The Adoption Exchange

MAKING CONNECTIONS

A Guide to Adoption
Welcome,

Thank you for contacting us about adoption.

The Adoption Exchange believes every child deserves a family...therefore, we are the connection between children who wait in foster care and families who adopt. We provide expertise and support before, during and after the adoption process. We are a recruitment, referral, training and advocacy organization.

These children are generally school-aged, members of a sibling group, children of color, and/or children with physical, mental/cognitive and emotional delays. Most of them bear the emotional and behavioral scars of abuse and neglect. The Adoption Exchange is NOT an adoption agency so does not have custody of the children, does not conduct family assessments (home studies) for families and does not make placement decisions.

If you are new to the adoption process, we encourage you to attend orientation meetings about adoption and to contact public and private agencies as well as adoptive parent groups in your area. We also suggest that you read about adoption and how grief and loss, as well as abuse and neglect, can affect children’s behaviors. Your library, bookstore or adoptive parent group should have booklists and materials available. A great deal of information about adoption is also available on the Internet. Adoption information seminars are scheduled regularly in some areas. Call our office for more information about orientation seminars, training schedules and other adoption-related information.

The following information is intended to get you started on your journey toward adoption. Specific guidelines, policies and procedures will differ from state to state, and even sometimes from county to county. We wish you well in your search for a child to adopt.

The Adoption Exchange Staff
Steps to Adoption

The information described below is general. The process varies from state to state. For more specific information please go to our website www.adoptex.org or call The Adoption Exchange. We can give you the name and telephone number of your state’s Adoption Specialist, as well as state specific websites to visit.

A. Read. Check out our website for a lot of great information about adoption. Other recommended adoption information websites are listed at the back of this booklet. Books about adoption are available at your local libraries, bookstores, and The Adoption Exchange.

B. Join an Adoptive Parents Group. Many adoptive parent groups welcome parents who are waiting to adopt. Other adoptive parents can answer many of your questions from first-hand experience.

C. Decide What Kind of Adoption You Want to Pursue. Your options include infant, waiting child, international, open, closed, private agency, and public agency. You will want to gather more information to help you decide what type of child you feel you can best parent, how much information you want to exchange with an infant’s birth family, whether you prefer to work with a public or private agency or if you want to adopt a child from another country.

D. Select an Agency. Interview agencies to find the right fit for you. See Choosing an Adoption Agency for a list of questions to ask. We encourage you to attend orientation meetings offered by public and private agencies in your area. Although you must ultimately select one agency to work with, you are free to gather information from as many agencies as are available, even if you don’t live in that agency’s region. If you live in a rural area, you may have to make yourself available to travel to the nearest metropolitan area to get the adoption services you need.

County and state departments of social services place children who have been in foster care due to abuse and neglect and cannot return to their birth families. To adopt a child from abroad, you must work with an agency that is specifically licensed to conduct international adoptions. To adopt a healthy infant you will need to work with a private child placement agency.
Attend Orientation and Information Classes. Most public and private agencies require you to attend a series of classes to learn about the adoption process and emotional and behavioral issues that adopted children may experience. In many cases, you must complete these classes before the agency will begin the family assessment process.

Complete the Family Assessment Process. The family assessment (also called an adoption study or homestudy) varies by agency and by type of adoption. It should be an educational and self-evaluation process as well as a way for the social worker to get to know you and your family and help you determine what child would best fit into your home.

The family assessment will include some or all of the following:
- Autobiographies written by each parent;
- A visit to your home;
- Medical reports from your physician;
- Proof of employment/ability to financially support a child;
- Checks for any criminal record, including the state child abuse registry;
- References from friends and associates;
- Participation in adoptive parent training classes;
- A family picture book or video to present to the birth mother, waiting child, or overseas agency.

Interviews with your social worker are likely to touch on the following topics: why you want to adopt; your hopes and expectations for your child; your readiness to parent; your family’s values, strengths and weaknesses; how your family handles crises and changes; and where you will get support or professional help if you need it.

Child Search. Once your family assessment is completed, your social worker should be considering your family for a child/ren. After being selected, you will be given extensive information about the child so that you can decide if this child is a good fit for your family. Some social workers, both with public and private agencies, may encourage you to be involved in the search for a child. Always let your social worker know what you are doing to help identify a child.

