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## CREDIT RESTORE TEAM CUSTOMER AGREEMENT

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### APPLICANTS PERSONAL INFORMATION

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Name: Last, First, Middle Initial

Social Security Number

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Mailing Address (Apt. #)

Date of Birth

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City, State, Zip

Home Phone Number

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E-Mail Address

Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by the Credit Restore Team. This writing is the full and complete agreement between Credit Restore Team and the customer. This agreement shall not be orally amended. Processing will be handled by Credit Restore Team, Frisco, Texas.

**CUSTOMER AGREES TO:**

1. Provide Credit Restore Team with personal credit information, credit bureau reports, and/or authorizes Credit Restore Team or its designee to obtain credit reports on customers behalf.
2. Immediately notify Credit Restore Team of any change of address.
3. Identify in writing any accurate negative information in which you believe to be true, so that we can be sure not to dispute such item/items as per Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to Credit Restore Team or its designated agent, and to notify Credit Restore Team if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from Credit Restore Team.

**CUSTOMER COST AND PAYMENT:**

The customer shall pay upon agreement the amount of \$00.00 for consultation and ordering of all bureaus plus a \$50.00 processing fee to total \$00.00. All credit repair will then be done free of charge. The amount will be deposited into an escrow account with CITI Bank of Texas at the Frisco office in Frisco, TX, for a 72 hour period until right of cancellation period has been exceeded. Customer acknowledges that they have the right to verify the escrow account by contacting Credit Restore Team. We will refund your entire consultation fee, if we do not improve your credit profile.

**SERVICES TO BE PERFORMED BY CREDIT RESTORE TEAM:**

During the evaluation and initial challenge process, Credit Restore Team will review all credit information provided by the customer; prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverifiable as per the Fair Credit Reporting Act. Credit Restore Team will submit transmittals of challenge letters within 3 to 7 business days, but not to exceed 10 business days of receipt of credit

information from customer, after which these evaluation/initial challenge services shall have been fully performed. Credit Restore Team will follow-up and review all correspondence received by the customer from the credit reporting agencies in preparation of follow up challenges as per the Fair Credit Reporting Act and transmittal of the same. Follow-up services will be fully performed by the Credit Restore Team within ninety days after initial challenges are mailed. Credit Restore Team makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should Credit Restore Team be unable to improve a customer's credit profile, the customer shall be entitled to a refund subject to processing fee. Any questions concerning your personal credit profile may be answered by contacting Credit Restore Team at this number: 972-294-1222.

This contract is valid for ONE (1) Year from date of signed contract.

I understand and agree to the above stated terms of service and payment.

\_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_

Drivers License Number: \_\_\_\_\_ State: \_\_\_\_\_ Current Employer: \_\_\_\_\_

Have you moved within the past six months? If YES, please provide previous address:

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_

Has the Post Office been notified to forward mail to new address: YES or NO

LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to Credit Restore Team and any and all persons in their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying and information contained in the files maintained by the following consumer credit reporting bureaus: Equifax, Experian, and TransUnion. I have received and signed a copy of The Consumer Credit File Rights under State and Federal law.

\_\_\_\_\_  
Client's Name (please print)      Client's Signature      Date \_\_\_\_\_

\_\_\_\_\_  
Witness' Name (please print)      Witness' Signature      Date \_\_\_\_\_

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## CUSTOMER AGREEMENT

### CREDIT RESTORE TEAM PRIVACY POLICY

Credit Restore Team is required by law to inform our clients of our policies regarding privacy of customer information. Therefore we are providing you with a copy of this policy.

### NON-PUBLIC PERSONAL INFORMATION

Credit Restore Team collects private personal information about you that is provided by you or obtained by us on your behalf with information you provide to us.

### DISCLOSURE OF CLIENT INFORMATION

We do not and will not disclose our client's private (non-public) personal information obtained in our process to any third party, except as required by law.

No third party will obtain information about you from Credit Restore Team without your written consent.

### CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

Credit Restore Team retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic, and procedural methods that comply with our professional standards. If you have any questions, please contact us at 1-972-294-1222 because your privacy and our professional ethics are most important to us.

Initials \_\_\_\_\_

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## CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

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You have the right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau and you may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance or rental dwelling because of information in your credit report within the proceeding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations

Credit bureaus are required to follow reasonable procedures to insure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, and Washington, DC.

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Client Signature

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Witness Signature

**CUSTOMER ACCEPTANCE & ACKNOWLEDGEMENT OF CREDIT  
RESTORATION SERVICES**

For quality and legal purposes it is necessary for Credit Restore Team to have each client initial beside each of the below listed items to confirm that they received all of the following information. It is very important that our clients receive, read, and understand all **information** provided to them by TRW and its representatives.

\_\_\_\_\_ Customer Agreement \_\_\_\_\_ Limited Power of Attorney

\_\_\_\_\_ Privacy Disclosure Notice

\_\_\_\_\_ Consumer Credit File Rights under State and Federal Law

\_\_\_\_\_ Notice of Cancellation

\_\_\_\_\_ I fully understand my responsibility to this program and acknowledge all my questions have been answered.

\_\_\_\_\_ I also acknowledge the total cost to me at the price of \$900.00 for services provided.

Client Signature \_\_\_\_\_

Date \_\_\_\_\_

Witness Signature \_\_\_\_\_

Date \_\_\_\_\_

**Cut here**

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**NOTICE OF CANCELLATION**

You may cancel this contract without any penalty or obligation, at any time prior to midnight of the third business day after the contract is signed. If you cancel, any payment placed in escrow by Credit Restore Team will be returned within 10 days following receipt by the seller of your cancellation notice to cancel this contract, fax or deliver a signed and dated copy of this cancellation notice, or any other written notice to:

**Credit Restore Team 15222 King Rd Ste 703, Frisco, TX 75034**

**FAX 214-975-1791**

NO LATER THAN MIDNIGHT OF \_\_\_\_\_

I HEREBY CANCEL THIS TRANSACTION: \_\_\_\_\_

DATE \_\_\_\_\_

## **We Will Order All 3 Credit Bureaus:**

**Experian** \_\_\_\_\_

**EquiFax** \_\_\_\_\_

**Transunion** \_\_\_\_\_

### **In order to do this we MUST have a copy of:**

- Your Drivers License (has to be readable and clear)
- Your Social Security Card (has to be readable and clear)
- 2 Utility Bills (CURRENT) with your name and current address, or if not available, you must have a bank statement or paycheck stub.
- All three customer agreements ( 5 pages) signed and initialed

These things need be faxed to your sales person or mailed ASAP to:

#### **Credit Restore Team**

15222 King Rd Ste 703

Frisco, TX 75034

[www.creditrestoreteam.com](http://www.creditrestoreteam.com)

972-294-1222

FAX: 214-975-1791

We can not proceed forward until all these items have been received.

After receiving these items in the office, you should receive all 3 bureau reports in 10 to 12 days. You need to call the office @ 972-294-1222 immediately if you don't.

After receiving your reports we will dispute all items immediately. All results will be mailed directly to you in 36 days, **not** to Credit Restore Team. You need to call the office @ 972-294-1222 if you do not receive them. When you do receive the results, please forward them back to this office. We will continue to re-dispute items that have not been removed.

If you do not contact us back, our understanding will be that everything was removed and you were happy with the results.

Again, each time after we receive your bureau results, you should receive them again in 36 days. Mark this on your calendar. Thank you.

**Customer Signature** \_\_\_\_\_