



Dear Adoptive Parent,

Thank you so much for your adoption consulting inquiry. We are pleased to partner with Christian Adoption Consultants (CAC) to provide consulting services to your family. CAC has provided consulting services to hundreds of families over nearly a decade. (If you wish to apply to Lovewell for Domestic Adoption or Home Study Services, please download that pre-application at [www.lovwellassoptions.com/forms](http://www.lovwellassoptions.com/forms).)

Below is a letter from CAC that will help answer some of your questions about consulting and provide you with an overview of their services:

Christian Adoption Consultant's goal is to educate and support you through the adoption process. We have established a team of adoption professionals, consultants and social workers to assist you. We have worked to build strong relationships with reputable, licensed and accredited agencies to help you through your adoption. Our services are bundled to give you inclusive care throughout your adoption journey.

Our services include:

- **Adoption Education, Support and Guidance** – We advise and support you throughout the adoption process, guiding you step-by-step.
- **Home Study Guidance and Agency Referral** – Each adoptive family is required to complete an adoption home study. We will help you prepare for the home study process and educate you on the paperwork needed so you know what to expect.
- **Match and Placement Guidance:** We will educate you on the requirements and fees of agencies that may be a good fit for your family. Some of these agencies will waive or reduce the upfront application fee to our clients so you are not wasting your money paying a large application fee for an agency you never match with. This not only saves you money but may result in a faster adoption process.
- **Family Profile (Dear Expectant Mother Letter)** – This service includes creative writing, professional picture selection and custom design based on what both expectant families and agencies desire to see.
- **Financial Education** – Our financial packet includes information on the Federal Tax Credit, Dependency Exemption, Pending Adoption Tax ID, Grants (Contact information including: Organization Name, Phone #, Web Address, Application Information), Adoption Fundraisers & Creative Financing, Adoption Support Organizations, and Employer Benefits and Adoption Loans.
- **Explanation of Adoption Costs** – We explain typical agency fee breakdowns and average adoption costs.
- **Education on Expectant Mother Warning Signs and Expectant Father Situations** – We help our clients reduce the risk associated with adoption by providing advice regarding a potential match that exhibits common warning signs. We encourage families to work with agencies that disclose a full social and medical history of the expectant mother and legal risks.
- **Travel Advice and Tips** – Our travel advice and tips include airline and hotel discount information and a packing list.
- **Finalization referral and guidance** – We inform you on finalization in-state vs. out-of-state, finalization fees and attorney referrals, and why you shouldn't pay a retainer fee.

We typically encourage families to work with agencies in states that are considered "safe states" for adoptive parents in which the laws are in favor of adoption and clear on adoptive parents and birth father rights. In these states, the birth mother usually signs consent within 24-48 hours after birth and she cannot revoke her consent after she signs. This is a wonderful comfort to adoptive families because you do not have to be concerned with a waiting period in which she could change her mind and decide to parent.

Please send your completed documents via email, fax, or mail to:

email: [info@lovwellassoptions.com](mailto:info@lovwellassoptions.com)      mail: 4654 SR 64 East, #509  
fax: 941-257-5017      Bradenton, FL 34208

We look forward to working with you soon.

Sincerely,

*Amy Young*

Amy Young  
Co-Founder, Christian Adoption Consultants

# CHRISTIAN ADOPTION *Consultants*

## SCRIPTURE REFERENCES

“Pray without ceasing . . .” (1Thessalonians 5:17). As you prayerfully consider your adoption, the following verses may help you. We know that all good things happen in God’s time to those who trust in him. May God grant you His grace as you travel along the path He sets out for you. “We prayed for this child, and the Lord has granted what we asked of Him.” (1 Samuel 1:27).

**Psalms 139:13-16** Oh yes, you shaped me first inside, then out; you formed me in my mother’s womb. I thank you, High God – you’re breathtaking! Body and soul, I am marvelously made! I worship in adoration – What a creation! You know me inside and out; you know every bone in my body: You know exactly how I was made, bit by bit, how I was sculpted from nothing into something. Like an open book, you watched me grow from conception to birth; all the stages of my life were spread out before you, the days of my life all prepared before I’d even lived one day.

**Ecclesiastes 11:5** Just as you’ll never understand the mystery of life forming in a pregnant woman; so you’ll never understand the mystery at work in all that God does.

