

Credit Repair Today
Credit Consultation Agreement

13542 N. Florida Ave., Ste. 114-C
Tampa, Florida 33613
(813) 915-8100 office (813) 830-7421 facsimile
<http://www.creditrepairtoday.com/>

This agreement is entered into this _____ day of _____, 2011, between
Company/Consultant, whose name and address is listed above, and

Client's Name: _____

S.S. #: _____

DOB: _____

Client Email Address: _____

Spouse (if applicable): _____

S.S. #: _____

DOB: _____

Spouse Email Address: _____

Mailing Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Cell/Work: _____

How did you hear about us? _____

Consultation fee is:

\$595 Individual

\$895 Couple

Please initial

(Use Debit Authorization Form to select payment options.)

X

(Client's signature)

(Date)

X

(Spouse's signature)

(Date)

Please fax this completed form to:
(813) 830-7421 (Secure E-mail fax)

Enrollment Agreement

SERVICES TO BE PERFORMED BY CRT:

During the evaluation and initial challenge process, CRT 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 unverified as per the Fair Credit Reporting Act. CRT will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. CRT 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 CRT within ninety days after initial challenges are mailed. CRT agrees only to challenge items under the Fair Credit Reporting Act. CRT 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 CRT 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 CRT at this number: 1-866-388-8800. 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.

CUSTOMER AGREES TO:

1. Provide CRT with personal credit information, credit bureau reports, and/or authorizes CRT or its designee to obtain credit reports on customer's behalf.
2. Immediately notify CRT of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item(s) as per the Fair Credit Reporting Act of 1970.
4. Immediately forward all correspondence received from the credit reporting agencies to CRT/CRT Gateway™ or its designated agent, and to notify CRT/CRT Gateway™ if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from CRT.

CUSTOMER COST AND PAYMENT:

The customer shall pay \$550.00 for an Individual Consultation and ordering of all Bureaus plus a \$45.00 processing fee totaling \$595.00. Customer may choose our payment plan which is \$125 deposit plus \$99/month for 5 consecutive months. For a Couple the Consultation fee is \$800 which include ordering of the initial credit reports plus a \$95 processing fee totaling \$895. Customer may choose our payment plan which is \$175 deposit plus \$129/month for 6 consecutive months. All Credit Repair will then be done Free of Charge. Amount will be deposited into an escrow account with Fifth-Third Bank, Tampa, Florida, until services are rendered. Customer acknowledges that they have the right to verify the escrow account by contacting CRT.

MONEY BACK GUARANTEE:

Upon completion of 12 months of our service you can request an evaluation audit of your account. We will then total the completed value of all successfully deleted/corrected items and compare that amount to what you have paid. By using the fair market value of today's standards, we will calculate a refund prorated based on the number of deletions/corrections at \$40.00/each. If what you have paid is more than the value of the deleted/corrected items we will refund you the difference.

Please note: All documentation from the CRA's is sent directly to you as a result of our contact with them. This information must be forwarded to our office promptly or the refund policy may be considered null and void. You must comply with this request to insure maximum results.

Enrollment Agreement

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW:

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 the 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 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. To receive a free copy of your credit reports go to: www.annualcreditreport.com.

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 investigate 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 to 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.

POWER OF ATTORNEY:

I do hereby grant a limited power of attorney to Credit Repair Today and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying 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.

Please sign below and fax with Enrollment Agreement to: (813) 830-7421

X

(Signature)

(Date)

Enrollment Agreement

CREDIT REPAIR TODAY PRIVACY POLICY:

Credit Repair Today 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:

CRT 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 CRT without your written consent.

CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION:

CRT 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 1-866-388-8800 because your privacy and our professional ethics are most important to us.

----- Detach here to return this form -----

“Notice Of Cancellation”

(Sign And Process This Form Only If Canceling This Agreement)

You may cancel this contract, without any penalty or obligation, within three business days after the date the contract is signed. To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or other written notice to:

Credit Repair Today, 13542 N. Florida Ave., Ste. 114-C, Tampa, Florida, 33613.

I hereby cancel this agreement/transaction:

X

Buyer's Signature and Date

Credit Repair Today

Debit Authorization Agreement

I hereby authorize **Credit Repair Today** to initiate a single/recurring entry debit to my account at the financial institution named below. I also authorize **Credit Repair Today** to make deposits to this account in the event that a debit entry is made in error.

Further, if I do not have enough money in my account to cover the transfer or if my Financial Institution for any other reason refuses to honor a transfer I will be electronically debited an additional fee of **\$20** as a returned item fee in accordance with the terms of my agreement.

Payment Information

Please check the appropriate box.

Individual: \$595 Pay in full or, \$125 initial payment plus 5 payments of \$99/mo. **Initial** _____

Couple: \$895 Pay in full or, \$175 initial payment plus 6 payments of \$129/mo. **Initial** _____

All recurring payments will be withdrawn on the **20th** of the month for the following _____ months.

If Using A Checking Account:

Financial Institution: _____

Routing Number _____

Account Number _____

**A copy of your
check must be
supplied with
this form!**

If Using A Debit or Credit Card:

Name on Card _____ Exp. Date _____

Debit/Credit Card Number _____

Please Note: All Credit/Debit Card withdrawals will appear on your statement as being processed by: Credit & Bankruptcy, LLC; Curran K. Porto, P.A.

Authorization

(Please Print Name)

(Date)

X

(Signature required)

(Date)

Please fax this completed form with our Enrollment Agreement to:

(813) 830-7421 (Secure E-mail Fax)

Thank you for your business!