

CONTRACT AGREEMENT

(PURSUANT TO CREDIT REPAIR ORGANIZATIONS ACT 15 U.S.C. § 1679e)

APPLICANT: (PLEASE FILL OUT COMPLETELY)

DATE: _____ SOCIAL SECURITY# _____

DATE OF BIRTH: _____

LAST NAME: _____ FIRST NAME: _____ MIDDLE INITIAL: _____

STREET ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____ EMAIL: _____

HOME PHONE: _____ CELL PHONE: _____

WORK PHONE: _____ FAX NUMBER: _____

PLEASE ENROLL ME IN: Best Interest Credit Repair service. I agree to pay Best Interest Credit Repair;

\$550 ENROLLMENT FEE _____ (initial)

Step 1: Provide applicant with an up front credit consultation (reading over their credit report to help identify potentially inaccurate, outdated or unverifiable information). **Step 2:** Develop a personalized strategy addressing applicants past credit problems with ways to help them maintain a positive credit profile. **Step 3:** Draft and send dispute letters for the applicant to the credit bureaus (*Experian, TransUnion and Equifax*). **Step 4:** Evaluate all correspondence mailed by the credit bureaus to the applicant. **Step 5:** Reprocess information that still remains on the applicant's credit report that is inaccurate or outdated. **Step 6:** Draft and send reprocessed dispute letters for the applicant to the credit bureaus. **Step 7:** Once a month the applicant will receive an itemized list of the work performed in that month, as explained in steps 4-6.

MONEY BACK GUARENTEE: If the applicant is not satisfied after a time period of six months, he/she is entitled to a refund. This refund will exclude \$250 of the processing fee and \$50 per item successfully removed or corrected. Applicant may cancel contract agreement at any time prior to the six month period but will void the money back guarantee.

Best Interest Credit Repair will work on applicant's credit report for a six month period. The business address is Best Interest Credit Repair, 3335 Placer Street #108, Redding, CA, 96001. The agent for service of process is Linda Coyle, who can be served at the above address.

PAYMENT METHOD: (PLEASE CIRCLE ONE)

CASHIERS CHECK MONEY ORDER ACH PERSONAL CHECK

A \$25 handling charge will be added on all returned checks

Personal checks require clearance up to 10 days before credit repair is started.

Make payable to: Best Interest Credit Repair @ 3335 Placer St. Ste 108 , Redding, CA 96001

I understand that it is against the law to write a bad check and that I will be turned into the district attorneys office if I do so. _____ (initial)

You may cancel this contract without penalty or obligation at any time before midnight of the 5th business day after the date in which you signed the contract. Please see the attached Notice of Cancellation form.

APPLICANT SIGNATURE: _____

DATE: _____

TERMS AND CONDITIONS

(PURSUANT TO CREDIT REPAIR ORGANIZATIONS ACT 15 U.S.C. § 1679e)

- Applicant must provide Best Interest Credit Repair with a current credit report including all three major bureaus (*Experian, TransUnion and Equifax*).
- Applicant must provide Best Interest Credit Repair all correspondence received from the credit bureaus within seven days of receiving them. Applicant can mail the paperwork to our mailing address at: **3335 Placer St. #108, Redding, CA 96001**. ***Faxing paperwork is not acceptable*** due to possible errors in transmission. (Best Interest Credit Repair advises applicant to make a copy of all correspondence received for your records and send the originals).
- Applicant has agreed to inform Best Interest Credit Repair prior to applying for any types of credit (credit cards, auto loan or secured financing) during the time period of this agreement.
- Applicant is aware that during this agreement he/she must continue paying all current accounts that they have, on time, based upon their terms and conditions.
- Applicant must be an adult (18 or older) residing in the United States of America. Applicant understands that the credit bureaus have no obligation in removing accurate, verifiable information unless it is beyond that period of time in which it is lawful to report it. Applicant understands that Best Interest Credit Repair cannot guarantee specific results. There are outside factors that may occur in the repair process that are outside of Best Interest Credit Repair's control. Applicant understands that Best Interest Credit Repair cannot guarantee any specific FICO score increase or that any specific item will be removed from applicant's credit report.
- Applicant understands that any legalities, should a case arise, towards Best Interest Credit Repair must be performed within the Superior court of Shasta County, California. Client will be responsible for all legal fees incurred.
- Failure to comply with any of the above terms may affect the results of the investigation.