**Isaiah 44:2** God who made you has something to say to you; the God who formed you in the womb wants to help you.

**Jeremiah 1:4-5** Before I shaped you in the womb, I knew all about you. Before you saw the light of day, I had holy plans for you.

**Psalms 113:9** He gives childless couples a family, gives them joy as the parents of children. Hallelujah!

**Psalms 127:3-5** Don’t you see that children are God’s best gift? The fruit of the womb his generous legacy? Like a warrior’s fistful of arrows are the children of a vigorous youth. Oh, how blessed are you parents, with your quivers full of children!

**Psalms 128:2-4** Enjoy the blessing! Revel in the goodness! Your wife will bear children as a vine bears grapes, your household lush as a vineyard, the children around your table as fresh and promising as young olive shoots. Stand in awe of God’s Yes. Oh, how he blesses the one who fears God!

**Luke 18:15-17** People brought babies to Jesus, hoping he would touch them...Don’t get between me and them. These children are the kingdoms pride and joy.

**Proverbs 3:5-6** Trust in the Lord with all your heart, and lean not on your own understanding, but in all your ways acknowledge him, and he shall direct your paths.

**Psalms 28:7** Now I’m jumping for joy, and shouting and singing my thanks to him.

**Philippians 4:6-8** Don’t fret or worry. Instead of worrying, pray. Let petitions and praise shape your worries into prayers, letting God know your concerns. Before you know it, a sense of God’s wholeness, everything coming together for good, will come and settle you down. It’s wonderful what happens when Christ displaces worry at the center of your life. Summing it all up, friends, I’d say you’ll do best by filling your minds and meditating on things true, noble, reputable, authentic, compelling, gracious, -the best, not the worst; the beautiful, not the ugly; things to praise, not things to curse.

**Psalms 115:1-2** Not for our sake, God, no, not for our sake, but for your name’s sake, show your glory. Do it on account of your merciful love, do it on account of your faithful ways.

# CHRISTIAN ADOPTION *Consultants*

## SCRIPTURE REFERENCES

**Psalm 69:16** Now answer me, God, because you love me: Let me see your great mercy full-face.

**Psalm 115:14-15** Oh, let God enlarge your families -- giving growth to you, growth to your children. May you be blessed by God, by God, who made heaven and earth.

**Psalm 116:5, 7** God is gracious – it is he who makes things right, our most compassionate God... I said to my self, “Relax and rest. God has showered you with blessings.

**James 1:27** Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.

**Matthew 18:5** And whoever welcomes a little child like this in my name welcomes me.

**Isaiah 1:17** ...learn to do right! Seek justice, encourage the oppressed. Defend the cause of the fatherless, plead the case of the widow.

**Psalm 68:5-6a** A Father to the fatherless, a defender of widows, is God in His holy dwelling. God sets the lonely in families...

**Psalm 82:3** Vindicate the weak and the fatherless; do justice to the afflicted and destitute.

**Matthew 25:35-36, 40** I was hungry and you fed me, I was thirsty and you gave me a drink, I was homeless and you gave me a room, I was shivering and you gave me clothes, I was sick and you stopped to visit, I was in prison and you came to me... Then the King will say, “I’m telling the solemn truth: whenever you did one of these things to someone overlooked or ignored, that was me – you did it to me.”

**Romans 8:15** For ye have not received the spirit of bondage again to fear; but ye have received the Spirit of adoption, whereby we cry, Abba, Father.

**James 1:22** Be doers of the word, and not hearers only...

**Proverbs 16:9** A man makes a plan in his heart, but God directs his path.

**Proverbs 3:27** Do not withhold good from those to whom it is due, when it is in your power to do it.

**1 John 4:18** There is no fear in love, but perfect love casts out fear...

**Jeremiah 29:11** “For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.

**Ephesians 3:20** Now to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work in us, to Him be the glory.

**Isaiah 43:5** Do not be afraid, for I am with you; I will bring your children from the east and gather you from the west.

# CHRISTIAN ADOPTION *Consultants*

## STEPS OF ADOPTION

Dear Adoptive Parent,

Thank you for allowing us to help and assist you through your adoption journey. We consider it an honor to play a small role in the plans God has for your family. In hopes to make your adoption experience as wonderful as it can be, we've put together a checklist of things you should do and things that your consultant will do. We look forward to working with you!

