

CREDIT RESTORATION APPLICATION

(ALL PAGES OF THIS AGREEMENT MUST BE RETURNED TO OUR OFFICE)

Date: _____

CONTACT INFORMATION: (ALL fields are required)

Last Name: _____

First Name: _____

Middle Name: _____

AKA (if applicable): _____

Street Address: _____

City, State, Zip: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Email Address: _____

REQUIRED DOCUMENTATION: (Application will NOT be processed without these documents)

___ Copy of driver's license or state issued ID

___ Copy of social security card

___ Copy of 2 bills in your name showing current address (i.e. utility, phone, credit card, medical)

___ Copy of 1 additional source to prove social security number (i.e. paystub, w-2, 1099, IRS letter)

***PLEASE NOTE THAT FAXED COPIES OF THESE DOCUMENTS WILL NOT BE ACCEPTED. YOU CAN MAIL THE ORIGINAL DOCUMENTS TO OUR OFFICE OR PREFERABLY SCAN AND EMAIL THEM TO INFO@MYCREDITSAVERS.COM.**

IMPORTANT NOTES ABOUT THE CREDIT RESTORATION PROCESS!

PLEASE REVIEW THIS PAGE CAREFULLY AND INITIAL EACH ITEM

1. It is illegal to guarantee a time period in which these services will occur, however, we do guarantee our services (see \$10,000 guarantee below) and we will continue to work on your file until satisfactory results are achieved. Many of our files are 100% complete within 30 days and the average time for completion is 6 to 9 months. Initial _____

2. You may cancel this contract within 3 days of submission (see last page of this agreement for the cancelation policy) without penalty or obligation. You will be refunded the full service fee amount if cancelation occurs within the 3 day cancelation period. The fee is non-refundable after the 3rd day. Initial _____

3. The client is responsible for providing **ALL** documents required above and also mailing **ALL** original copies of updates and correspondence from the credit bureaus. You will be receiving updates and copies of the revised credit reports during this process and you must forward them to our office immediately. Please keep a copy of these letters and reports for yourself but we must receive the originals immediately to avoid delays in the process. This is the most important aspect of this process! Initial _____

4. If you **DO NOT** receive any updates or copies of your credit report for 6 weeks, please call our office immediately. We have included a reminder calendar and our customer service department will contact you approximately every 4 weeks, however, you are required to contact our office if you do not receive any updates from the credit bureaus for 6 weeks during this process. Initial _____

5. If we **DO NOT** receive any updates or correspondence from you for 6 months during this process, your contract will be terminated and you will be charged a service fee to reactivate your file if desired. Initial _____

6. We will order a credit report from all 3 bureaus one time and it will take up to 21 days for you to receive a copy. You must forward these copies to our office immediately and you will be charged \$10 per report for any additional reports that are ordered during the process. Initial _____

7. We **DO NOT** guarantee any financing upon completion of the program. Initial _____

ADDITIONAL NOTES ABOUT THE CREDIT RESTORATION PROCESS – READ CAREFULLY

1. Your current name as well as any other name(s) (A/K/A “also known as”) that you may have used is vital in helping us to process your file as quickly as possible. Please review the name and address information on all paperwork that you receive from the credit bureaus to insure accurate and up to date information. Please circle any name and address information that isn’t correct. **Please do this directly on the paperwork and indicate your correct name and address.**
2. Name and Address information must be kept current. If your mailing address changes, it is **IMPERATIVE** that you notify us as soon as possible and provide us with a copy of 2 bills/statements that indicate your **NEW MAILING ADDRESS.**
3. We do not cover any new items that may appear on your credit files after we order the initial reports. We will only cover all negative items on the original credit reports at the time we make the initial order. Please make sure that you take the necessary steps to eliminate or reduce the negative new items posting on your report.
4. Two (2) to four (4) weeks after we begin, you will receive two letters from Trans Union and Equifax Credit Bureaus (Experian does not send these letters out). The first letter will inform you that they are doing an investigation and will notify you within 30 days of the results of the investigation. **This is a good letter so don’t panic!** The second letter may ask you questions such as: Are you doing business with a credit repair company? Are they charging you too much? Will you fill out a questionnaire? If you inform the credit bureau that you are having your credit repaired, they have the right to stop the process and lock your file. Please send **ALL** of these letters to us! **Remember you are paying us to do “ALL” of the work for you. You are responsible for providing us with any materials (Originals) that you receive from any credit bureau.** Mail any and all letters/correspondence received to us at the above address. We recommend that you keep a copy of everything for your own records since we do not keep every letter/document that you send us beyond the time required for processing. If you fail to send us any correspondence within a continuous 6 month period, this program will terminate and you will have to pay a fee to have this program restarted.
5. Every four (4) to six (6) weeks, you will receive new credit reports with new results. **WE NEED THE ORIGINALS OF ALL OF THESE REPORTS!** These reports will inform you of what has been accomplished or “deleted” and what has been “verified”.
6. If you do not receive any correspondence from the credit bureaus for a total of six weeks (6), be sure to inform us because your participation is needed every step of the way. We will investigate the process of your credit restoration at all times however it is important that you are on top of this process along with us.
7. We will continue this process every four (4) to six (6) weeks until the desired results are achieved.\

I have read and understand all of the items listed on this page.

