



Checklist of Documents Needed For Credit Repair Processing

1. Client Enrollment Agreement
2. Government ID
 - Driver's License or
 - State Issued ID
3. Social Security Number
 - Copy of Card or
 - Verification Letter
4. Proof of Residence (a bill with your name and current address)
 - Utility Bill, cell phone or
 - Insurance Statement, car registration
 - Credit Reports / Mortgage Broker Tri Merge
 - Online Credit Report Service (i.e.creditreport.com, freecreditreport.com, myFICO.com,creditscore.com, AnnualCreditReport.com, etc.)
 - Online Access Codes or copies of all three reports
 - If you have already received your annual free credit report you will have to pay for the reports. The cost will not exceed \$50 per client.
5. Disputing Items Work Sheet
 - Filled out and signed
6. Consumer Credit File Rights Under State and Federal Law
 - Signed
7. Enrollment Fee
 - One-Time Payment
 - Credit/Debit Cards

Enrollment Agreement

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Herein after referred to as "Client", agrees as follows:

1. Consultant will analyze and investigate "Client's" personal credit reports. Consultant will prepare all the necessary for clarification correspondence of certain derogatory information, which may be contained in a client's credit report. Client is fully aware in the event they were referred by an authorized company affiliate that the affiliate will be able to monitor along throughout the entire repair process thru the CDP Tracker. This will be for the sole purpose of monitoring and assisting the client in obtaining credit approval. Client is aware that all derogatory items after a specific period of time must automatically be removed. Bankruptcies are ten years from the filing date. All others are seven years from the date of last activity. Client is aware that there is non-profit credit counseling services available to him/her, and to check local listings.
2. Client further agrees to provide the consultant with a copy of all correspondence received by the client as a result of the consultant's efforts and/or processing. Client is responsible for all debts owed to creditors.
3. "If you, the Client, have been denied credit within the last sixty days, you may obtain a free copy of the consumer credit report from the consumer credit reporting agencies. You also have the right to dispute inaccurate information in a report. You may cancel this contract at any time before midnight of the fifth business day after the date you sign it. See the attached notice of cancellation form for an explanation of this right." Client understands the Consultant is being paid to send letters to the credit bureaus on client's behalf and payment is expected once this is done.
4. After one calendar year from the date of this contract or 4 cycles of disputing, CDP Tracker will have fully completed 100% of services we agreed to perform and completed for our customers. Consultant, at his/her discretion, may keep for his/her records all correspondence and material used and produced by him/her. Client agrees that this constitutes their entire agreement and understands the consultant merely sends out letters and faxes. Consultant will send letters to the credit bureaus by utilizing methods in the Fair Credit Reporting Act of 1970. Section 61 1(a). However, the Consultant does not promise that any particular standard of improvement can be attained. This agreement will remain in effect only if you abide by the following: 1) Have no checks returned from your bank for any reason. 2) Mail all correspondence you receive from the credit bureaus (Equifax, Experian and Transunion) promptly to CDP Tracker Processing Center upon receipt. There is a \$30 fee for all returned checks! All returned checks must be replaced with cash or cashier's check within 24 hours.

Enrollment Agreement

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I (We) agree to authorize this request, and understand that it may result in an inquiry on my credit report(s). In addition I also grant a limited Power of Attorney to CDP Tracker for the following: Request credit reports on my(our)behalf, challenge and verify various information on my credit reports, and contact and confer with creditors on my behalf, as needed. Additionally, I understand it may require my signature on the letters sent to the Credit Bureaus, which I fully authorize CDP Tracker Processing Center to sign on my behalf. I also understand that the process may take, by nature of the FCRA, 30-90 days, but no more than 1 year, of which there will be no charges above and beyond the initial fees of \$595(single), or \$995(couple), regardless of the additional work necessary to insure maximum results. I realize this could require up to 4 attempts with the dispute process. Our Guarantee! CDP Tracker will honor this guarantee only: While CDP Tracker cannot guarantee a complete restoration of your credit; we do guarantee and state that we will IMPROVE your credit. If we fail to do so, we will refund your entire fee. Please note: if all documentation that is requested from you, by us for the credit repair, is not forwarded to our office the refund policy will be void. You must comply with this to insure maximum results.

“Notice of Cancellation”

You may cancel this contract, without any penalty or obligation, within five 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: CDP Tracker, 7341 Springhill Drive #3813, Springhill, FL 34611

I hereby cancel this transaction:

X _____

Buyers Signature and Date



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

****I HAVE RECEIVED A COPY OF MY CONSUMER CREDIT FILE RIGHTS**

Client Signature



**Enrollment Payment Plan
(Single Enrollment)**

Date _____ day of _____, 20__

Client Name

I have chosen a payment plan, I understand that, if I am more than 5 days late in making any payments that I will be automatically locked out of the system and all processing will cease. To reactivate your account there will be a \$25 reinstatement fee. Your one year of processing services begins from the original date of enrollment through the following calendar year.

I am making an initial set up fee payment of \$149.00 . First monthly installment of \$74.33 will be due 14 days from initial enrollment date. Your next installment payments will be every consecutive 30 days for the next 5 months. Total Price \$595

Payments will be on the following dates:

Date _____	Amount <u>\$74.33</u>	Date Paid _____
Date _____	Amount <u>\$74.33</u>	Date Paid _____
Date _____	Amount <u>\$74.33</u>	Date Paid _____
Date _____	Amount <u>\$74.33</u>	Date Paid _____
Date _____	Amount <u>\$74.33</u>	Date Paid _____

Method of payment: Credit/debit card _____

Processing Center will call to set up payment arrangements after initial set up fee is paid. All monies made payable to BMJ& J Inc. All receipts will come from BMJ&J Inc and will be sent to email address on file.

I have read the above and agree to all of the terms and the payment schedule.

Client Signature

Date



**Enrollment Payment Plan
(Joint Enrollment)**

Date _____ day of _____, 20__

_____ / _____

Client Names

I/We have chosen a payment plan, I understand that, if I am more than 5 days late in making any payments that I will be automatically locked out of the system and all processing will cease. To reactivate your account there will be a \$25 reinstatement fee. Your one year of processing services begins from the original date of enrollment through the following calendar year.

I/WE are making an initial set up fee payment of \$149.00 . First monthly installment of \$91.00 will be due 14 days from initial enrollment date. Your next installment payments will be every consecutive 30 days for the next 5 months. Total Price \$695

Payments will be on the following dates:

Date _____	Amount <u>\$91.00</u>	Date Paid _____
Date _____	Amount <u>\$91.00</u>	Date Paid _____
Date _____	Amount <u>\$91.00</u>	Date Paid _____
Date _____	Amount <u>\$91.00</u>	Date Paid _____
Date _____	Amount <u>\$91.00</u>	Date Paid _____

Method of payment: Credit/debit card _____

Processing Center will call to set up payment arrangements after initial set up fee is paid.

All monies made payable to BMJ& J Inc. All receipts will come from BMJ&J Inc and will be sent to email address on file.

I have read the above and agree to all of the terms and the payment schedule.

Client's Signature

Date

Client's Signature

Date