APPLICANT PLEASE PRINT NAME: _____

APPLICANT SIGNATURE: _____ DATE: _____

STATE AND FEDERAL LAW
CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW
(PURSUANT TO CREDIT REPAIR ORGANIZATIONS ACT 15 U.S.C. § 1679d)

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 5 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.

Non-profit credit counseling service. Buyer has the right to obtain a non-profit counseling service.

Best Interest Credit Repair will assist the applicant in removing inaccurate, outdated or unverifiable items on their credit report. We will draft and send dispute letters on behalf of the applicant to the credit bureaus (*Experian, Equifax and TransUnion*). Best Interest Credit Repair evaluates all correspondence mailed by the credit bureaus to the applicant and will reprocess information that still remains on the applicants credit report that is still inaccurate or outdated. We will draft and send reprocessed information to the credit bureaus. Best Interest Credit Repair will work on the applicant's credit report for a period of six months as required by California statute. The fee for an individual is \$550.

APPLICANT PLEASE PRINT NAME: _____

APPLICANT SIGNATURE: _____

DATE: _____

LIMITED POWER OF ATTORNEY

Best Interest Credit Repair will use federal and California law in attempt to correct inaccuracies or misleading information on your credit report. We will challenge items on your credit report that you have identified as being inaccurate, outdated or unverifiable. From your credit report that you provide to us, we will draft, sign and send letters on your behalf and in your name to the three major credit bureaus. Our agency needs permission from you to communicate with the credit bureaus and your creditors. This Limited Power of Attorney grants us the permission to act as your disclosed or undisclosed agent with the services (addressed in our contract agreement) which you have signed up for through our agency. You may cancel this authorization at any time by a letter with your signature asking us to do so.

I, _____ have read and understand the above information which was prepared for me by Best Interest Credit Repair.

APPLICANT SIGNATURE: _____

DATE: _____

NOTICE OF CANCELLATION
(PURSUANT TO CREDIT REPAIR ORGANIZATIONS ACT 15 U.S.C. § 1679f)

Notice: You may cancel this contract, without any penalty or obligation at any time prior to midnight of the fifth 5th business day after this contract is signed by applicant.

If you cancel, any payment made by you under this contract must be returned within 15 days following receipt by the seller of your cancellation notice.

All cancellations must include a copy of this cancellation notice and be submitted before midnight on _____ (Date). Please mail to:

Best Interest Credit Repair
3335 Placer St. #108
Redding, CA 96001

Should you choose to mail your cancellation notice; the post marked date on the envelope will be used as the date of termination for your contract.

I hereby cancel this transaction,

DATE: _____

APPLICANT PLEASE PRINT NAME: _____

APPLICANT SIGNATURE (REQUIRED): _____

ITEMS REQUIRED FOR PROCESSING

Please be advised, the following documentation will be required for Best Interest Credit Repair to properly process your contract agreement.

***** (All items below as requested by the credit reporting agencies) *****

1. Identification Verification

- a. Photo copy of any government issued picture I.D. (driver's license, I.D. card, passport, or military I.D.)

2. Social Security Verification (Include one of the following)

- a. Photocopy of your Social Security Card
- b. Photocopy of your W-2
- c. Military I.D.
- d. Photocopy of your pay stub showing your full social security number
- e. Photocopy of Health Insurance Card showing your full social security number

3. Address Verification

- a. Photocopy of **TWO** different pre-printed bills with your current name and the current address where you reside.
Example: credit card, utility bill, phone bill, bank statement, etc.

4. Completed contract agreement per individual

AUTHORIZATION AGREEMENT FOR AUTOMATIC PAYMENT
(ACH DEBIT)

I (we) hereby authorize **BEST INTEREST CREDIT REPAIR**, hereinafter called COMPANY, to initiate debit entries and to initiate, if necessary, credit entries and adjustments for any debit entries in error to my (our)

() Checking () Savings account (select one)

indicated below, hereinafter called DEPOSITORY, to credit and/or debit the same such account.

DEPOSITORY (Bank) NAME: _____

BRANCH: _____

CITY: _____ STATE: _____ ZIP: _____

ROUTING NUMBER (9 digits): _____

ACCOUNT NUMBER: _____

This authorization is to remain in full force and effect until COMPANY has received written notice from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable time to act on it.

NAME: _____
(Please print)

ID NUMBER(SS#) : _____

DATE: _____

SIGNED: x _____

NOTE: ALL WRITTEN DEBIT AUTHORIZATIONS SHOULD PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.