### Steps of Adoption

- Step 1 - Family submits Application, Client Agreement, and payment to Christian Adoption Consultants
- Step 2 - Family Profile is completed & family works with a social worker or agency to complete their Home Study
- Step 3 - Family connects with Adoption Agencies/Attorneys (through delivery of agency application, home study & family profile)
- Step 4 - Family Profiles are presented by the Agency/Attorney (to potential expectant moms that match adoptive couple's preferences)
- Step 5 - Family is selected and matches with expectant/birth parents or waiting child (during this step you will receive a social/medical history of the birth mother and/or child and contract from the agency matching your family.)
- Step 6 - Family takes placement or temporary custody of the child from the Agency/Attorney
- Step 7 - Post placement visits with home study agency
- Final Step - Finalization of your adoption

CLIENT	CONSULTANT
<b>Profile</b>	
<input type="checkbox"/> Submit pictures and completed Profile Questionnaire to consultant <input type="checkbox"/> Print copies of profile	<input type="checkbox"/> Create profile and send to client
<b>Home Study</b>	
<input type="checkbox"/> Make contact with home study agency <input type="checkbox"/> Start and complete home study <input type="checkbox"/> Send CAC a pdf <b>copy</b> of completed Home Study	<input type="checkbox"/> Assist Client in choosing home study agency, provide guidance and education
<b>Contact with Agencies</b>	
<input type="checkbox"/> Complete agency applications <input type="checkbox"/> Ship completed Applications, Family Profiles and Home Study copies to agencies (don't forget to keep a copy of your applications) <input type="checkbox"/> For agencies that list situations online, regularly check agency websites for available situations and follow-up with agencies on situations that interest you	<input type="checkbox"/> Educate and advise regarding agencies/attorneys <input type="checkbox"/> Assist client in evaluating potential adoption situations for risk factors
<b>Selection/Match</b>	
<input type="checkbox"/> Review Social and Medical History of the expectant/birth mom <input type="checkbox"/> Make contact with agency social worker <input type="checkbox"/> Possible phone conference with expectant/birth mother and social worker <input type="checkbox"/> Review, sign and return contract and fees due to agency <input type="checkbox"/> Stay in contact with agency's social worker	<input type="checkbox"/> Review potential match with you and advise on questions to ask and next steps <input type="checkbox"/> Support and advise client
<b>Placement, Post Placement, Finalization</b>	
<input type="checkbox"/> Travel to state when baby is born or child is ready to be adopted <input type="checkbox"/> Take temporary custody of child and stay in adoption state until Interstate Compact paperwork is approved <input type="checkbox"/> Schedule post placement visits with home study agency upon returning home <input type="checkbox"/> Work with agency on finalization (out-of-state finalization) OR <input type="checkbox"/> Contact attorney (in-state) for finalization <input type="checkbox"/> Receive new birth certificate and file for Social Security Number	<input type="checkbox"/> Be available for questions or guidance <input type="checkbox"/> Request pictures of baby <input type="checkbox"/> Assist with location of attorney for finalization (if needed) <input type="checkbox"/> Rejoice in another successful adoption!

# CHRISTIAN ADOPTION *Consultants*

## ADOPTION COSTS

The cost of adoption can be overwhelming. Our goal is to help you understand typical costs and how they are applied. The fees detailed below are paid directly to the adoption agency. While, these fees may seem insurmountable, there are many resources available to adoptive parents to make adoption affordable, including fundraising, grants and financing options. The information below is provided to give a realistic view of the typical costs involved in adoption.

### **Average Adoption Costs**

Average Agency Fees range from \$25,000 to \$45,000 depending on expectant parent expenses, administrative and legal fees, medical expenses, and other factors. You will receive an estimate of fees associated with each situation prior to being presented to an expectant family. You will receive a written fee estimate at the time of contract and a complete fee disclosure at finalization. Keep these for your records as you will need them for finalization and tax purposes.

### **Agency Fees**

Typical agency fees include the following expenses:

- Application fee - due upfront or prior to match
- Expectant mother's living expenses - this could include rent, utilities, basic toiletries, maternity clothes, travel expenses, groceries, and basic linens
- Social service fees – expectant mother's counseling, support services, transporting the birth mother, etc.
- Expectant mother's medical expenses - this is not required in cases where she is covered by Medicaid
- The baby's medical expenses\* - consult your health insurance company because many plans cover adopted children from birth
- Legal fees – some legal fees are included in the agency fee. The agency will make that clear when you are matched.
- Agency administration and advertising fees
- ICPC (Interstate Compact on the Placement of Children) fees
- Finalization fees - check with your agency to find out if finalization is included in their fees

\*Make sure to acquire your temporary custody order from the placing agency to provide to your health insurance company.