Initial _____

GUARANTEE OF SERVICES:

We are so confident in our system that we offer a \$10,000.00 guarantee if we do not improve your credit score as described in our service contract. The undersigned agrees that by submitting this application, all information provided is true and correct. The undersigned also understands that any false statements, omissions or any misrepresentations indicated on this application or any other documentation submitted will result in the immediate termination of the contract.

OUR POLICY:

It is the policy of this organization to provide equal opportunities without regard to race, color, religion, national origin, gender, sexual preference, age, or disability. For a full explanation of your rights on repairing your credit file visit: <http://www.ftc.gov/os/statutes/croa/croa.shtm>

Applicant Name: _____
(please print clearly)

Applicant Signature: _____

Date: _____

Please note:

DO NOT hesitate to contact our office with any questions that you have. We are here to help you through this entire process and answer any questions that you may have. Our professional staff has helped countless Americans repair their credit and we are here to make this process as easy as possible for you. You will be assigned an account manager that will help you through each step and assist you with any questions that you have along the way! We look forward to helping you get the credit score and financial freedom that you deserve!

Certified Credit Repair
40810 County Center Drive Suite 260
Temecula, CA 92591
(951) 296-5889 Office
(951) 537-6871 Fax
www.certifiedcreditrepair.org
info@certifiedcreditrepair.org

Credit Restoration Services Contract

THIS AGREEMENT, thus entered this _____ Day of _____, 20____,

BY AND BETWEEN these parties:

_____, (CLIENT) **HEREINAFTER** referred to as the **1st** party,

AND:

in association with **USCA (SERVICES FIRM)**, **HEREINAFTER** referred to as the **Services Firm**.

DO HEREBY AGREE as follows:

1. The 1st party agrees to pay \$_____. _____ (USD).
2. It is understood by ALL PARTIES herein described that services may take up to 90 days or more; but services termination and services period are solely at Services Firm's discretion only; Services Firm will in turn provide credit restoration services which include, but may not necessarily be limited to:
 - The **REMOVAL** of **inquiries** from appearing in 1st party's credit report(s) as maintained by any credit reporting agency, also known as a credit bureau, besides the two items that the services firm does not work on, which are 1. Inquires on Experian (we work on all other accounts on the Experian report) 2. **Active** chapter 13 bankruptcy (Although dismissed or discharged chapter 13 bankruptcies will be removed).
 - The **REMOVAL** of **negative entries**, including but not necessarily limited to any **debt(s), collection(s), foreclosure(s), bankruptcy item(s), record(s) of injunction, declaratory judgment(s)** by either a court of law or an arbiter, **items of garnishment(s), records of repossessions, record(s) of tax lien(s), record(s) of lien(s); or any other derogatory on potentially damaging item(s)** that may so appear; and **at the time of this instrument's commission** and as dated and completed by all signatures below;
3. While no specific level of improvement is guaranteed, because it is against the law to say so, we do promise to continue working on your file until we achieve satisfactory results. The first party agrees that the terms of the \$10,000 (Ten -Thousand United States Dollars) offer in lieu of the Service Firm's failure to improve your credit file is only payable in the event that the first party's credit reports **cannot be improved** in any of the above described scenarios. The Service Firm assures the first party that **every possible and reasonable effort will be made** in order to restore First party's credit reports **to the greatest degree possible**. A minimum term of 12 months is must elapse before first party can claim the \$10,000.00 guarantee. This is only to protect the fact that credit restoration is

NOT a miracle process and it is illegal to promise credit restoration within a specific time frame.

4. The 1st party further agrees that in order to commence services on their behalf, the First party **must submit all original correspondence received by him/her** from any and all credit reporting agencies (Credit Bureaus), to the postal address above.
5. Should any dispute arise between either party herein, each party agrees that the dispute is to be settled in the **District Court of County of Dallas**, in the **State of Texas** and no other jurisdiction applies, and all parties waive beforehand any pursuit of other jurisdictional election now and ever.
6. **This agreement here-signed and completed by Client supersedes** any and all previous agreements that may have been made prior to same between Services Firm and Client; but only to the degree as not to dismiss any liability Client may have pending against him/her by Services Firm for the same.

This agreement is hereby complete as indicated by the signatures representing both parties herein and named below:

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

1st Party printed name

1st Party signature



Lang Smith (CEO)

CEO signature

Notice of Cancellation

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to CFPG/USCA Credit Repair Division at 40810 County Center Drive Suite 260, Temecula, CA 92591 before midnight of the 3rd day after the contract is signed by you.

I hereby cancel this transaction,

Date

Purchaser's Signature