

(1) (I) THE LICENSEE ~~HAS PROVIDED~~ PROVIDES THE CONSUMER WITH A CONSUMER EDUCATION PROGRAM;

(2) (II) THE LICENSEE, THROUGH A DEBT MANAGEMENT SERVICES COUNSELOR CERTIFIED BY AN INDEPENDENT ORGANIZATION, HAS:

(H) 1. PREPARED A FINANCIAL ANALYSIS OF ~~AND AN INITIAL BUDGET PLAN FOR~~ THE CONSUMER'S DEBT OBLIGATIONS; ~~AND~~

(H) 2. PROVIDED A COPY OF THE FINANCIAL ANALYSIS ~~AND THE INITIAL BUDGET PLAN~~ TO THE CONSUMER; ~~AND~~

(HH) 3. PROVIDED TO THE CONSUMER, FOR ALL CREDITORS IDENTIFIED BY THE CONSUMER, A LIST OF:

1. A. THE CREDITORS THAT ~~WILL~~ THE LICENSEE REASONABLY EXPECTS TO PARTICIPATE IN THE MANAGEMENT OF THE CONSUMER'S DEBT UNDER THE DEBT MANAGEMENT SERVICES AGREEMENT; ~~AND~~

2. B. THE CREDITORS THAT ~~WILL~~ THE LICENSEE REASONABLY EXPECTS NOT TO PARTICIPATE IN THE MANAGEMENT OF THE CONSUMER'S DEBT UNDER THE DEBT MANAGEMENT SERVICES AGREEMENT;

(3) (III) THE LICENSEE AND THE CONSUMER HAVE EXECUTED A DEBT MANAGEMENT SERVICES AGREEMENT THAT DESCRIBES THE DEBT MANAGEMENT SERVICES TO BE PROVIDED BY THE LICENSEE TO THE CONSUMER;

(4) (IV) THE LICENSEE HAS ~~ESTABLISHED AN AGREEMENT, WITH A REASONABLE EXPECTATION BASED ON THE LICENSEE'S PAST EXPERIENCE THAT~~ EACH CREDITOR OF THE CONSUMER THAT IS LISTED ~~AS A PARTICIPATING CREDITOR~~ IN THE CONSUMER'S ~~FINAL~~ DEBT MANAGEMENT SERVICES AGREEMENT, ~~FOR THE WILL ACCEPT~~ PAYMENT OF THE CONSUMER'S DEBTS OWED TO THE CREDITOR ~~AS PROVIDED IN THE CONSUMER'S FINAL~~ DEBT MANAGEMENT SERVICES AGREEMENT; ~~AND~~

(5) (V) A COPY OF THE ~~COMPLETED~~ ~~FINAL~~ ~~COMPLETED~~ DEBT MANAGEMENT SERVICES AGREEMENT HAS BEEN PROVIDED TO THE CONSUMER.

(2) (I) A LICENSEE MAY PROVIDE TO A CONSUMER THE MATERIALS REQUIRED UNDER PARAGRAPH (1)(II) OF THIS SUBSECTION USING THE INTERNET IF:

1. A DEBT MANAGEMENT COUNSELOR OF THE LICENSEE HAS REVIEWED AND APPROVED THE COMPUTER PROGRAM OR APPLICATION USED TO CREATE THE FINANCIAL ANALYSIS AND INITIAL BUDGET PLAN; ~~AND~~

2. THE CONSUMER IS:

A. ADVISED OF THE AVAILABILITY OF COUNSELING; ~~AND~~

B. AFFORDED THE OPPORTUNITY FOR COUNSELING AND FOR DISCUSSION OF THE FINANCIAL ANALYSIS AND INITIAL BUDGET PLAN WITH A DEBT MANAGEMENT COUNSELOR AT ANY TIME.