1. You may look at photo listing books of waiting children; watch for waiting child features in newspapers, adoption newsletters, social media and magazines; watch television features about waiting children. (e.g., “Wednesday’s Child”); and access websites on the internet (e.g., www.adoptex.org, www.AdoptUSKids.org).

2. You may register with regional or national exchanges, which may assist you in your search.
While You Wait. … is one of the most challenging aspects of the adoption process. Waiting happens:

- after the voicemail you left an agency to ask about adoption
- while you are waiting to attend an orientation
- after you submitted your application until training classes begin
- until your homestudy begins
- after your homestudy is approved
- while you are waiting for a placement
- after you have a child placed in your home

…. and finishes at finalization!

Waiting can be frustrating, lonely, and disempowering. Although you must make many decisions (when is the right time to build our family through adoption, can we handle this, can we afford it, what age/gender of child do we want, shall I quit my job, and so on) throughout this time, mostly it feels as if this very important part of your life is not in your own hands.

During this difficult time we encourage you to use the time to learn as much as you can.

Some ideas you might consider are:

- Read, read, read any or all of the books that have been recommended by our staff
- Visit your school district and introduce yourself; learn about the types of services that may be available to your child with special needs
- Check out local mental health providers, both public and private, who have experience and expertise working with adoptive families
- Learn about pre/post adoptive parent support groups; it can be especially helpful getting to know those who are on the same journey
- Identify pediatricians in your area who are sensitive to adoption-related issues and/or have a specialty in certain diagnoses
- Begin to line up your support network (child care, respite care providers, therapist, pediatrician, support group and other adoptive parents)
- Consider becoming a respite care provider for another adoptive or foster family (contact your local department of social services)
- Attend adoption-related classes or seminars in your area
- Watch these online videos:
  1. *Multiple Transitions: A Young Child's Point of View on Foster Care and Adoption*
     Michael Trout The Infant-Parent Institute
  2. *Struggle for Identity: Issues in Transracial Adoption*
     NY State Coalition
3. **First Person Plural**  
The Independent Television Service & National Asian American Telecommunications Association

4. **The Adoption Trilogy**  
Jean Strauss

- Access online supports for waiting adoptive parents through groups and blogs; there are many to choose from
- View this comprehensive website -- Child Welfare Information Gateway, which previously received a Forbes’ Best award
- Have fun! Attend an adoption party or a Heart Gallery exhibit, volunteer at your local Adoption Exchange office or another organization that serves children in your city
- Know that the child who eventually joins your home will be more than worth waiting for!

**Pre-placement.** During this time you may visit with the birth family of the infant you plan to adopt, you may have several visits of increasing length with your child from foster care, or begin making travel plans to bring home the child you plan to adopt internationally.

**Placement.** Your child finally comes home!

**Post-placement.** Your agency, social worker, parent group and professional counselors can help your family during this often challenging time. The social worker will be required to visit with you, provide support and assistance, and make reports to the court to be sure the placement is progressing well before finalizing the adoption. During this period, you will need to file a petition to adopt with the court.

**Finalization.** Your social worker or lawyer will usually go to court with you to make the child you are adopting a legal member of your family. Most infant adoptions are finalized six months after placement. Waiting child adoptions are usually finalized a year after placement in order to give the child and family sufficient time to adjust and be sure that the family can successfully meet the child’s needs.

**Post-Legal Period.** Adoption is a lifelong process for the child and the adoptive family. Do not hesitate to contact your agency and social worker for help, support, referrals and to share successes.
“Adoption is a special kind of LOVE that is shared not by people who are related by blood but by people who are related by love.”

-seventh grade girl
Choosing an Adoption Agency

When you are considering adoption, the wide variety of options can seem overwhelming. You will have numerous choices to make, so information is the key ingredient.

1. Talk to others. Members of adoptive parent groups are full of information about adoption and can often tell you about specific agencies in your area that work well with adoptive families.

2. Attend agency orientation meetings.

3. Interview public and private agencies. Your state’s adoption consultant within the department of human services should be able to send you a list of licensed adoption agencies.

The following questions may help you determine with whom you wish to work.

- **Is the agency a non-profit or a for-profit corporation?** How does the agency allocate its money?

- **What types of adoption does the agency conduct?** Infant adoptions, adoptions of children from foster care, adoptions of children from other countries? Agencies that conduct more than one of these types of adoption or place children from different countries will refer to their different “programs”.

