattle, WA 98115

**Commonwealth Catholic Charities**

1512 Willow Lawn Drive  
Richmond, VA 23230

**Community Credit Counseling Corp.**

5 Professional Circle, Route 34  
Colts Neck, NJ 07722

**Consolidated Credit Counseling Services, Inc.**

5701 West Sunrise Boulevard  
Fort Lauderdale, FL 33313

**Consumer Credit Counseling Service of Greater Atlanta, Inc.**

100 Edgewood Avenue, Suite 1800  
Atlanta, GA 30303

*Branches:*

3100 Interstate North Circle, Suite 300, Atlanta, GA 30339  
2160 Satellite Boulevard, Suite 400, Duluth, GA 30097

**Consumer Credit Counseling Service of Maryland and Delaware, Inc.**

757 Frederick Road, 2nd Floor  
Baltimore, MD 21228

*Branches:*

375 West North Street, Dover, DE 19904  
2055 Limestone Road, Suite 212, Wilmington, DE 19808  
5410 Ritchie Highway, Suite B, Baltimore, MD 21225  
7905 Harford Road, Suite B, Baltimore, MD 21234  
1201 Agora Drive, Suite 2-D, Bel Air, MD 21014  
219 Marlboro Road, Suite 47, Easton, MD 21601  
408 Eastern Boulevard, Essex, MD 21221  
10220 South Dolfield Road, Suite 105, Owings Mills, MD 21117  
242 Tilghman Road, Salisbury, MD 21804

**Consumer Credit Counseling Service of San Francisco**

595 Market Street, Suite 1500  
San Francisco, CA 94105

**Consumer Credit and Budget Counseling, Inc.**

299 South Shore Road  
Marmora, NJ 08223

**Consumer Education Services, Inc.**

3035 Boone Trail Extension, Suite M  
Fayetteville, NC 28304

*Branches:*

6680 Anchor Loop, Apartment 102, Bradenton, FL 34212  
3310 Waggoner Place, Rex, GA 30273

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**Consumer Education Services, Inc. (Continued)**

1103 Snowcrest Trail, Durham, NC 27707  
216 Timberlake Drive, Fayetteville, NC 28314  
5304 Thackeray Drive, Fayetteville, NC 28306  
808 Oakcrest Drive, Fayetteville, NC 28312  
111 Tonsler Drive, Raleigh, NC 27604  
1521 Noble Creek Lane, Raleigh, NC 27610  
3000-101 Crimson Tree Court, Raleigh, NC 27613  
340 Gilman Lane, Unit 104, Raleigh, NC 27610  
3801 Lake Boone Trail, Suite 400, Raleigh, NC 27607  
6112 Amber Bluff, Raleigh, NC 27616  
659 Chapel Hill Road, Spring Lake, NC 28390

**Consumers Alliance Processing Corporation**

5937 Darwin Court, Suite 109  
Carlsbad, CA 92008

**Credit Advisors Foundation**

1818 South 72nd. Street  
Omaha, NE 68124

*Branch:*

1944 South Pacific Avenue, Suite 203, Tacoma, WA 98402

**CreditGuard of America, Inc.**

5300 Broken Sound Boulevard N.W.  
Suite 100  
Boca Raton, FL 33487

**Debt Counseling Corp.**

3033 Expressway Drive North  
Suite 103  
Hauppauge, NY 11749

**Debt Reduction Services, Inc.**

6213 North Cloverdale Road  
Suite 100  
Boise, ID 83713

*Branch:*

1 Corporate Drive, Suite 104, Bohemia, NY 11716

**Family Credit Counseling Service, Inc. d/b/a Family Credit Management Services**

4304-06 Charles Street  
Rockford, IL 61108

**Family Financial Education Foundation**

724 Front Street, Suite 340  
Evanston, WY 82930

**Family Life Services, Inc. d/b/a Family Life Credit Services**

2345 Meadow Ridge Parkway  
West Fargo, ND 58078

**Garden State Consumer Credit Counseling, Inc. d/b/a NovaDebt**

225 Willowbrook Road  
Freehold, NJ 07728

*Branches:*

2655 Camino del Rio North, Suite 120, San Diego, CA 92108

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**Garden State Consumer Credit Counseling, Inc. d/b/a NovaDebt (Continued)**

28124 Orchard Lake Road, Farmington Hills, MI 48334  
4917 Waters Edge Drive, Suite 240, Raleigh, NC 27606  
265 Sunrise Highway, Rockville Centre, NY 11570  
17440 N. Dallas Parkway, Suite 134, Dallas, TX 75287

**GreenPath, Inc.**

38505 Country Club Drive, Suite 210  
Farmington Hills, MI 48331

**Harbour Credit Counseling Services, Inc. d/b/a A Safe Harbour Credit Management**

101 North Lynnhaven Road, Suite 300  
Virginia Beach, VA 23452

**Help Ministries Incorporated d/b/a Debt Free**

1148 West Baseline Road  
Mesa, AZ 85210

*Branch:*

1920 East Broadway Road, Tempe, AZ 85282

**InCharge Debt Solutions**

2101 Park Center Drive Suite 320  
Orlando, FL 32835

**Lighthouse Credit Foundation, Inc.**

2300 Tall Pines Drive Suite 120  
Largo, FL 33771

**Money Management International, Inc. d/b/a Consumer Credit Counseling Service of Greater Washington (In certain offices)**

9009 West Loop South, Suite 700  
Houston, TX 77096

*Branches:*

13430 North Black Canyon Highway, Suite 250, Phoenix, AZ 85029  
801 North Pitt Street, Suite 117, Alexandria, VA 22314  
4846 Kings Mountain Road, Collinsville, VA 24078  
3927 Old Lee Highway, Suite 101-E, Fairfax, VA 22030  
604 South King Street, Suite 7, Leesburg, VA 20175  
10629 Crestwood Drive, Manassas, VA 20109  
7000 Peters Creek Road, Roanoke, VA 24019

**National Foundation for Debt Management, Inc. d/b/a Alternative Credit Solutions**

14100 58th Street North  
Clearwater, FL 33760

*Branch:*

14104 58th. Street North, Clearwater, FL 33760

**North Seattle Community College Foundation d/b/a American Financial Solutions**

2815 2nd Avenue, Suite 280  
Seattle, WA 98121

*Branch:*

263 4th Street, Bremerton, WA 98337

**Take Charge America, Inc.**

20620 North 19th Avenue  
Phoenix, AZ 85027

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
CREDIT COUNSELING AGENCIES**

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**List by Name as of November 16, 2009**

**Trinity Credit Counseling, Inc. d/b/a Trinity Debt Management**

11229 Reading Road  
Cincinnati, OH 45241

*Branch:*

11350 Deerfield Road, Blue Ash, OH 45242

**United Financial Systems, Inc., a FL based Corporation (Used in Va by: United Financial Systems, Inc.)**

1117 Banks Road  
Margate, FL 33063

**iPayDebt Financial Services, Inc. d/b/a Cornerstone Financial Education**

3011 North Lamar Boulevard  
Austin, TX 78705