

# CHRISTIAN ADOPTION *Consultants*

## INTRODUCTION LETTER

Dear Adoptive Parent,

Thank you so much for your adoption inquiry. We hope that the following will help answer some of your questions and give you an overview of our services. Our goal is to educate and support you through the entire adoption process and help you adopt quickly and safely.

We know firsthand that adoption can be confusing and overwhelming. During the adoption of our daughter, McKenna, we realized how important wise advice and guidance was. Because we were educated and informed, we adopted in less than 6 months and saved thousands of dollars.

In order to make your adoption experience as wonderful as ours was, we have established a team of adoption professionals, consultants and social workers to assist you. Strong relationships have been built with reputable, licensed agencies and private attorneys to give you more opportunities and selection of adoption situations. 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 entire adoption process, guiding you every step of the way.
- **Home Study Guidance and Agency Referral** – Each adoptive family is required to complete an adoption home study. This process usually takes 6 to 8 week after paperwork is received by your social worker. The licensed social worker assigned to meet with the prospective family will determine their readiness to become adoptive parents. This can be an intimidating and stressful experience. Our goal is to relieve some of the anxiety by connecting clients with a quality, trustworthy social worker or home study agency in their local area. The home study usually consists of the following: A meeting with the husband and wife together, a meeting with the husband and wife individually, and a visit to the prospective adoptive parent's home. **We will prepare you for the home study process and educate you on the paperwork needed so you know what to expect.**
- **Agency Match and Placement** – We help you adopt quickly by networking with numerous licensed agencies that meet your specific requirements. This not only ensures you a faster adoption, but saves you money. Some of our agencies will waive the upfront application fee to our clients.
- **Family Profile and Dear Birth Mother Letter** – This service includes professional picture selection and custom design.
- **Financial Education** – Our financial packet includes information on the Federal Tax Credit, Dependency Exemption, Pending Adoption Tax ID number, 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, average adoption costs, and how to lower agency fees.
- **Education on Birth Mother Warning Signs and Birth Father Situations** – We help our clients reduce the risk associated with adoption by matching with specific birth parents and steering clear of birth parents that exhibit common warning signs. Our agencies disclose a full social and medical history for the birth parents and frequently test for drugs and alcohol exposure.
- **Travel Advice and Tips** – Our travel advice and tips include airline and hotel discounts and a packing list for baby.
- **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.

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As you can see, we have tried to cover every aspect of your adoption experience to ensure that you have a pleasant, stress-free adoption. Providing a high level of integrity and customer service is crucial for our business. We are committed to limiting our unmatched families so that we can provide each couple with the attention they need and deserve to complete their adoption in a timely manner. We feel that each couple deserves personal attention and support.

We typically work 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. The birth mother usually signs consent within 24-48 hours after birth and she can not 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.

We require family profiles for our couples. We offer a service to professionally write and design your family profile. This is a benefit to our couples and enables us to utilize the knowledge that we have acquired to help couples match in a much shorter time frame. We offer several profile packages and options to customize.

Thank you again for your interest in Christian Adoption Consultants. We pray that God will answer your prayers and provide a child for you in the near future. We look forward to working with you soon.

Sincerely,

Amy Young  
Owner, Christian Adoption Consultants  
[www.ChristianAdoptionConsultants.com](http://www.ChristianAdoptionConsultants.com)  
1-888-833-1114

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## 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.

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**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.

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## PAPERWORK CHECKLIST

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

- Submit Application, Client Agreement, and payment
- Completion of Family Profile & Home Study
- Contact is made with Adoption Agencies/Attorneys (through delivery of agency application, home study & family profile)
- Family Profiles are Presented (to potential situations that match adoptive couples preferences)
- Match with Situation (birth parents or waiting child) (during this step you will receive a social/medial history of the birthmother and/or child and agency contract)
- Placement of Child (with temporary custody), Post placement visits (with home study agency) and Finalization

