CLIENT BILL OF RIGHTS

Navicore Solutions pledges that our clients have the right to:

- Prompt, confidential and thorough counseling sessions conducted by certified counselors who will help determine the best solution for each individual client's situation
- Accurate information about Navicore Solutions and our services
- Treatment with the utmost dignity and respect
- Participate fully in a comprehensive assessment of their financial situation; including the receipt of a written action plan based on the information discussed
- Have any questions or concerns answered in a timely and courteous manner
- To discontinue their relationship with Navicore Solutions, at any time, without penalty
- Timely correction of any errors or mistakes made by Navicore Solutions or any of its agents
- Monthly statements of funds received and disbursed on their behalf

If you feel that Navicore Solutions has not upheld the information contained within the Client Bill of Rights, please direct your concerns to

Christopher Greene / Quality Assurance Manager PO Box 5012 Freehold, NJ 07728-5012