### **Additional Fees**

Additional fees to be considered include:

- *Travel expenses:* You should plan on an approximate stay in the birth state of 10-14 days after the baby is released from the hospital for the ICPC process to be completed. The approximate stay may be longer if the child is born over a weekend.
- *Home Study and Post Placement fees:* Check with your home study agency for a schedule of fees due before and after placement. In most cases, you will need between 1-6 or more post placement visits which are not likely included in your initial home study charges.
- *Finalization (if not included in agency fee):* Make sure to check with your placing agency regarding post placement visits and finalization procedures and timing. If the agency does not finalize for you in the birth state, you will finalize in your home state. Attorney fees for finalization can range from \$1,000 - \$5,000, depending on your specific adoption situation.

# CHRISTIAN ADOPTION *Consultants*

## **FINANCING OVERVIEW**

Christian Adoption Consultants provides clients with a detailed financial packet. The following information is just a sample of the information included in the entire packet. Our desire is to equip you with the resources to overcome the financial hurdles of adoption.

### **TAX CREDIT AND EXEMPTIONS**

#### **Adoption Tax Credit**

The Adoption Tax Credit has helped thousands of American families offset the high cost of adoption since the credit was established in 1997. The credit applies to all types of adoption (except step-parent adoption), including international, domestic private, and public foster care. For 2014, the maximum adoption credit and exclusion is \$13,190 per child. The credit will begin to phase out for families with modified adjusted gross income above \$197,880 and the credit will go away completely for those with incomes around \$237,880. You can claim the qualified adoption expense once the adoption is legally finalized whether the child was adopted from the US or another country. For more information about the Adoption Tax Credit, please check with your accountant for up-to-date information or visit <http://adoptiontaxcredit.org/faqs/>.

#### **Dependency Exemption**

Adoptive parents may take the same dependency exemption on their income taxes for their adoptive children, and children placed with them for adoption but not yet finalized, as they would for their biological children. The exemption reduces taxable income. The amount of the dependent exemption is adjusted annually to reflect the cost of living and requires a Social Security Number or Adoption Taxpayer Identification Number.

### **ADOPTION LOANS**

#### **National Adoption Foundation**

The National Adoption Foundation has partnered with Prosper.com to provide our supporters with adoption loans in order to receive the financing they need. Prosper is America's first peer-to-peer lending marketplace that has over 1,800,000 members. They connect people looking to borrow money with people who have money to invest. The application process is simple and usually only takes a few minutes. For more information, visit [www.fundyouradoption.org](http://www.fundyouradoption.org).

#### **APFUSA, A Loan Processing Company**

The APFUSA offers loan location programs for Medical, Legal, and Adoption Expenses. To apply, visit <http://apfusa.com>.

#### **ABBA Fund**

The ABBA Fund helps unite families through interest free, covenant loans for adoption. For more information, visit [www.abbafund.org](http://www.abbafund.org).

### **CREATIVE FINANCING**

Adoptive families have financed their adoptions through some or all of the following activities: benefit dinners, online auctions, bake sales, car washes, bowl-a-thons, grandparent or family member financial assistance, using their own or donated frequent flyer miles for travel, negotiating a second home study from the same social worker at a reduced rate, adopting via an agency that offers a sliding scale for fees, and tapping into 401Ks or home equity.

# CHRISTIAN ADOPTION *Consultants*

## **FINANCING OVERVIEW**

### **OTHER**

#### **Military Adoption Reimbursement Program**

The military will reimburse active duty personnel for most one time adoption costs up to \$2000 per child. Travel costs, foreign or domestic, are not covered. There is a maximum of \$5000 in a given year. Reimbursement is made only after the adoption is finalized and only if the adoption was done through a state adoption agency or a non-profit private agency. Eligible personnel should complete form DD2675 (Reimbursement for Adoption Expense). For more information concerning this program contact the adoption exchange association at 800-260-0218 or visit [www.militaryfamily.org/your-benefits/adoption/reimbursement/](http://www.militaryfamily.org/your-benefits/adoption/reimbursement/).

#### **Celebrating Adoption**

A nationwide program where high-end photographers donate their session fee and usually a free 8 X 10 for families who have adopted in the past 12 months. For more information, visit [www.celebratingadoption.org](http://www.celebratingadoption.org).