CLIENT	CONSULTANT
<b>Profile</b>	
<input type="checkbox"/> Submit Pictures and Completed Profile Questionnaire	<input type="checkbox"/> Create Profile, Prepare Copies, and Send to Client
<b>Home Study</b>	
<input type="checkbox"/> Make Contact, Start & Complete Home Study <input type="checkbox"/> Send CAC a <b>copy</b> of completed Home Study including: Copy of supporting documents(reference letters, background checks, physical reports, etc)	<input type="checkbox"/> Give Client Home Study referral, guidance and advice <input type="checkbox"/> File Client's Home Study
<b>Contact with Agencies</b>	
<input type="checkbox"/> Request Applications from Suggested Agencies <input type="checkbox"/> Ship Applications, Family Profiles and Home Study copies to agencies (don't forget to keep a copy of your applications) <input type="checkbox"/> Regularly check Agencies websites for available situations and follow-up with Agencies on situations that interest you	<input type="checkbox"/> Network with Agencies/Attorneys, contact client and/or agency on situations that match clients preferences <input type="checkbox"/> Assist client in evaluating potential adoption situations for risk factors
<b>Match</b>	
<input type="checkbox"/> Review Social and Medical History <input type="checkbox"/> Make contact with agency (Social Worker) <input type="checkbox"/> Possible phone conference with 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 & work with agency	<input type="checkbox"/> Advise client and give overview including agency contact information and next steps <input type="checkbox"/> Review client contract and advise <input type="checkbox"/> Advise client on contract terms and fees <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 placed <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 Visit with Home Study agency <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 SS number	<input type="checkbox"/> Maintain contact with client <input type="checkbox"/> Be available for questions or guidance <input type="checkbox"/> Request pictures of baby <input type="checkbox"/> Refer Attorney for finalization (if needed) <input type="checkbox"/> Rejoice in another successful adoption!

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## ADOPTION COSTS

Christian Adoption Consultants charge a counseling fee to educate and direct couples through the process of adoption. Part of the education includes common adoption costs, such as agency fees, which are paid directly to the adoption agency. Christian Adoption Consultants also provides financial guidance, fundraising and financing options to make adoption affordable. The information below is provided to give couples a realistic view of the typical costs involved in adoption.

### **Average Adoption Costs**

Adoption costs vary on each individual situation, but in most cases there are general ranges that agencies adoption fees fall within. We believe that every child, regardless of ethnicity, is a gift from God. Agencies have to lower fees on certain children because they are harder to place based on their ethnic background. Typically, couples that are adopting in the US are primarily Caucasian and they request Caucasian children. There are twice as many Caucasian couples trying to adopt as any other ethnicity. Therefore the demand is greater for Caucasian children. There is a great need for couples open to African American or Bi-Racial children. Again, we feel that every child is valuable and a precious gift from God.

Caucasian	African American	Hispanic	Bi-Racial	American Indian	Asian
\$30-\$45K	\$24-\$30K	\$30-\$42K	\$26-\$32K	\$30-\$45K	\$30-\$45K

### **Agency Fees**

Typical agency fees include the following expenses:

- Application fee due upfront, prior to match
- Birth mother's living expenses (this could include rent, utilities, basic toiletries, maternity clothes, travel expenses, groceries, and basic linens)
- Social service fees (birth mother's counseling, transporting the birth mother, etc.)
- Birth mother's medical expenses (this is not required in cases where the birth mother is covered by Medicaid)
- The baby's medical expenses (consult your health insurance company- many plans cover adopted children from birth) \*make sure to acquire your temporary custody order from the agency
- Legal fees
- Administration and advertising fees
- Interstate compact fees
- Finalization fees (in most cases- check with your agency to find out if finalization is included)

You will receive a written estimate of fees from your agency at time of contract and a complete fee discloser at finalization.

