
1040 Credit Rebuilder

Credit Servicing and Repair

Application

5901 E 38th
Indianapolis, In 46218
317-637-9696

Date: _____
Client: _____
Address: _____
City: _____
St: _____
Zip: _____
Phone: _____

Payment Terms:

- The initial work fee (after completion) is \$249.00
Payment is due three (3) days after this contract is signed. During these three days we will complete the initial work. If we do not complete the initial work, we'll contact you to let you know and your payment will not be processed.
- Your monthly fee after work is done every month is \$59.99
Payment is due after work is completed. Work is done the first 3 days of each month.
- Non-sufficient funds fee is 25.00
This fee is assessed if your payment bounces back or cannot be processed by reasons caused by you

Client's Signature:

SSN _____

DATE

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.

This Agreement sets forth the terms and conditions of this contract entered into between You, the client, (as set forth herein and used interchangeably as "You" or "the client") and **1040 Credit Rebuilder** (as set forth herein as "THE COMPANY").

- Improve client's FICO/credit scores and credit history.
 - Provide consulting services on credit history and will work hard to improve your credit rating and clear and/or correct your credit report of the credit and personal items which you believe and identify to be inaccurate, misleading or unverifiable.
 - However, because the particular issues involved in each individual case vary from case to case, **1040 Credit Rebuilder** cannot guarantee a specific outcome or accurately predict how long the process will take, but the average time for most clients is six (6) months. As such, the dispute process, or credit cards or debt negotiations may take more or less than twelve months.
 - **1040 Credit Rebuilder** relies on the accuracy and truthfulness of the information that "you" provide to perform our services.
1. **1040 Credit Rebuilder disclaims** any guarantee herein contained if the client does any of the following:
 - Provides inaccurate information of any kind, included but not limited to, any personal information.
 - Changes their mailing address.
 - Adds any new negative accounts to their credit report(s).
 - Obtains new credit.
 - Exceeds 50% of the credit limit on any open credit account.
 - Violates or fails to fully comply with any of the Terms and Conditions contained herein.

Terms and Conditions

As a client, you understand, acknowledge and agree to the following:

- You agree to retain **1040 Credit Rebuilder** to provide any of the services listed in the Scope of Services, including but not limited to, disputing negative items on your credit you believe may be inaccurate, misleading, or unverifiable.
- You agree to pay **1040 Credit Rebuilder** the initial Work Fee within five (5) business days of signing this Agreement and **only after the first work is completed**. You understand and acknowledge that the First Work is non-refundable after five days of signing this Agreement and after the first work is done.
- You agree to pay **1040 Credit Rebuilder** during the first three days of each month for work as it is completed on a month-to-month basis in the amount set forth above.
- You understand and acknowledge that failure to timely pay for whatever reason will suspend all work on your behalf, including but not limited to, stopping all correspondence with the credit bureaus or creditors and any consulting services to be performed on your behalf, until payment in full is received. After ninety (90) days of any failure to make a timely payment, **1040 Credit Rebuilder** will close your account and cease any communications with you. To use **1040 Credit Rebuilder** services after failure to make a timely payment within ninety (90) days, you agree and acknowledge that you may be required to establish a new account and pay all first work fees again.
- You agree to pay **1040 Credit Rebuilder** service charge of \$249.00 for all dishonored payments, which shall be added to the total amount due.
- You agree to forward copies of all correspondences you receive from any credit bureau, including but not limited to letters and credit reports, and promptly inform **1040 Credit Rebuilder** of any changes in your physical address and/or email address. You understand that **1040 Credit Rebuilder** cannot perform the service provided without obtaining copies of the credit reports and all correspondence from the credit bureaus.
- You acknowledge and agree that you request that **1040 Credit Rebuilder** dispute all derogatory information found on your credit reports except for information disclosed separately. You agree that **1040 Credit Rebuilder** will consider any derogatory information that is not disclosed to **1040 Credit Rebuilder** to be inaccurate, unverifiable, or obsolete.

- You understand and acknowledge that your failure to comply with any of these Terms and Conditions may prevent **1040 Credit Rebuilder** from performing the requested services, may delay the performance of any services on your behalf and may void any and all of the guarantees contained herein at **1040 Credit Rebuilder** sole discretion.
- You agree that any correspondence sent on your behalf and/or in your name by **1040 Credit Rebuilder** re proprietary to **1040 Credit Rebuilder** and will not be kept as part of your client file.
- You agree to make copies of any documents provided to **1040 Credit Rebuilder** to retain with your personal records. You agree that **1040 Credit Rebuilder** may not return documents forwarded by you and is under no obligation to retain copies of the correspondence sent to the credit bureaus on your behalf.
- You understand that it is **1040 Credit Rebuilder** policy to shred all documents not required to be retained by law after thirty (30) days of completion of the services provided or upon cancellation of **1040 Credit Rebuilder services**, whichever occurs first.
- You acknowledge and agree that **1040 Credit Rebuilder** will not discuss your case with any unauthorized person (including your spouse/family member/significant other, etc.) unless you provide specific written authorization to **1040 Credit Rebuilder**.
- You agree that everything that you have stated in this application is true and correct to the best of your knowledge.
- You acknowledge that you have received a copy of this agreement and the disclosures required by the Credit Repair Organizations Act (CROA, Sec. 405).