- **How many children did the agency place last year?** How many were placed from the specific program you’re interested in?

- **What are the agency’s general requirements** about the characteristics of the parents they work with (age of adoptive parents, single or non-traditional families, marital history, length of marriage, religious affiliation, fertility restrictions, number of children already in the family)? Do these requirements vary depending on the type of adoption? Requirements for adopting an infant are generally more restrictive than those for adopting a child from foster care.

- **How much will it cost to complete an adoption?** Are there sliding fee scales? When will payments be required? (We recommend that you pay for services as you receive them, rather than paying the total cost up front.) Adoptions of waiting children through public social services agencies are often free. If fees are
charged, they may be reimbursed when a child from that agency is placed with you. In addition there currently is a federal tax credit available. Agency fees for private infant adoptions range from $5,000 - $40,000. International adoption agency fees are generally in the same range. Be sure to ask for a fee schedule so you know before you begin exactly what costs are covered in the adoption fee and what costs may be added on later, such as legal fees, the birth mother’s and/or infant’s medical expenses, expenses for travel to visit a waiting child in another state or to bring a child home from another country. (Further information about financial reimbursements and adoption subsidies can be found on the “Adoption Subsidies” page.)

• **How long will it take to complete an adoption?** Each adoption is unique. However, ask about the average length of time families wait between applying to adopt and beginning the family assessment. Ask how long of a wait to expect between completion of the assessment and having a child placed in your home.

• **What steps are required in the process?** Although each agency’s procedures vary and there are different requirements for infant, waiting child, and international adoption, you can expect to complete some or all of the following:
  1. Initial interview,
  2. Application form,
  3. Adoption preparation classes,
  4. Family assessment (also called adoption homestudy).

• **At what point does the agency notify prospective parents of their approval for placement?** Can you see a copy of your family assessment/homestudy? If you are not approved, can you find out why? Does the agency have a grievance process?

• **What steps will the agency take to help identify the right child for your family?** What can or must you do to help find a child?

• **Does the agency conduct home studies for both in-state and out-of-state children?** Most public agencies placing children from foster care are primarily concerned about placing the children in their custody. As an adoptive family, they see you as a resource for their children. You need to ask them at what point in time they will consider helping you adopt a child from another county or state if they have not placed a child in your home. Verify this with your state regulations. Most private agencies that help families adopt waiting children will help you adopt from your state or another state. Most private agencies placing newborns will be facilitating a match between you and one of the birth mothers they are working with.

• **In an infant adoption, do the birth parents select the adoptive parents for their child?** Are the birth parents and adoptive parents able to decide how much communication they want before and after the child is placed? Who determines how open the adoption will be?
• Does the agency have a website or photos and profiles of waiting children in their state and from other states or exchanges that you can look at?

• Is an adoption subsidy available to help cover the costs of the child’s medical or emotional needs? Do not finalize an adoption of a child from foster care until you have a subsidy agreement in writing from the child’s agency!

• In an international adoption, once a family accepts a child, how long will it be before the child can travel to the US? Is the adopting family required to travel to bring the child home? How long will one or both parents need to stay in the child’s country?

• In international adoptions, is the agency or attorney licensed or Hague-accredited to conduct international adoptions? Do they work with foreign agencies that are licensed or accredited in their own countries?

• What happens if prospective parents don't feel they can accept the child the agency has offered them?

• What kind of support services does the agency offer before, during and after placement of the child? What services are offered to the adoptive family; to the birth parents? Does the agency offer counseling or support groups? Are services available after the adoption is finalized?

• What if the adoption doesn’t work out? Will you be considered for another child?

• Is it possible to talk to families who have adopted through the agency or through the specific program you’re interested in? Most agencies will give you names of families who were happy with their adoption experience. Most states maintain complaint files for licensed agencies at their department of human services licensing office. Again, parent support groups are often excellent resources for evaluations of local agencies.

Choose your agency on the basis of their programs and your feelings of comfort and trust in them. After your choice is made, get to know your agency! Get on their newsletter mailing list if they have one and try to attend some of their functions such as picnics, fundraisers, and classes. Get to know the staff and, in turn, they will feel increasingly more familiar with you. If you have the time, many agencies would appreciate some volunteer help with their various activities such as assisting at a fundraiser or answering the phones for a few hours per week.
Adoption Subsidy
Other Financial Assistance

There are several sources of financial help that are available for the adoption of special needs children and for children adopted from foster care. Financial help for other children is more limited. We hope that you will find the resources for financial assistance listed below to be helpful.

