



## Agreement of Terms and Conditions

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any 'credit restoration' company or credit restoration 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 restoration organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit restoration organizations.

You have the right to cancel your contract with any credit restoration organization for any reason within 3 business days from the date you sign 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 restoration organizations. For more information contact:

The Public Reference Branch  
Federal Trade Commission  
Washington, D.C. 20580

Initials:



### Credit Repair Organization Act

Requires any consumer who enters into a contract with any credit repair organization to be given:

- (1) a copy of the completed contract and the disclosure statement required under section 405, and
- (2) a copy of any other documents the credit repair organization requires the consumer to sign,

at the time the contract or the other document is signed.

### Disclaimer

Implied or expressed guarantees do not apply. While Credit Resurrection cannot guarantee a complete restoration of your credit; we do guarantee and state that we will do everything allowable by the existing law to improve your credit score.

Please note: If documentation requested from you, by us for the credit restoration, is not forwarded to our office the refund policy will be void. In addition, by your signature below, you agree to forward all correspondence received from the three credit bureaus to our office within 14 days of receipt. Failure to do so will also result in the voiding of the refund policy.

### Terms

With my signature below, I do hereby authorize and understand that it may result in inquiries on my credit report. In addition, I also grant the attached limited power of attorney to Credit Resurrection, which authorizes Credit Resurrection to act as an agent on my/our behalf with regard to signing my name to any and all documentation for the sole purpose of credit correction. I understand that this process takes between 45-60 days, depending on the situation. I further understand that additional time may be needed in certain situations to ensure the best results. I also agree to prepay for the following amounts for each service:

Service for an Individual:	\$249.00
Service for a Couple:	\$400.00
Platinum Package for Individuals (provides credit restoration services 2 times during a year) <sup>1</sup> :	\$400.00

These prepayments are refundable in the event that no updates appear in my credit file. Credit Resurrection does NOT charge for the actual credit restoration. All charges are to cover labor, forms, and miscellaneous expenses incurred while working my file.

Initials:



**SEC. 407. RIGHT TO CANCEL CONTRACT.**

(a) *In General.* — Any consumer may cancel any contract with any credit repair organization without penalty or obligation by notifying the credit repair organization of the consumer’s intention to do so at any time before midnight of the 3rd business day which begins after the date on which the contract or agreement between the consumer and the credit repair organization is executed or would, but for this subsection, become enforceable against the parties.

(b) *Cancellation Form and Other Information.* — Each contract shall be accompanied by a form, in duplicate, which has the heading ‘Notice of Cancellation’ and contains in bold face type the following statement:

“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 (name of credit repair organization) at (address of credit repair organization) before midnight on (date).

I hereby cancel this transaction, (date) (purchaser’s signature).”

**MISCELLANEOUS PROVISIONS**

If any provision, term, covenant or condition of this Agreement is held by a Court of competent jurisdiction to be invalid, void or otherwise unenforceable, the remainder of the provisions shall not be impaired or invalidated.

This agreement shall be interpreted, construed and enforced in accordance with the laws, and in the courts of, the State of Texas.

This agreement contains the entire agreement between Credit Resurrection and its customer and supersedes any and all prior agreements, arrangements or understandings, whether oral or in writing, between Credit Resurrection and its customer. No oral understandings, statements, promises or inducements contrary to the terms of this agreement exist and no oral alteration or termination of this agreement shall be effective.

Initials:

\_\_\_\_\_



Office (214) 329-9772 Fax (800) 832-8573 Email info@CreditResurrectionOnline.com

www.CreditResurrectionOnline.com

This agreement is the result of substantial discussions between Credit Resurrection and its customer. Accordingly, the fact that one party or another may have drafted this agreement is immaterial, and this agreement shall not be strictly construed against any party.

Last Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_  
 First Name: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Driver's License Number: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Zip Code: \_\_\_\_\_

I understand that this is a binding agreement and that I have read and agree to these terms.

\_\_\_\_\_

Date Signature

Initials:

\_\_\_\_\_



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**LIMITED POWER OF ATTORNEY AUTHORIZING THE RELEASE OF INFORMATION**

Date: \_\_\_\_\_

I, \_\_\_\_\_, hereby authorize Credit Resurrection to (1) obtain a copy of any consumer or credit report related to this application; (2) verify any information related to this application; and (3) discuss information with associates. A photocopy of this document may be used in lieu of the original.

Last Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_  
First Name: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Driver's License Number: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip Code: \_\_\_\_\_

Attached to this document is a copy of my driver's license as well as a copy of my social security card.

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_

**(Footnotes)**

<sup>1</sup> The Platinum Package offers the same credit restoration services as that for an individual; however, it allows the customer to request credit restoration services two times during one year. The Platinum Package is available for purchase by individuals only.

Initials: \_\_\_\_\_



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[www.CreditResurrectionOnline.com](http://www.CreditResurrectionOnline.com)

**Acknowledgement of Notice of Cancellation**

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.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Credit Resurrection at 4214 Cheyenne, Rowlett, Texas 75088 before midnight on the third (3 rd ) business day from the date you sign the contract.

By my signature below, I hereby acknowledge that I have received the notice of cancellation for this contract as well as the duplicate Notice of Cancellation forms below.

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_

Initials:  
\_\_\_\_\_



*Use this page only when cancelling Credit Resurrection services within stated timeframe. You must still initial this page and send this page along with entire 7-page Agreement fax. Thank you.*

**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 Credit Resurrection at 4214 Cheyenne, Rowlett, Texas 75088 before midnight on the third (3 rd ) business day from the date you sign the contract.

I hereby cancel this transaction,

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_

**Notice of Cancellation (Spouse)**

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 Credit Resurrection at 4214 Cheyenne, Rowlett, Texas 75088 before midnight on the third (3 rd ) business day from the date you sign the contract.

I hereby cancel this transaction,

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_

Initials:

\_\_\_\_\_