

## RESTORATION CHECKLIST

- ☐ CREDIT REPORTS
- $\square$  Credit Analysis
- ☐ DRIVER'S LICENSE
- ☐ SOCIAL SECURITY CARD
- ☐ BILLING STATEMENT

#### **S**ELECT **M**EMBERSHIP **P**LAN

□ PRIMARY MEMBER RESTORATION
(\$279 + \$79/MO)

□ ADD-ON MEMBER RESTORATION
(\$200 + \$79/MO)

(MONTHLY FEES BEGIN 60 DAYS AFTER INITIAL FEES)

st Name MI	Last Name Primary Member Name (if this		is an Add-On Member Application)	
ckname (goes by - if different)	Previous Last Name	Alternate Contact Name (List on S	Contact Name (List on Service Agreement) Relationship	
		( )	( )	
cial Security Number	Date of Birth	Alternate Mobile Phone	Alternate Work F	Phone
)	( )			
bbile Phone	Home or Work Phone (circle one)	Email (Check box if same as Pri	mary Member)	
RRENT. Address (Check box if sa	me as Primary Member)	City	State	Zip
EVIOUS Address - If less than 2 yrs	(Check box if same as Primary Member)	City	State	Zip
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				7:
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#### 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			Email:		
INFORMATI	ON:				
	Address:				
		Street	City	State	Zip
credit repor	ts that Buyer belie		any to dispute, on Buyer's behalf ete. Furthermore, Buyer authoriz		
Nar	me(s):		Age	<u>:nt:</u>	
paid 30 da is due upo the comple date of this other pape	ys following the in completion of completion of any succes agreement. Buters accompanying	nitial payment) after the predit repair service. Buye ssive credit repair service uyer agrees that any feg the initial credit repair	nitial fee of plus 1 mo Company completes the service or will pay the Company 2 mont e as described below for service deral and state disclosures, r service provided, shall serve a od of one year of this agreemen	e described below hly payments of the provided within the provided within the provided by the	w. Full payment \$79.00 following one year of the lation, and any
DESCRIPTION	ON OF SERVICE TO	D BE PERFORMED BY THE	COMPANY		
1. Analyze	Buyer's credit rep	oorts with Buyer to determ	ine if inaccurate information is c	ontained in the re	eports.
<ol><li>Disclose</li></ol>	to Buyer his/her	rights according to the fed	leral Fair Credit Reporting Act.		
			ovestigation of items appearing in will be sent to the CRA one time		ly on the Buyer's
			ation in strict confidence. Buyer's ecessary to complete the service		
ACTIONS R	EQUIRED OF BUY	<u>ER</u>			
		he Company with a compl credit repair service on be	lete copy of Buyer's credit report ehalf of Buyer.	s received from t	he CRA in order
AND NOTION STREET STATES AND NOTION SIGNINGS	CES OF CANCEI IG THIS CONTRA IG AND AGREE	LLATION REQUIRED BY ACT, YOU ACKNOWLED TO THE TERMS OF THIS		EVEN IF OTHERN LOSURES PRIO	WISE ADVISED. R TO THE TIME
			IE BEFORE MIDNIGHT OF THE E OF CANCELLATION FOR AN		
Buyer's Sig	nature <mark>X</mark>		Date		
Company S	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_ <mark>X</mark>	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.

have the right to obtain a copy of your fi	ile free-of-charge from the consumer reporting agen- ter you receive a notice of a denial of credit.	cy if you
maintained by a consumer reporting age behalf, seeking correction or removal of there either inaccurately or falsely. The to	eteness or accuracy of any item contained in any file ncy. The Company will perform credit repair services negative information on your credit report that has b otal amount you will be charged for the credit repair se ayment of \$79 (to be paid 30 days following the initial pa	s on you been pu ervices is
422.502of the Wisconsin Statutes. Th	oond/irrevocable letter of credit requirements under the Company has obtained an irrevocable letter of t, 130 S. Main Street, Fond du Lac, WI 54935	
of the State of Wisconsin for the benefit V of Chapter 422 of the Wisconsin State person who is damaged by a violation of person claiming against the irrevocable 422 of the Wisconsin Statutes may main and against the surety or financial institution actual damages and not for punitive dainstitution to all persons damaged by a	mount of \$25,000.00. The irrevocable letter of credit is of any person who is damaged by a violation of Sultutes. The irrevocable letter of credit is also in favor for Subchapter V of Chapter 422 of the Wisconsin State letter of credit for a violation of Subchapter V of Intain an action at law against the credit services organization. The surety or financial institution may be liable amages. The aggregate liability of the surety or a credit services organization's violation of Subchapter you exceed the amount of this irrevocable letter of	bchapter or of any tutes. A Chapter anization only for financia oter V or
	EBY ACKNOWLEDGE RECEIPT OF THE FE STATEMENTS BEFORE ANY CONTRAC E COMPANY IS EXECUTED.	
Buyer's Signature_X	Data	
Signature 🔨	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 5<sup>th</sup> business day after the date you signed the contract.

I hereby cancel this transaction

Print Name:	
Signature:	
Date:	
NOTICE OF CA	NCELLATION
You may cancel this contract, without any penalty on which the contract is signed.	or obligation, within 5 business days after the date
To cancel this contract, mail or deliver a signed a other written notice to: Credit Matters, Inc., 2654 than midnight of the 5 <sup>th</sup> business day after the date	W. Lawrence St., Appleton, WI 54914, not later
I hereby cancel this transaction	
Print Name:	
Signature:	
Date:	