By signing this Agreement below, you acknowledge and agree that you, the Client, have read and agree to all of the terms of this Agreement. If you chose not to agree to any of the terms herein, you understand that **1040 Credit Rebuilder** will not be able to represent you nor will you be a Client of **1040 Credit Rebuilder**.

Client's Signature: _____

DATE _____

SSN: _____

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DISCLOSURES

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

Limited Power of Attorney Disclosure

1040 Credit Rebuilder needs permission from you, (the client) to communicate with credit bureaus, creditors, data furnishers and others, in your name and on your behalf, including writing, signing and transmitting letters and electronic documents in your name. **This is a Limited Power of Attorney**, granting permission to 1040 Credit Rebuilder to do this. It authorizes and directs 1040 Credit Rebuilder to act as your disclosed and undisclosed agent when performing the services you have retained 1040 Credit Rebuilder to provide. You may cancel your authorization and this Limited Power of Attorney at any time by sending 1040 Credit Rebuilder Revocation of Limited Power of Attorney stating that you retract your authorization. Without this written authorization and Limited Power of Attorney, 1040 Credit Rebuilder is unable to represent you, therefore canceling this authorization will close your case. Please print a copy of this Agreement for your records.

Be it known that by submitting this form I, _____ hereby grant a Limited Power of Attorney to 1040 Credit Rebuilder and any and all persons in their employ, as my agent, to have the necessary power and authority to undertake and perform the following in my behalf:

I, _____, hereby give permission to 1040 Credit Rebuilder to sign all documents written on my behalf, as my duly appointed proxy, for the purpose of disputing inaccurate, erroneous, and obsolete credit information held on my credit report by consumer credit reporting agencies. _____ initials.

- I appoint 1040 Credit Rebuilder as my agent to act in my behalf, as set forth in the following matters only; signing of 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

- correspondences addressed to credit bureaus, creditors and data furnishers, obtaining credit information over the telephone, fax, and/or through written correspondence from credit bureaus, creditors, data furnishers and/or collection agencies. _____ initials.

If mediation of a debt is necessary, I, _____ give 1040 Credit Rebuilder and its officers, the right to discuss information to help resolve, reduce, or dispute a debt. I, _____ understand that I have the right to revoke or terminate this limited power of attorney at any time, with a written Revocation of Limited Power of Attorney to 1040 Credit Rebuilder.

According to the Consumer Credit File Rights, Under State and Federal Law, I have been made aware of the fact that I could attempt to repair my own credit. _____ initials.

This "Limited Power of Attorney" is given to 1040 Credit Rebuilder in compliance with Section 611 of the Federal Fair Credit Reporting Act (FCRA).

Client Signature: _____

Client Name: _____

Today's Date _____

Telephone Number(s): _____

Social Security: last 4 _____

**DO NOT SIGN THE FOLLOWING FORMS
UNLESS YOU ARE CANCELLING YOUR AGREEMENT WITH
1040 Credit Rebuilder**

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 1040 Credit Rebuilder at 5901 E 38th Indianapolis in 46218 before midnight on _____

I hereby cancel this transaction,

Date

Purchaser's
Signature: _____

DATE _____



Revocation of Limited Power of Attorney

I, the undersigned _____ hereby revoke the Power of Attorney dated _____ and granted to 1040 Credit Rebuilder

I hereby give notice to 1040 Credit Rebuilder and all other interested parties that I withdraw every power and authority thereby given and declare the above Power of Attorney null and void and of no further force or effect.

Executed this _____ day of _____ 20 ____

at _____ Signature: _____ in the presence of the undersigned witnesses:

Witness 1.

Name: _____ Address: _____

Signature: _____

Witness 2.

Name: _____ Address: _____

Signature: _____

Acknowledgement

This document was acknowledged before me on this _____ day of _____ 20____ by _____

Signature of Notary Public _____

Full legal Name _____

My commission expires _____

State of _____

County of _____

DO NOT WRITE BELOW THIS LINE FOR OFFICE USE ONLY

By 1040 Credit Rebuilder _____

Today's Date: _____

Date of Commencement: _____