- Adoption financial assistance is a payment resource for adoptive parents to help them meet the financial demands of caring for an adopted child’s special needs.

- There are many kinds of government sponsored assistance to help cover the costs of an adopted child’s physical, medical, therapeutic and educational needs.

- Most financial assistance is based on the needs of the adopted child, regardless of the family’s financial resources, though those resources will be considered when determining the amount of the subsidy.

- Many children waiting in foster care (children with special needs) are eligible for financial assistance.

- Assistance may be short-term or may last until the adopted child reaches maturity (age 18 or 21 depending on the state’s requirements).

- Adoption financial assistance can come from local, state or federal funds.

- An adopting family must apply for the assistance through their county or private agency social worker. It will be processed through the state department of human services. All financial agreements should be signed before the adoption is finalized.

- Obtaining adoption assistance after finalization is very difficult, though it is possible to request assistance retroactively and parents can appeal a negative decision.
Some other sources of financial assistance for adoptive families are listed below.

Title IV-E Adoption Assistance Program. Most, though not all, of the children in the foster care system are eligible for benefits under this program.

Other government assistance may be available to waiting children who do not qualify for Title IV-E benefits.

Reimbursement of non-recurring expenses for the adoption of children with special needs. Reasonable and necessary adoption fees, as defined by the state, may be reimbursed to the adopting family of a child who meets the state’s criteria for eligibility on a one-time basis per child.

For an adoptive family to be eligible for reimbursement, the state must have determined that:

1. The child should not or cannot be returned to the home of the birthparents.
2. There exists a specific factor or condition such as age, membership in a sibling group, the presence of physical, mental or emotional challenges which make it reasonable to conclude that the child cannot be placed with adoptive parents without providing adoption assistance. Qualifying expenses may include: the family assessment (homestudy, health and psychological examinations), court costs, and attorney fees. Reasonable costs for transportation, food and lodging for the child and/or the adoptive parents, when necessary to complete the placement or adoption process, may also be included.

Rules for reimbursement state:

1. The amount shall be determined by the adopting parents and the state agency. The agreement must indicate the nature and amount of expenses to be paid.
2. There must be no income eligibility requirement for the adopting parents to qualify for payment. Reimbursement will not be paid if expenses are reimbursed through another source, such as employee benefits. In cases where siblings are placed and adopted, either separately or together, each child is treated as an individual. Reimbursement for non-recurring expenses up to the maximum amount is allowable for each child.
The agreement must be signed prior to the final decree of adoption.

- Federal tax credit. Since 2003, families who adopted a child with special needs from foster care could claim a federal adoption tax credit even if they had no adoption expenses. Children who receive adoption assistance/subsidy benefits are considered children with special needs. Other adoptive families are also eligible for the credit, but must have (and be able to document, if requested by the IRS) qualified adoption expenses.

The tax credit was refundable for 2010 and 2011, but is not refundable currently unless future federal legislation is approved. A refundable tax credit is one you get back regardless of what you owe or paid in taxes for the year. When the credit is not refundable, you receive only what you have in federal income tax liability. Adoption advocates have long sought this “refundable credit”.

For more information about tax credits visit www.irs.gov or www.nacac.org.

- Employee benefits programs. See your employer.


- Grants. Various foundations make grants to help defray the cost of adoption.

The Adoption Exchange urges you to ask your social worker about available subsidies when adopting any child with special physical, mental, medical or emotional needs.
"I'm so glad you found me. I had something missing."

-Malik
Adoption services: Any activity/procedure designed to facilitate the entire legal process of adoption including intake, pre-placement activities and planning, adoptive placement of the child, post-placement activities, and post-legalization (or post-finalization) services.

Adoption assistance: Financial or medical subsidy given on a one-time or ongoing basis to an adoptive parent on behalf of an adopted child. This assistance may be provided through federal, state, county and/or local resources. (See Title IV-E)

Adoption exchange: Organizations designed to help identify prospective adoptive parents by sharing information about children for whom an adoptive family is needed. Exchanges also provide advocacy, training, information and referrals for adoption agencies and adoptive families, as well as post-adoption services.

Birth parents: Also called biological parents. This is the preferred term for the parents who gave birth to a child. Real or natural parents are not considered positive adoption terms.