### **Additional Fees**

Additional fees to be considered include:

- Travel expenses  
You should plan on an approximate stay, in the state, for 7-10 days for the Interstate Compact paperwork to be approved. This will allow you to cross state lines to travel home. The approximate stay may be longer if the child is born over a weekend.
- Home Study fees 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.
- Finalization (if not included in agency fee)  
Make sure to check with the agency, in regards to finalization and post placement visits. You will need to know if they will finalize your adoption, and how many post placement visits are required. If the agency does not finalize for you, you will need to finalize in your home state. Attorney fees for finalization can range from \$750 - \$3,000.

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## **FINANCING OVERVIEW**

### **Tax Credit and Exemptions**

#### **Adoption Tax Credit**

The Adoption Tax Credit grants adoptive families a non-refundable income tax credit of approximately \$13,000 to cover adoption expenses. The Adoption Tax Credit is a permanent credit in the tax code. For more information about the changes to the Adoption Tax Credit (including the specific amount for each year), please check with your accountant.

#### **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**

This organization has established a \$9 million revolving bank loan to provide unsecured loans to adoptive families. Your payments and interest then help other adoptive parents. NAF also offers fixed-rate MBNA Home Equity Loans. Both loan programs are financed through MBNA. The foundation has a limited program to provide grants in the \$2500 range to assist families with adoption costs. You can call the foundation to request that an application packet be sent to you. For grant information, call 800-258-4207 or visit [www.nafadopt.org](http://www.nafadopt.org). They also provide secured and unsecured loans for adoption related costs. For loan information through the National Adoption Foundation, call MBNA bank at 800-626-2760 (unsecured loans) or 800-841-1982 (secured loans) or visit [www.nafadopt.org](http://www.nafadopt.org).

#### **MBNA**

This organization offers unsecured loans specifically designed for adoptive parents. MBNA Gold Option Adoption Loan offers a loan for adoption with competitive interest rates, up to \$20,000. For more information, contact a representative at 800-626-2760. MBNA Adoption Foundation Credit Card offers a credit card with a fixed competitive interest rate, up to \$20,000. If you are interested in more information, please call 800-932-2775 code AF2R or visit [www.credit-card-applications-center.com](http://www.credit-card-applications-center.com). The Credit Card Application Center helps you easily compare different credit cards.

#### **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).

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## **FINANCING OVERVIEW**

### **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.

### **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 DD2673 (Reimbursement for Adoption Expense). For more information concerning this program contact the adoption exchange association at 800-260-0218 or visit [www.nmfa.org](http://www.nmfa.org) and search adoption benefits.

#### **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) .

#### **Christian Advocates for Adoption, Inc. (CAFA)**

This organization works with Christian couples. They start with a home study and application that is reviewed by CAFA board members. Then they send funding packets to clients who contact friends, family and acquaintances requesting help with the costs of the pending adoption. As a 501 (c) 3 ministry donations to CAFA are tax deductible. Money is then distributed to our clients for use in paying for the adoption. For more information, visit [www.cafadopt.org](http://www.cafadopt.org) or call 616-669-0655.

### **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 organization.

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, Christian Adoption Consultants provide individual guidance to each couple based on their needs. Lack of money should never stand in the way of an adoption.



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## APPLICATION

WIFE		HUSBAND	
Last Name:	First Name:	Last Name:	First Name:
Age:		Age:	
Occupation:		Occupation:	
Highest Grade Level:		Highest Grade Level:	
Work Phone:		Work Phone:	
Cell Phone:		Cell Phone:	
Do you have a criminal history? Y or N If yes, please explain:		Do you have a criminal history? Y or N If yes, please explain:	
FAMILY			
Home Address:		City:	State: Zip:
Home Phone:		Fax:	
Email:		Years of Marriage:	Annual Household Income:
Alternate Contact's Name:		Phone Number(s):	
CHILDREN			
Child's Name:		Age:	Biological or Adopted?
Child's Name:		Age:	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?		How did you hear about Christian Adoption Consultants? Referral Seminar Internet Other:	
PREFERENCES			
-- Circle all that apply --			
Sex: Male Female No Preference	Age: Newborn 0-12 months 1-3 years	# of Children: Single Birth Twins Sibling Group	
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 Other Ethnicities: Average Agency Fees range from \$25,000 to \$40,000 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:

