



- RESTORATION CHECKLIST**
- CREDIT REPORTS
 - CREDIT ANALYSIS
 - DRIVER'S LICENSE
 - SOCIAL SECURITY CARD
 - BILLING STATEMENT

- SELECT MEMBERSHIP PLAN**
- PRIMARY MEMBER RESTORATION (\$299 + \$59/MO)
 - ADD-ON MEMBER RESTORATION (\$200 + \$59/MO)
- (MONTHLY FEES BEGIN 45 DAYS AFTER INITIAL FEES)*

MEMBERSHIP APPLICATION

AGENT NAME: _____

First Name _____ MI _____ Last Name _____

Primary Member Name (if this is an Add-On Member Application) _____

Nickname (goes by - if different) _____ Previous Last Name _____

Alternate Contact Name (List on Service Agreement) _____ Relationship _____

Social Security Number _____ Date of Birth _____

() _____ () _____
Alternate Mobile Phone _____ Alternate Work Phone _____

() _____ () _____
Mobile Phone _____ Home or Work Phone (circle one) _____

Email (Check box if same as Primary Member) _____

CURRENT Address (Check box if same as Primary Member) _____ City _____ State _____ Zip _____

PREVIOUS Address - If less than 2 yrs (Check box if same as Primary Member) _____ City _____ State _____ Zip _____

MAILING Address (Check box if same as Primary Member) _____ City _____ State _____ Zip _____

SHARED INFORMATION: PLEASE PROVIDE THE NAME(S) OF ANY NEW LOAN OFFICERS, REALTORS, OR OTHERS WE ARE TO KEEP INFORMED.

Name: _____ Firm: _____ Phone: _____

Addr: _____ Email: _____

Name: _____ Firm: _____ Phone: _____

Addr: _____ Email: _____

PAYMENT INFORMATION: I AUTHORIZE CREDIT MATTERS TO CHARGE MY ACCOUNT FOR MEMBERSHIP FEES ACCORDING TO THE PAYMENT SCHEDULE DESCRIBED BELOW ON OR ABOUT THE EFFECTIVE DATE OF THE MEMBERSHIP UNTIL ALL SCHEDULED PAYMENTS HAVE BEEN RECEIVED. **IF PAYMENT IS MADE BY CHECK:** I AUTHORIZE CREDIT MATTERS TO MAKE AN ELECTRONIC FUNDS TRANSFER FROM MY ACCOUNT USING THE INFORMATION ON MY CHECK.

X _____
Signature - ACCOUNT HOLDER _____ Date _____

ACH BANK DRAFT Checking Savings

Account Holder Name: _____

Name of Bank: _____

Institution Transit #: _____

Account Number: _____

PLANNED PAYMENT SCHEDULE

Payment \$ _____ Draft Date _____

Payment \$ _____ Draft Date _____

Mo Pymt \$ _____ Starting On: _____

Number of Monthly Payments Scheduled: _____

CREDIT/DEBIT CARD Account Holder Name: _____ Name (exactly as shown on card) _____ Billing Address of card (if different from above) _____

Card #: _____ CVC: _____ Exp. Date: _____

CREDIT REPAIR SERVICE AGREEMENT

This Agreement is between you, the BUYER of the credit repair service, and Credit Matters, Inc., the COMPANY, providing the credit repair service.

BUYER Name: _____ Email: _____

INFORMATION:

Address: _____
Street City State Zip

BUYER AUTHORIZATION: Buyer authorizes the Company to dispute, on Buyer's behalf, information appearing in Buyer's credit reports that Buyer believes is inaccurate or obsolete. Furthermore, Buyer authorizes the Company to share Buyer's credit information with the following person(s).

Name(s): _____ Agent: _____

COST OF SERVICE: Buyer will pay the Company _____ after the Company completes the service described below. Full payment is due upon completion of credit repair service. Buyer will pay the Company 2 monthly payments of \$59.00 following the completion of any successive credit repair service as described below for service provided within one year of the date of this agreement. Buyer agrees that any federal and state disclosures, notice of cancellation, and any other papers accompanying the initial credit repair service provided, shall serve as disclosure and notice for any successive credit repair service provided within a period of one year of this agreement.

DESCRIPTION OF SERVICE TO BE PERFORMED BY THE COMPANY

1. Analyze Buyer's credit reports with Buyer to determine if inaccurate information is contained in the reports.
2. Disclose to Buyer his/her rights according to the federal Fair Credit Reporting Act.
3. Prepare correspondence to the CRA to initiate a reinvestigation of items appearing inaccurate or falsely on the Buyer's credit reports. Correspondence on reinvestigations will be sent to the CRA one time.
4. Prepare dispute correspondence to creditors listed on Buyer's credit reports of inaccurate information furnished to the CRA, if necessary. Correspondence on reinvestigations will be sent to creditors one time, if necessary.
5. The Company will maintain Buyer's personal information in strict confidence. Buyer's information will be released only to persons, merchants, creditors or organizations necessary to complete the services described in this contract.

ACTIONS REQUIRED OF BUYER

1. Buyer agrees to provide the Company with a complete copy of Buyer's credit reports received from the CRA in order for the Company to begin credit repair service on behalf of Buyer.

