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Signature _____

Consumer Credit File Rights Under State and Federal Law

You have a 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. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 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.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure 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
Washington, D.C. 20580

You can fix your own credit file. If there are any mistakes in your credit report, you may contact the credit reporting agencies to find out how to make corrections yourself. If you have been denied credit because of mistakes on your report, you can get free copy of your credit report. Otherwise, you may purchase your credit report for a small fee. The Federal Trade Commission publishes information on credit history self-help and how to avoid scams.

Credit repair companies must provide written disclosures and contract for credit repair services. This is a law that is under the federal Credit Repair Organizations Act. This law took effect on April 1st, 1997. Credit Repair Services (except for nonprofit organizations, banks, credit unions, and creditors themselves) must give consumers written details of the service before any agreement is made. This applies to companies operating either within a state or interstate, including telemarketing consulting. No agreement is binding unless there is a written contract signed by the client, and he/she has 3 business days to cancel. No payment can be requested until the promised services have been performed.

Accurate information cannot be removed from your credit. Inaccurate information is the only information that can be erased from your credit report. Accurate information cannot be removed and stays on record for at least 7 years from the time it was last reported (10 yrs for bankruptcy).

You can include a 100-word statement explaining negative information on your credit report. If the information is correct but you have an explanation, such as falling behind on payments because of a sudden illness or loss of job, you can place a short statement in your credit file. You can also explain if there is a disagreement over whether you owe a debt; for instance, if you refused to pay for something because it was defective. This may help you dispute negative information and/or aide you in applying for a loan or other credit in the future.

It is against the law to create a second credit file. Any person or organization that offers to help you establish credit by creating a second credit file using a Tax-ID number, a pin number, or a second social security number is performing an illegal act. This is sometimes called "file segregation." and you could be penalized.

Get help rebuilding your credit by a trusted company. Consumer Credit Restoration Bureau, we provide inexpensive consulting services to consumers who need to repair their credit file and/or consolidate their debts. To find the nearest CCRB office, call toll-free, **1-877-933-CCRB**.

Initials _____ | _____

APPLICANT INFORMATION		
Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own Rent <i>Please circle)</i>	Monthly payment or rent:	How long?
EMPLOYMENT INFORMATION		
Current Employer		Email:
SPOUSE INFORMATION IF JOINT MEMBERSHIP		
Name:		
Date of birth:	SSN:	Phone:
SPOUSE EMPLOYMENT INFORMATION		
Current employer:		Email:
BANK OR CREDIT CARD INFO		
Bank Name	Routing#	Account#
VS MC DS AX	Card#	Exp. CCVN#
Credit Report Reference#	Login:	Password:
SIGNATURES		
<p>I Hereby Authorize CCRB To Debit My Checking Account or Credit Card For the Amount of \$450.00 (\$850.00 Joint Application) For an A Initial Set Up Fee and a \$50.00 (\$100.00 Joint Application) Monthly Membership Fee Debited on the 1st day of Each Month. This Monthly Membership Fee (\$50.00) Will Be Debited Each Month Until The Applicant Has Canceled His/Her Membership. You May Cancel Your Membership At Anytime. Only the Applicant Can Cancel His/Her Membership, A Cancellation Form Must be Filled Out And Signed By Applicant at Our Office. The Applicant May Also Send CCRB a Letter of Cancellation Via Certified U.S. Mail to: 17200 W. 10 Mile Rd Suite 101 Southfield MI 48075. (see page 7)</p>		
Signature of applicant:		Date:
Signature of spouse (only if a joint membership):		Date:

Consumer Credit Restoration Bureau (CCRB) and Rescom Processing is hereby referred in this agreement as The Company. The Company will use federal law in the attempt to help you correct errors and other misleading information found in your credit reports by challenging the credit items that you identify to The Company as inaccurate, untimely, misleading, or unverified credit listings. When The Company receives legible copies of credit reports from you, it will draft, sign, and send letters to the three major credit bureaus on your behalf and in your name. This Retainer does not include credit repair services. The Company cannot guarantee a specific outcome or accurately predict how long the process will take. This process may take more or less than six months (6), but you may cancel this agreement by mail at any time. **The Company does not charge you in advance for any services. It charges you only after the initial setup, and the work from each month, have been performed.**

In consideration of The Company's services and low monthly fee, you agree:

- A. To consult with your account manager and notify The Company of items you identify as inaccurate, untimely, misleading, or unverified credit listings.
- B. To pay the The Company the initial file setup cost of \$450.00 (\$850.00 joint) within three (3) to ten (10) days, and \$50.00 (\$100.00 joint) each subsequent month for work performed the previous month. You grant The Company permission to (i) withdraw the earned funds from your credit card or bank account unless you terminate this Agreement and (ii) verify your account information. You will be charged a \$35.00 fee (i) if your payment for The Company is not honored upon first presentment by The Company to your credit card company or bank and (ii) if you change your billing info, you must notify The Company five (5) business days before your billing due date. Your billing due date is on the 1st of each month. The fees noted here may change over time, but you will not be charged the increased fee(s) until sixty (60) days after The Company has notified you by mail or telephone or email and address a notice of the increase. Should you decide that you no longer wish to receive The Company's services, you may cancel this Retainer Agreement by mail.
- C. The Company's services are provided on a month-to-month basis. You are charged only for services rendered during the previous month. You understand and agree that you are billed by The Company for services rendered on your behalf, not for a specific case outcome.
- D. To allow The Company to receive and review credit reports furnished by third parties and to mail legible copies of your credit reports to us at least every ninety (90) days, promptly forward to us copies of all correspondence that you receive from the credit bureaus, furnishers or others as the result of The Companies efforts on your behalf, and promptly inform The Company of any change of address.
- E. That you sought out CCRB, The Company located in the State of Michigan, to perform the credit repair services identified here, and that the services may be performed by The Company, or by a Affiliate or by any employee under the supervision of your account manager, that is employed by The Company.
- F. **The Company's service is backed by a refund policy that entitles you to some or all of your money back if we have not improved your credit file after 6 months of signing this contract.**

This Agreement is governed and enforced by and construed in accordance with the laws of the State of Michigan.

To the maximum extent allowed by law: Any claim arising out of or relating to The Company's services shall be settled by binding arbitration in accordance with the commercial arbitration rules of the American Arbitration Association on an individual basis and not consolidated with any other claim. If the claim is solely against The Company, the arbitration shall be initiated and conducted only in Southfield, Michigan.

If the arbitration clause above is held not to be enforceable by any court, then to that extent, any legal or equitable action concerning this Agreement that (i) involves only The Company shall be initiated only in the state or federal courts in Oakland County or Southfield, Michigan and both parties agree to submit to the exclusive personal jurisdiction of those courts, or, if federal jurisdiction is proper, in the United States District Court for the Eastern District of Michigan, in Detroit, Michigan; and (ii) both parties agree to submit to the exclusive personal jurisdiction of those courts.

This is an agreement between you and The Company, granting permission to The Company to do business with you and to sign letters on your behalf and in your name. You may cancel your permission and close your file at any time, by contacting The Company.

Signature _____

Date _____

Signature _____

Date _____

Certification and Authorization

To Whom It May Concern:

I have applied for credit repair/debt settlement program with Consumer Credit Restoration Bureau (CCRB). I have completed the application containing various information on the purpose of credit repair and debt settlement. I certify that all of the information is true and complete. I made no misrepresentations in the process of the application or other documents, nor did I omit any pertinent information.

I have applied for credit repair and debt settle program with Consumer Credit Restoration Bureau (CCRB) as part of the processes CCRB may verify information contained In my application and in other documents required in connection with this program, either before the process is complete or as part of its quality control program.

I authorize you to provide to CCRB any information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank and money market and similar account balances, credit history, collection accounts, debtors, and copies of income tax returns.

A copy of this authorization may be accepted as an original.

Applicants Signature _____

SSN# _____ Date _____

Applicants Signature _____

SSN# _____ Date _____

Privacy Policy

Protecting your privacy is extremely important to us. We strive to keep your personal information confidential. By ensuring that you are aware of and understand our policy, we can provide you with better service. Please take a moment to read the following policy to learn how we handle your personal information.

Why we collect personal information

We collect personal information to enroll you in our service. The information we require is the absolute minimum necessary. We use your personal information to provide you with superior customer service, and to communicate with you regarding your case. In addition, we use your personal information to keep you up to date on the latest service announcements, feature updates, special offers, and other information we think you would like to hear about. From time to time, we may also use your personal information to contact you to participate in a market research survey, so that we can gauge client satisfaction and improve our service further.

How we collect personal information

We collect information about you at the time you sign up for our service, and then we enter your information from your credit report into our database. When we disclose personal information, because the ability to communicate with our clients during any part of the credit recovery process is absolutely essential, your personal information may be shared with our employees. They will protect your personal information in accordance with our Customer Privacy Policy. We will not share your personal contact information with other companies unless you specify otherwise.

We work with other companies that help us provide our services to you, and we may provide your personal information to these companies. For example, should we need to forward written documents to you we give shipping companies this information so they can deliver more efficiently. The information they receive is for shipping and delivery purposes only, and we require that the companies safeguard your personal information in accordance with our policies.

How we protect your personal information

We safeguard the security of the data you send us with physical, electronic, and managerial procedures. We urge you to take every precaution to protect your personal data when you are on the Internet. Change your passwords often, use a combination of letters and numbers, and make sure you use a secure browser.

Our Customer Privacy Policy is subject to change at any time. We encourage you to review the privacy policy regularly for any changes.

Initials _____ | _____

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 Consumer Credit Restoration Bureau (CCRB) at 17200 W 10 Mile Rd, Suite 101 Southfield MI 48075 before midnight on _____.

I hereby cancel this transaction,

Date: _____

Date: _____

Signature: _____

Signature: _____

I have received a copy of this notice of cancellation and understand my right to cancel.

Date: _____

Signature: _____

Date: _____

Signature: _____

