

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In re:

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Credit Counseling in the Southern
District of Texas

*

Misc. Case No. MC-07-301

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**SECOND AFFIDAVIT OF IVAN L. HAND, JR. ON BEHALF OF
MONEY MANAGEMENT INTERNATIONAL, INC.**

I, Ivan L. Hand, Jr., having been duly sworn, do hereby depose and say:

1. My name is Ivan L. Hand, Jr. I am over eighteen (18) years of age and competent to testify on the following matters based on my personal knowledge and a review of the business books and records of Money Management International, Inc. ("MMI").

2. I am the President and Chief Executive Officer of MMI.

3. This Affidavit is submitted to the Executive Office for United States Trustees in connection with the Order signed on March 1, 2007, in the above-captioned case.

4. As stated in my prior affidavit filed on March 1, 2007, a review of MMI's records demonstrates that MMI has knowingly hired many individuals who have been debtors in bankruptcy. In connection with this proceeding, MMI staff members have reviewed a sampling of files for a portion of the current workforce. That review of records showed that, among the sample of current employees, thirty-three employees had, at the time of their hire, a record of having been a debtor in bankruptcy. Twenty-two of those thirty-three were hired as, and are still employed by MMI as, financial counselors, with one of the twenty-two having been promoted to a manager of financial counselors since the date of hire. Additionally, two people were hired as, and are still employed by MMI as, supervisors of financial counselors. The records review also revealed other employees who were hired as a financial counselor or supervisor of financial


counselors that had a record of bankruptcy at the time of hire, but are no longer current employees. Thus, MMI has hired -- as credit counselors or as supervisors or managers of the same -- at least twenty-four persons who have been in bankruptcy. MMI intends to continue the practice of hiring qualified persons as credit counselors, including qualified persons who have been in bankruptcy.

5. As clearly demonstrated by the information above, MMI has not discriminated in hiring against individuals who have been debtors in bankruptcy. As stated in my prior affidavit filed on March 1, 2007, it is MMI's policy to not discriminate on any basis protected by federal law or other law, including status as a debtor in bankruptcy. It is the intent of MMI to continue to adhere to this policy and the law in that regard.

I HEREBY SWEAR OR AFFIRM, UNDER THE PENALTY OF PERJURY, THAT THE FOREGOING IS TRUE AND CORRECT.

MONEY MANAGEMENT INTERNATIONAL, INC.

Dated: March 7, 2007.

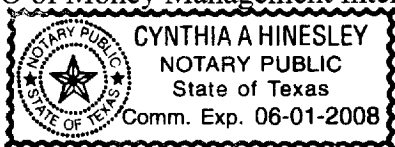


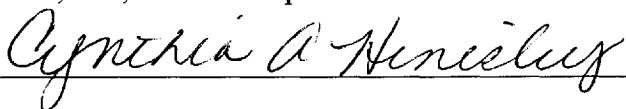
By: Ivan L. Hand, Jr.
Title: President and CEO

State of Texas

County of Harris

This instrument was acknowledged before me on March 7, 2007 by Ivan L. Hand, Jr., President and CEO of Money Management International, Inc., a Texas corporation.





Cynthia A. Hinesley, Notary Public in the State of Texas

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In re:)
)
Credit Counseling in the Southern) Misc. Case No. MC-07-301
District of Texas)
)
)

**THIRD AFFIDAVIT OF IVAN L. HAND, JR. ON BEHALF OF
MONEY MANAGEMENT INTERNATIONAL, INC.**

I, Ivan L. Hand, Jr., having been duly sworn, do hereby depose and say:

1. My name is Ivan L. Hand, Jr. I am over eighteen (18) years of age and competent to testify on the following matters based on my personal knowledge and a review of the business books and records of Money Management International, Inc. ("MMI").

2. I am the President and Chief Executive Officer of MMI.

3. This Third Affidavit is submitted to the Executive Office for United States Trustees in connection with the Order signed on March 8, 2007, in the above-captioned case.

4. To provide the clarification requested by the Court in its Order of March 8, there is no distinction between MMI's use of the terms "financial counselors" and "credit counselors", nor was there any such distinction in my use of the term "financial counselors" in my Affidavits of March 1 and March 8, 2007.

5. The duties performed by MMI's "financial counselors" include pre-filing bankruptcy counseling.

6. The term "credit counselors" was typically used in the past when credit counseling agencies only provided credit and debt counseling. Today, MMI's counselors also are responsible for providing housing counseling, bankruptcy counseling, support for debt management plans, as well as credit and debt counseling; and therefore, the more appropriate terminology for the job function is "financial counseling", as opposed to simply "credit counseling".

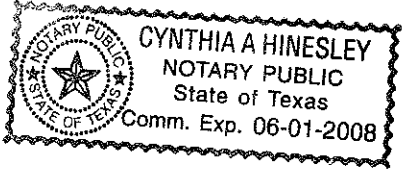
I HEREBY SWEAR OR AFFIRM, UNDER THE PENALTY OR PERJURY, THAT THE FOREGOING IS TRUE AND CORRECT.

MONEY MANAGEMENT INTERNATIONAL, INC.

Dated: March 9, 2007. Ivan L. Hand, Jr.
By: Ivan L. Hand, Jr.
Title: President and CEO

County of Harris

This instrument was acknowledged before me on March 9, 2007 by Ivan L. Hand, Jr., President and CEO of Money Management International, Inc., a Texas corporation.



Cynthia A. Hinesley
_____, Notary Public in the State of Texas