DO NOT SIGN THIS CONTRACT UNTIL YOU HAVE RECEIVED AND READ THE INFORMATION STATEMENTS AND NOTICES OF CANCELLATION REQUIRED BY STATE AND FEDERAL LAW, EVEN IF OTHERWISE ADVISED. BY SIGNING THIS CONTRACT YOU ACKNOWLEDGE RECEIPT OF THESE DISCLOSURES PRIOR TO THE TIME OF SIGNING AND AGREE TO THE TERMS OF THIS CONTRACT.

BUYER MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE 5TH BUSINESS DAY AFTER THE TRANSACTION DATE. SEE THE ATTACHED NOTICE OF CANCELLATION FOR AN EXPLANATION OF THIS RIGHT.

Buyer's Signature **X** _____ Date _____

Company Signature _____ Date _____

YOU, THE BUYER, ARE ENTITLED TO AN EXACT COPY OF THIS CONTRACT AS WELL AS ANY OTHER WRITING SIGNED BY YOU IN CONNECTION WITH THIS CONTRACT AT THE TIME YOU SIGN.

THIS CREDIT SERVICES ORGANIZATION IS REGISTERED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS AT P.O. BOX 8041, MADISON, WISCONSIN 53708-8041

Company Name: Credit Matters, Inc. Phone: 800-531-7279
Principal Address: 2654 W. Lawrence St. Appleton, WI 54914 Email: company@gocreditmatters.com
Registered Agent: Daniel C. Krueger
Address of Agent: 2654 W. Lawrence St. Appleton, WI 54914

INFORMATION STATEMENT REQUIRED UNDER FEDERAL LAW

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 unemployment 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 the 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: Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580

Buyer's Signature **X** _____

Date _____

**INFORMATION STATEMENT REQUIRED UNDER
WISCONSIN LAW [SECTION 422.504]**

You have the right to review any file on you maintained by a consumer reporting agency (i.e., credit bureau). You have the right to obtain a copy of that file from each consumer reporting agency free-of-charge every 12 calendar months. You may obtain your free copies on the Internet at **www.annualcreditreport.com**, or by contacting the consumer reporting agency directly. You also have the right to obtain a copy of your file free-of-charge from the consumer reporting agency if you request the free copy within sixty days after you receive a notice of a denial of credit.

You have the right to dispute the completeness or accuracy of any item contained in any file on you maintained by a consumer reporting agency. The Company will perform credit repair services on your behalf, seeking correction or removal of negative information on your credit report that has been put there either inaccurately or falsely. The total amount you will be charged for the credit repair services is _____.

The Company has complied with the bond/irrevocable letter of credit requirements under Section 422.502 of the Wisconsin Statutes. The Company has obtained an irrevocable letter of credit from: National Exchange Bank and Trust, 130 S. Main Street, Fond du Lac, WI 54935

The irrevocable letter of credit is in the amount of \$25,000.00. The irrevocable letter of credit is in favor of the State of Wisconsin for the benefit of any person who is damaged by a violation of Subchapter V of Chapter 422 of the Wisconsin Statutes. The irrevocable letter of credit is also in favor of any person who is damaged by a violation of Subchapter V of Chapter 422 of the Wisconsin Statutes. A person claiming against the irrevocable letter of credit for a violation of Subchapter V of Chapter 422 of the Wisconsin Statutes may maintain an action at law against the credit services organization and against the surety or financial institution. The surety or financial institution may be liable only for actual damages and not for punitive damages. The aggregate liability of the surety or financial institution to all persons damaged by a credit services organization's violation of Subchapter V of Chapter 422 of the Wisconsin Statutes may not exceed the amount of this irrevocable letter of credit.

BY SIGNING BELOW, YOU HEREBY ACKNOWLEDGE RECEIPT OF THE FEDERAL & WISCONSIN INFORMATION STATEMENTS BEFORE ANY CONTRACT OR AGREEMENT BETWEEN YOU AND THE COMPANY IS EXECUTED.

Buyer's Signature **X** _____

Date _____

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 5 business days after the date on which the contract is signed.

To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice to: Credit Matters, Inc., 2654 W. Lawrence St., Appleton, WI 54914, not later than midnight of the 5th business day after the date you signed the contract.

I hereby cancel this transaction

Print Name: _____

Signature: _____

Date: _____

NOTICE OF CANCELLATION

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I hereby cancel this transaction

Print Name: _____

Signature: _____

Date: _____



PLEASE SIGN THE ATTACHED DISPUTE LETTER TEMPLATE – IN BLACK INK

Please MAIL this signed template to us immediately.

This template is for use with Experian only. Experian does not investigate disputes that are not signed by the consumer. TransUnion and Equifax do not require a signature for disputes made with them.

You will notice that there is no specific dispute on this page. We use a copy of this signed template original to create your custom disputes on, and then send it to Experian. For this reason, it is important that your signature is dark and clear.

Dear Experian Corporation,

I am disputing the following items in my credit file maintained by your company. The items listed below are inaccurate and misleading, resulting in very serious errors in credit reporting and damage to my credit rating.

According to the federal Fair Credit Reporting Act, your investigation is to be completed within 30 days of receiving this written dispute. Upon completion of your investigation, I request that you send a *complete* corrected credit report to me, as is my right according to the Act.

Sincerely,