Closed adoption: An adoption in which identifying information about the birth parents and adoptive parents is considered confidential and is not made available. Records containing this confidential information are usually sealed as a result of state law and/or court order.

Designated adoption: The birth parents select a specific family to adopt their child, either directly or with the aid of a liaison or adoption facilitator. In some states, birth parent counseling is required and the adoptive family must complete a family assessment.

Disruption: When a child placed for adoption is removed from the prospective adoptive home and returned to foster care before the adoption is finalized. Reasons for disruptions vary but are generally the result of some incompatibility between the child and the family. In most cases, the child is eventually placed with another adoptive family. The family who did not keep that child may be considered for other children.

Family assessment: Also referred to as a homestudy or adoption study. The
process of educating prospective adoptive families about adoption, ensuring that their home would be a safe and appropriate place for a child, and determining what kind of child would best fit into that family. Family assessments are usually done by licensed social workers affiliated with a public or private adoption agency. Independent social workers, adoption attorneys and other adoption facilitators may also do family assessments. An assessment is required before a child can be placed for adoption.

**Finalization:** The action taken by the court to legally make an adopted child a member of his/her adoptive family. Finalization usually takes place about six months after the child is placed in the adoptive home.

**Foster-Adopt:** A placement where the child is placed into the home as a foster child with the intention that, if the child cannot return home and parental rights are terminated by the courts, the foster family will adopt the child.

**Foster parents:** People licensed by the state or a child placement agency to provide a temporary home for children who cannot live safely with their birth parents.

**Guardian Ad-Litem (GAL):** A person appointed by the court to represent a child in all court hearings that concern him/her. A child’s GAL is usually an attorney.

**Group home:** A large foster home licensed to provide care for several children (perhaps up to 10). Some group homes function as family homes with parents who are always available; others have staff members who work at different times along with the group home parents.

**Hold:** Term used to inform families inquiring about children waiting to be adopted that the child's agency is not interested in receiving inquiries about the child at this time. Reasons for the “hold” vary. The term is also used in reference to prospective families who may be registered with an adoption exchange.

**Homestudy:** See Family Assessment.

**Interstate compact:** (ICPC) - Interstate Compact on the Placement of Children: This is an agreement between states to coordinate the placement of children for adoption across state lines. The compact guarantees that each state’s adoption laws and procedures are met and the child’s placement is properly managed and finalized. This process may lengthen the time involved in the adoption process.

**Independent adoption:** An adoption that takes place without the involvement of established public or private agencies. May also be called a private adoption and is generally facilitated by an attorney. Many states do not allow independent adoption.
Legal risk placement: The placement of a child into a prospective adoptive home before the termination of parental rights of the child’s parents. The termination may be under appeal by some member of the child’s family, or the courts may wish to wait until an adoptive family has been identified before terminating the rights. In a legal risk placement, the agency having custody of the child is usually more certain that the child will not return home than they are in a foster/adoptive placement.

Open adoption: An adoption where there is some interaction between the birth family, adoptive family and the adopted child. Generally the adoptive family and the birth family agree to a level and style of communication that is comfortable for both parties and in the best interests of the child. Communication may be by phone, correspondence or personal contacts. In a semi-open adoption, contact may be maintained through an intermediary, usually the adoption agency. Open adoption laws vary by state.

Placement: A child may have had numerous out-of-home placements after a social services agency has determined that a child is not safe in his or her current home. The agency may place a child with relatives, in emergency shelters, foster homes, group homes, residential treatment centers or psychiatric hospitals. This term is also used to refer to the day when a child moves into an adoptive home (i.e., placement day).

Plans: Term used when an adoptive family has been selected for a waiting child. In most cases, the family is getting to know more about the child, but the child has not yet moved into the adoptive home. May also be used in reference to prospective adoptive families who are seriously considering a specific child for adoption. Some agencies and exchanges use “Hold” rather than “Plans”.

Post-legal adoption services: Services provided by an adoption agency to the adopted person, the adoptive parents and/or birth parents after an adoption has been legally finalized. These services may include counseling, support groups, and respite care.

Post-placement: The period of time between the date a child moves into the adoptive family home and finalization of the adoption. A variety of post-placement activities may be offered by an adoption agency to an adoptive family, such as counseling, referrals, support and visits by a social worker.