## **ADOPTION GRANTS**

Christian Adoption Consultants provides clients with a detailed list of grant organizations including their phone number, website and contact information. The list includes over 15 grant organizations as well as a Christian financing and fundraising organizations.

Christian Adoption Consultants clients have raised thousands of dollars for their adoptions and are happy to talk to new clients about their experiences. In addition, our consultants provide individual guidance to each couple based on their needs. Lack of money should never stand in the way of an adoption.



## APPLICATION

WIFE		HUSBAND			
Last Name: _____		Last Name: _____			
First Name: _____		First Name: _____			
Date of Birth: _____	Age: _____	Date of Birth: _____	Age: _____		
Occupation: _____		Occupation: _____			
Race: _____	U.S. Citizen? Y N	Race: _____	U.S. Citizen? Y N		
Cell Phone: _____	Work Phone: _____	Cell Phone: _____	Work Phone: _____		
Highest Grade Level: _____		Highest Grade Level: _____			
Do you have a criminal history? Y or N If yes, please attach explanation		Do you have a criminal history? Y or N If yes, please attach explanation			
FAMILY					
Home Address: _____		City: _____	State: _____ Zip: _____		
Home Phone: _____		Fax: _____			
Email: _____		Date of Marriage: _____	Annual Household Income: _____		
How did you hear about Christian Adoption Consultants? (Circle one) Internet Social Media Friend/Family CAC Client Agency Church/Pastor		Please specify name of referral source: _____			
CHILDREN					
Name: _____	Race: _____	DOB: _____	Biological or Adopted? _____		
Name: _____	Race: _____	DOB: _____	Biological or Adopted? _____		
Name: _____	Race: _____	DOB: _____	Biological or Adopted? _____		
Name: _____	Race: _____	DOB: _____	Biological or Adopted? _____		
Information obtained is kept confidential and needed to provide the correct guidance and support throughout your adoption process.					
Religious Affiliation: _____		Church Name: _____			
Are you a member of your church? Y or N Do you attend church regularly? Y or N		Are you Bi-Lingual? Y or N If, so what language(s) do you speak?			
Is anyone living in your home other than your children? Y or N Do you plan on immunizing your children? Y or N		Have you adopted before? Y or N If so, which agency did you use?			
Have you completed your Home Study? Y or N If so, what agency did you use?					
-- Circle all that apply --		PREFERENCES		-- Circle all that apply --	
Sex: Male Female No Preference Male Preferred Female Preferred		Age: Newborn 0-12 months 1-3 years		# of Children: Single Twins Sibling Group, # of children _____	
Type of Adoption: *Open Closed *Semi-private (*preferred)			Are you open to a Special Needs adoption? Y N Would Consider		
Special Situations: Drug Exposure- Y N Would Consider    History of Mental Illness- Y N Would Consider    Alcohol Exposure- Y N Would Consider					
Ethnicity & Average adoption agency cost: Please circle and/or list all ethnicities that you would consider below: Caucasian African American Hispanic Bi-Racial American Indian Asian All Ethnicities Average Agency Fees range from \$25,000 to \$45,000 depending on birth parent expense, administrative and legal fees, medical expenses, and other various factors.					
*Maximum Amount for Adoption: \$ _____ *These amounts help us advise you and do not include home study, consulting, or travel costs.					
*Current Funds Available: \$ _____					
We prefer to work with the following consultant: _____					Date: _____
Signature: _____			Signature: _____		
*Office Use ONLY* Home Study Agency: _____		Received: _____	Match: _____	Placement: _____	Comments: _____





## CLIENT AGREEMENT AND DISCLOSURES

Lovewell Christian Adoption Services contracts with Christian Adoption Consultants to provide the consulting services listed below only.

### **Consulting Packages and Profile Services**

Consulting Fees are non-refundable, non-transferrable and due up-front when the client agreement is received.

