

IMPACT CREDIT REPAIR, INC.

File#: ICR _____

CUSTOMER AGREEMENT

LAST NAME FIRST NAME INITIAL SUFFIX (Sr., Jr., Etc)

CURRENT ADDRESS CITY STATE ZIP

HOME TELEPHONE WORK TELEPHONE CELLULAR TELEPHONE

PREVIOUS ADDRESS (WITHIN LAST 5 YEARS)

SOCIAL SECURITY DATE OF BIRTH Driver's License Number & State

CURRENT EMPLOYER: _____

HAVE YOU BEEN DENIED CREDIT RECENTLY? [] YES [] NO WHICH INSTITUTION? _____

REQUIRED: (1) _____ SOCIAL SECURITY CARD (or pay stubs, W2, etc.),
(2) _____ DRIVER'S LICENSE (if not current, bank statements)

HOW DID YOU HEAR ABOUT ICR? _____

SERVICES REQUESTED: CHECK SERVICE(S) REQUESTED:

- 90-DAY PROGRAM
- TRI-CREDIT SCORE [\$50.00]
- RAPID RESCORE [\$50/item]
- CONTINUED SERVICES (after initial 90 days) [\$79.00/monthly]

Total cost for services provided: \$ _____

This agreement or contract is not binding and enforceable until received and accepted by Impact Credit Repair, Inc. (ICR). This writing is the full and complete agreement between ICR and the customer and shall not be orally amended.

CUSTOMER AGREES TO:

1. Provide ICR with accurate personal credit information and immediately notify ICR of any change of information.
2. Authorize ICR or its designee to obtain credit reports on customer's behalf.
3. Retain ICR services for a period of ninety days from contract date.
4. Understands that ICR may employ or retain legal professionals on customer's behalf, but ICR is not providing legal representation.
5. Immediately forward to ICR any correspondence received from the credit reporting agencies to ICR or its designated agent.
6. Pay the evaluation fee agreed upon above. Any balance of the evaluation fee not paid with 30 days from the date of this agreement shall be subject to late fees not exceed the greater of 18% or the maximum allowed rate by law. ICR may initiate legal action to collect unpaid balances that may involve collection charges, attorney fees, and court costs.

ICR SERVICES TO BE PERFORMED:

ICR will review all credit information provided by the customer; prepare letters challenging items appearing on the customer's credit reports, which the customer indicates are inaccurate, incomplete, obsolete, or unverified as per the Fair Credit Reporting Act (FCRA). ICR will challenge inaccurate credit information within 10 business days of receipt of credit report from customer. ICR makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control.

Signature _____ Date _____

IMPACT CREDIT REPAIR, INC.

REFUND POLICY

Should after ninety (90) days of service, if ICR's services are unable to result in any discernable difference in a customer's credit report, the customer shall be entitled to a refund subject to a \$200.00 processing fee.

CANCELLATION POLICY

I UNDERSTAND THAT I MAY CANCEL THIS CONTRACT WITHOUT PENALTY OR OBLIGATION AT ANY TIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE SIGNED (OR AS REQUIRED BY STATE LAW). (SEE NOTICE OF CANCELLATION FOR FURTHER EXPLANATION OF THIS RIGHT).

PRIVACY DISCLOSURE NOTICE

ICR is required by law to inform our clients of our policies regarding privacy of customer information. ICR collects private personal information provided by its clients or obtained by us on its client's behalf. We will not disclose our client's private (non-public) personal information obtained in our process to any third party, except as required by law. No third party will obtain information about our clients from ICR without your written consent. To safeguard our client's personal information, we maintain physical, electronic and procedural methods that comply with our professional standards.

CUSTOMER ACCEPTANCE & ACKNOWLEDGMENT OF CREDIT RESTORATION SERVICES

Please initial each of the listed items to confirm you have read, understand and agreed to the following documents, provided by ICR.

- Customer Agreement
- Limited Power of Attorney
- Privacy Disclosure
- Notice of Cancellation
- CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

I fully understand my responsibility to this ninety day program, acknowledge all my questions have been answered, and Agree to the fee for services of \$_____.

Client Signature

Date

Witness

Date

METHOD OF PAYMENT

Check Money Order Cash

Please be advised there is a \$50.00 NSF Fee For return checks

IMPACT CREDIT REPAIR, INC.

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 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 for a reasonable fee. There is no fee, if you have been turned down for credit, employment, insurance, or 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. 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, and Washington, DC. 20580.

IMPACT CREDIT REPAIR, INC.

LIMITED POWER OF ATTORNEY

I hereby grant a Limited Power of Attorney to Impact Credit Repair, Inc., and any and all persons in their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by Equifax, Experian and/or TransUnion credit reporting bureaus.

Signature _____ Date _____