Purchase of service: A contract between two agencies whereby the agency having custody of the child pays the agency working on behalf of the adoptive family for recruitment, placement and post-placement services.
Residential Child Care Facility / Residential Treatment Center (RCCF/RTC): A place that provides care for more than 10 children. May also be referred to as residential treatment center where housing, meals, schooling, medical care and recreation are provided. Therapists, counselors and teachers are trained to meet the needs of children with emotional and behavioral problems.

Relinquishment: The voluntary act of transferring legal rights to the care, custody and control of a child, and to any benefits, which, by law, would flow to or from the child, such as inheritance, to another family. An adoption agency or lawyer must work with the court system to make a relinquishment legal (See Termination of Parental Rights).

Respite Care: The assumption of daily care giving responsibilities on a temporary basis. Usually designed as a 24 hour-a-day option to provide parents or other caregivers temporary relief from the responsibilities of caring for a child.

Shelter home: A licensed foster home that is prepared to take children immediately after they have been removed from their birth home. Receiving homes keep children for a short period of time, generally no more than 90 days. If a child cannot return home, he/she will be moved to a regular or specialized foster home that is prepared to meet the child’s needs.

Termination of Parental Rights (TPR): Legal action taken by a judge to terminate the parent-child relationship. This action ends the rights of a parent to the care, custody and control of a child and to any benefits, which, by law, would flow to or from the child, such as inheritance. When the parental rights of both birth parents have been legally relinquished or terminated the child is considered legally free for adoption.

Therapeutic foster home: May also be called a treatment foster home. A foster home where the parents have special training to deal with children with significant emotional and behavior problems.

Title IV-E: The Title IV-E Adoption Assistance Program is a federal program that provides assistance to families adopting qualifying children from foster care. Money through this program is distributed to adoptive families by each state.

Waiting child: Term used to identify a child, usually in the foster care system, who is waiting for adoption. These children generally are of school age, members of a sibling group, children of color, and have physical, mental/cognitive, and emotional problems that may be the result of experiencing abuse and neglect.
Adoption & Related Child Welfare Websites

**AdoptUSKids**
www.adoptuskids.org
AdoptUSKids provides the following services:
- On-site and off-site technical assistance for public and tribal child welfare agencies.
- A national public awareness outreach campaign
- A toll-free information and referral line
- A full service website with photo listings of waiting children
- Support for foster and adoptive families
- Evaluation and research

**American Academy of Adoption Attorneys**
www.adoptionattorneys.org
This site includes reform of adoption laws and dissemination of information on adoption ethics.

**Dave Thomas Foundation for Adoption**
www.davethomasfoundationforadoption.org
The purpose of this site is to help the thousands of children throughout the United States find permanent homes and loving families.

**Evan B. Donaldson Adoption Institute**
www.adoptioninstitute.org
This site provides easy access to up-to-date information on adoption research, policy and practice and features a weekly adoption quiz.

**Child Welfare Information Gateway**
www.childwelfare.gov
This site is the nation’s number one source of comprehensive information about adoption.
North American Council on Adoptable Children

www.nacac.org
Highlights of this site include adoptive parent support groups, adoption subsidy information and federal adoption tax credit.

CBS4 Denver

http://denver.cbslocal.com/video
View Wednesday’s Child video clips for children featured in Colorado. Features are aired each Wednesday during the newscasts in Denver.

KLAS TV-8

http://www.8newsnow.com
From their homepage, click on the link to Wednesday’s Child to view children featured in Southern Nevada.

KSPR33 TV in Springfield

http://www.kspr.com/wednesdayschild/
View Wednesday’s Child video clips each Wednesday during the newscast.

KSL5 TV in Salt Lake City

http://www.ksl.com/?sid=15585830&nid=165
View Wednesday’s Child video clips of waiting children on the first and third Wednesday of every month.
“Getting adopted is like sitting down after Standing up for a long time.”

-Former Child in Foster Care
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<tr>
<td>Colorado</td>
<td>(Home Office) 14232 East Evans Avenue Aurora, CO, 80014 303.755.4756 800.451.5246</td>
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<td>Missouri</td>
<td>3437 Bridgeland Dr. Bridgeton, MO 63044 314.291.3313 800.554.2222</td>
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<td>Nevada</td>
<td>51 N Pecos Ste. 110 Las Vegas, NV 89101 702.436.6335</td>
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