- \$3,630.00  **Consulting, Profile, and Agency Paperwork Preparation Package\*** (includes consulting, family profile service, and agency paperwork preparation service for agencies on CAC's recommended agency list)
- \$3080.00  **Consulting and Agency Paperwork Preparation Package\*** (includes consulting and agency paperwork preparation service for agencies on CAC's recommended agency list)
- \$2,880.00  **Consulting and Profile Package\*** (includes consulting and family profile service)
- \$2,330.00  **Consulting Package Only\***
- \$1,730.00  **Consulting Package Only for Returning Families\*** (only available to former CAC clients)
- \$1,100.00  **Do It Yourself Consulting Packet** (includes confidential adoptive parent packet and five business days of limited consulting services)
- \$800.00  **Family Profile Service Only** (includes creative layout, design, picture selection, and written narrative)
- \$275.00  **Family Profile Update Fee** (only available to former CAC clients, does not include major design change)
- \$125.00  **Expedited Profile Service Add-On**
- \$125.00  **Profile Review Service** (includes feedback, suggestions on layout, design, picture selection, and narrative)
- \$125.00  **Hourly Consultation** (1½ hour consultation applied to total package price if services started within 30 days of first payment)

*\*These packages include services for 18 months. The family may extend services for an additional six (6) months on the same adoption for \$750.00.*

### **SERVICES EXPLANATIONS**

*The top four packages below include information on situations from other agencies/attorneys who have a need for families but are not on our list.*

**Consulting, Profile and Agency Paperwork Preparation Package:** Christian Adoption Consultants LLC (hereinafter, "CAC") agrees to provide clients who select this package with the confidential Adoptive Parent Packet, telephone conference and email support for eighteen (18) months for the purpose of one adoption. This package includes the family profile service outlined below and preparation of application paperwork for the agencies to whom the family chooses to apply. CAC will prepare the paperwork only for the agencies listed on CAC's recommended agency list.\*\*

**Consulting and Agency Paperwork Preparation Package:** CAC agrees to provide clients who select this package with the confidential Adoptive Parent Packet, telephone conference and email support for eighteen (18) months for the purpose of one adoption. This package includes the preparation of application paperwork for the agencies to whom the family chooses to apply. CAC will prepare the paperwork only for the agencies listed on CAC's recommended agency list.\*\*

**Consulting and Profile Package:** CAC agrees to provide clients who select this package with the confidential Adoptive Parent Packet, telephone conference and email support for eighteen (18) months for the purpose of one adoption. This package also includes the Family Profile Service outlined below.

**Consulting Only Package:** CAC agrees to provide clients who select this package with the confidential Adoptive Parent Packet, an initial telephone conference and email support for eighteen (18) months for the purpose of one adoption.

**Do It Yourself Consulting Packet:** CAC agrees to provide clients who select this package with the confidential Adoptive Parent Packet, an initial telephone conference and email support for five (5) business days.

*\*\* One of our agencies has an extensive application with several personal and short-answer questionnaires that are not found in the other agency applications. For families utilizing our paperwork preparation services, we will complete all of the standard questions on the paperwork and clearly mark the areas for you to complete. All other agency applications will be completed in full for you based on your answers to our initial questionnaire.*

**Family Profile Service:** This service includes the layout, creative design, picture selection, and written narrative. Families will receive a pdf copy of the profile and will be responsible for printing copies as well as mailing the profile to the appropriate agencies. Families may pay the extra fee of \$125 to expedite this service.



## CLIENT AGREEMENT AND DISCLOSURES

### SERVICES EXPLANATIONS CONTINUED

**Family Profile Update Service:** This includes a minor update to the written narrative and pictures to document changes in the family since the previous profile. Major design changes or re-organization would be a full Family Profile Service.

**Profile Review Service:** This includes a one-time review of the family's current profile to offer suggestions regarding layout, design, picture selection, and narrative. CAC will not change or update the profile for the family.

### CAC DISCLOSURES

The following disclosures are made by Christian Adoption Consultants, LLC ("CAC"). By submitting your application and client agreement with CAC you are entering into an agreement to receive consulting services regarding your adoption process. CAC does **NOT**:

- a. Market/advertise or have any communication with any expectant/birth mother, expectant/birth father or expectant/birth family
- b. Send your home study, profile or confidential information to any expectant/birth mother, expectant/birth father or expectant/birth family
- c. Guarantee a placement or an adoption of a child(ren)
- d. Facilitate adoptions or act as a licensed adoption agency, attorney or facilitator
- e. Take birth family surrenders/consents or arrange for the placement of a child or have any activity with the placement of a child(ren)
- f. Offer legal or counseling services

CAC is a Christian owned and operated company. CAC desires to assist families during their adoption journey with a high level of compassion and customer service while abiding by all applicable local/state/federal laws; however, CAC is not liable for changes to state laws or regulations preventing payment for consulting services.