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## CLIENT AGREEMENT

### Consulting and Profile Packages

- \$3,430.00  **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)
- \$2,680.00  **Consulting and Profile Package** (includes consulting and family profile service)
- \$2,130.00  **Consulting Package Only**
- \$1,430.00  **Consulting Package for Returning Families** (only available to former CAC clients)
- \$1,100.00  **Do It Yourself - Consulting Packet** (includes adoptive parent packet with agency list with passwords and financing adoption grant info)
- \$800.00  **Family Profile Service Only** (includes creative layout, design, picture selection, and written narrative)
- \$125.00  **Expedited Profile Service Add-On**
- \$100.00  **Profile Review Service** (includes feedback, suggestions on layout, design, picture selection, and narrative)
- \$100.00  **Adoption Consultation** (1½ hour phone or face-to-face consultation only) applied to total package price if services are started within 30 days

I/We understand that Christian Adoption Consultants LLC (referred to as CAC) is operating as an adoption guidance, education and consulting service, and in no way, claims to be an adoption placement agency, attorney or facilitator. I/We also understand that CAC does not work directly with birth mothers but licensed agencies and adoption attorneys. CAC can not guarantee any specific placement or situation. The birth mother, in most cases, selects the family from a choice of profiles. Adoption is a risk. CAC is only responsible for services rendered and is not responsible for placement of a child. I/We understand that the birth mother could at any time change her mind and decide to parent. I/We also understand that information in regards to adoption is time sensitive and CAC can not be held liable for changes to adoption laws and/or agency policy/rules and fees.

CAC agrees to provide clients that select a consulting package (with the exception of clients that choose the "Do It Yourself" Consulting Package) a follow-up phone conference and email support until a successful match (signed contract with a specific adoption situation). The client assumes all responsibility for the outcome of the adoption process. CAC provides adoption guidance and advice only and cannot be held liable for the actions of an adoption agency, attorney, and/or adoption professional. CAC also cannot be held liable for negligence on the behalf of an adoption agency, attorney, and/or adoption professional. CAC cannot be held liable for a failed match or disrupted placement for any reason.

CAC Fees are non-refundable and due up-front, when client agreement is received. Personal client information and preferences are used for the purposes of guidance in regards to the adoption, home study and/or agency recommendations.

The Family Profile Service (if chosen) will include: layout, creative design, picture selection, and written narrative. I/We will receive a pdf copy of the profile and will be responsible for creating copies. I/We will be responsible for mailing the copied profiles to the appropriate agencies. I/We will supply CAC with pictures via CD and information necessary to complete my profile. I/We also understand that it may be necessary for my pictures to be altered or modified. I/We understand it is my responsibility to make copies of my pictures and supply CAC with a CD of pictures. I/We also understand that I/We cannot ask CAC to make changes to the profile once it is complete. I/We understand that the cost of printing the profile is an additional expense that can be through the consultant's printer or through a printer of my own choosing.

\_\_\_\_\_ (Initial) I/We agree that all the information that I/we obtain 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 and CAC Fees are non-refundable.

\_\_\_\_\_ (Initial) I/We give permission for CAC to display photos of the baby and family sent to CAC by me/us. I/We also agree to allow CAC to use my/our quotes, pictures, story, experience, etc. for marketing purposes.

### Payment

<b>Total: \$</b>	<b>Credit Card Information:</b>	
<b>Payment Type:</b>	Card #: <input type="checkbox"/> Debit Card	Expiration Date:
<input type="checkbox"/> Cash <input type="checkbox"/> Check # <span style="float: right;">Returned Check Fee: \$47.00</span> <input type="checkbox"/> Visa or MasterCard	Name as it appears on card:	Billing Address (if different from home):
<b>Client Signature:</b>	<b>Printed Name:</b>	<b>Date:</b>
<b>Client Signature:</b>	<b>Printed Name:</b>	<b>Date:</b>
<b>CAC Authorized Signature:</b>	<b>Printed Name:</b>	<b>Date:</b>