As a Christian owned and operated company, CAC embraces the utmost Biblical code of ethics in all business transactions. CAC desires to serve clients and associates with a paramount of admiration, honesty, integrity and respect. CAC believes that the best home for a child is a husband/wife active and practicing their Christian faith.

### CAC ACKNOWLEDGEMENTS

_____ (Initials)	By signing this Agreement we acknowledge that we are active and practicing Christians.
_____ (Initials)	I/We understand the Explanation and Disclosures above and that CAC is operating as an adoption guidance, education and consulting service, and in no way, claims to be a licensed adoption placement agency, attorney or facilitator. Also that CAC does not work directly with expectant/birth mothers but licensed agencies and adoption attorneys. CAC cannot guarantee any specific placement or situation. The expectant/birth mother, in most cases, selects the family from a choice of profiles.
_____ (Initials)	I/We understand any proposed adoption poses risks to a prospective adoptive parent. CAC is only responsible for services rendered and is not responsible for placement of a child. I/We understand that the expectant/birth mother could at any time change her mind and decide to parent. I/We understand that local, state or federal laws and agency policies and procedures can change at any time and that CAC is not liable for these changes but will do all possible to accommodate changes in regulatory practices and agency policies/rules and fees.
_____ (Initials)	I/We agree that I/we assumes all responsibility for the outcome of the adoption process. CAC provides adoption guidance and advice only. CAC cannot be held liable for the actions or negligence of adoption agencies, attorneys, and/or adoption professionals. CAC cannot be held liable for a failed match or disrupted placement for any reason.
_____ (Initials)	I/We certify that by signing this agreement, we intend to pursue a domestic adoption. I/We understand that we will be honest about our preferences and will consider situations which match these preferences. I/We agree that if we are unable to consider situations due to life circumstances, we will communicate this information expediently to our consultant and request our Client Agreement be put on hold.
_____ (Initials)	(Couples Only) We understand and agree that we will not request information regarding potential situations and other CAC services be withheld from our spouse. Any communication with CAC by one spouse will not be considered privileged or confidential as to the other spouse.



## CLIENT AGREEMENT AND DISCLOSURES

### CAC ACKNOWLEDGEMENTS CONTINUED

_____ (Initials)	I/We agree that all the information obtained from CAC is a paid service and confidential only to paying clients and can be used only for the sole purpose of my/our personal adoption. <b>I/We agree understand that all CAC fees are non-refundable and non-transferrable.</b> I/We understand that we will remain with the same consultant throughout the Client Agreement to provide continuity of services unless the consultant leaves CAC in which case we will be transferred to a capable consultant to complete services.
_____ (Initials)	I/We understand this Client Agreement is in effect for 18 months from the date signed. I/We further understand that CAC agrees to provide services until placement for one adoption or for 18 months, whichever occurs first.
_____ (Initials)	I/We agree that if any major circumstances change in our family such as divorce, pregnancy, criminal history status, significant loss of income, change of residence, etc., I/we will let our consultant know as soon as possible. I/We understand that in the event of a divorce, no refund will be provided and our Client Agreement will be canceled. I/We understand that our fees will not be refunded if we receive an unfavorable home study.
_____ (Initials)	I/We understand that if we need to put our Client Agreement on hold, the on-hold period will last for 18 months from the time we requested to be put on hold. At the end of that time, we can either continue working with CAC or close our Client Agreement. We understand that we can put our process on-hold one time during our Agreement period.
_____ (Initials)	I/We ____ DO or ____ DO NOT give permission for CAC to display photos or share quotes, pictures, stories, experiences, etc. provided by us to CAC for marketing purposes. I/We understand that CAC will only use our personal client information and preferences for the purposes of guidance and education in regards to the adoption.

By signing this agreement you are stating you are agreeing to all of the above and providing permission for Lovewell to process payment to receive consulting services from CAC.

Signature	Printed Name	Date
Signature	Printed Name	Date
LOVEWELL Authorized Signature	Printed Name	Date
CAC Authorized Signature	Printed Name	Date

### Payment Information

<b>Total: \$</b>	Credit Card Information:
<b>Payment Type:</b>	Card #: _____ <input type="checkbox"/> Debit Card (note: some debit cards have limits)
<input type="checkbox"/> Check # _____ (Returned Check Fee: \$47)	Name as it appears on card: _____ Expiration Date: _____
<input type="checkbox"/> Visa or MasterCard	Billing address (if different from home): _____