

# RELIANCE CREDIT REPAIR

1-561-967-5066

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



DATE: \_\_\_\_\_

## Credit Repair Contract

First Name \_\_\_\_\_ Middle \_\_\_\_\_ Last Name \_\_\_\_\_

Current Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

How long have you been at this address? \_\_\_\_\_

If less than 10yrs. Please fill out below information

Previous Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Phone # \_\_\_\_\_ CELL # \_\_\_\_\_ FAX # \_\_\_\_\_

Social Security# \_\_\_\_\_ D.O.B. \_\_\_\_/\_\_\_\_/\_\_\_\_

E-mail address (MANDATORY) \_\_\_\_\_

Referred By \_\_\_\_\_

## **CREDIT RESTORATION SERVICES CONTRACT**

A. This Credit Restoration Services Contract between RELIANCE CREDIT REPAIR and the undersigned (Client) is for the express purpose of purchasing credit reports, credit restoration and consulting services for your credit reports. The services will include but not be limited to, preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which the Client claims appear on the credit report(s). This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed. Reliance Credit Repair agrees to act diligently in providing the services, and not violate with federal or state

B. The Client understands that there will be a fiat, non-refundable fee of \$450.00. This sum covers our initial consulting fee and the entire consulting process (approximately 60-90 days). There are no other charges. RELIANCE CREDIT REPAIR will review items on the Client's credit report with the client and develop a plan to address those items over the course of the professional business relationship. This constitutes the initial consultation and subsequently, the dispute process, which will be provided and billed the same day. The Client also understands this service will not resume until bank draft clears or credit card payment processed. We also reserve the right to cancel a Client if their form of Payment is declined. The client is responsible for any charges incurred by Reliance Credit Repair due to non-sufficient funds.

C. the Client agrees to mail, fax, e-mail or hand deliver all credit reports. Results and/or correspondence received from credit bureaus to RELIANCE CREDIT REPAIR. Within five (5) days after the date received. If the Client has not received any credit reports or correspondence (Absence of Contact) from the credit bureaus or any other credit reporting agency within 60 days after the date of the initial consultation, (Dispute Reporting period), the Client must notify RELIANCE CREDIT REPAIR.

D. The client agrees to sign the Limited Power of Attorney for the purpose of Reliance Credit Repair. To obtain the client's credit reports from all three major Credit Bureaus and dispute any Inaccurate or unverifiable information on the client's behalf. Client agrees to send back the signed contract, limited power of attorney, payment option, and consumer file rights within 4 hours of being signed up and charged, if the signed Contract is not received within 48 hours, the process will be delayed and no consultation will be provided until the signed contract is received by the processing department.

E. the Client understands that Reliance Credit Repair. will act solely as the Client's agent for the purpose described herein and any services and benefits provided to the Client by the Record Holders from which Client information is obtained are subject to any preexisting agreements the Client may have entered into with each such Record Holder, The Client acknowledges and agrees that In using any of the Client's personal information to retrieve Client Information. Reliance Credit Repair is acting as Client's agent and not the agent of or on behalf of any third party, including any Record Molder from which Client Information is obtained. The Client agrees that any such third party. Including any Record Holder from which Client Information is obtained, shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by Client.

F. The client's personal information is kept confidential. Reliance Credit Repair does not sell personal information: It is used only for credit restoration purposes and is destroyed upon completion (60 days).

G. the Client understands that he/she must contact Reliance Credit Repair every 15-20 days for status on the file. Reliance Credit Repair will contact the client up to 103 times if necessary throughout 60 days if

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No communication is made. Reliance Credit Repair has the right to place the file on hold. Once the Client contacts Reliance Credit Repair at a later date additional payment will be required to activate the file. The credit restoration process will last 45-90 days, after 120 days from the sign up date, the file will be cancelled. Reactivation fee will apply after 120 days of process,

\_\_\_\_I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of the General Terms and Conditions and all of its provisions and attachments. I understand that Reliance Credit Repair. Cannot guarantee the removal of arty items or a particular change in the beacon score, due to the fact that. Some circumstances may be beyond our control. Credit Consultants, mc: is not responsible for any contact between the creditors and the client for uncollected debts. No refunds will be given past the 3 day right to cancel.

TOTAL SERVICE FEES: \$450.00

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

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

A tele faxed copy of this agreement shall be considered an original  
FAX ALL 4 SIGNED PAGES TO (561) 967-3684

## **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 a 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 up to 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 violated 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 restoration 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 confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of Consumer Credit File Rights.

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

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

\*A telefaxed copy of (his agreement shall be considered an original.  
FAX ALL 4 SIGNED PAGES TO (561) 967-3684

## Limited Power of Attorney

This form is a limited power of attorney and will be used for the sole purpose of helping with the restoration of your credit. This does not give us full power of attorney over any of your other affairs.

I, We, \_\_\_\_\_, a resident of \_\_\_\_\_ county, of the State of \_\_\_\_\_ give Reliance Credit Repair. Its officers, employees and agents, as my assistants, in and on my behalf, as set forth in the following matters only. Signing of correspondence addressed to the credit bureaus, signing of correspondence addressed to creditors, obtaining information over the telephone, fax, and internet, through written or online correspondence from credit bureaus, creditors, or collection agencies. If mediation of a debt is necessary I give Credit Consultants, Inc., its officers, employees and agents the right to discuss information to help resolve a debt. The signature of the employee below has been approved as my agent. I further authorize Credit Consultants, Inc., their officers, employees and agent's bearer this release or copy thereof within 12 months of this date to obtain any information in my credit report that may involve medical records and/or credit records. I hereby direct said record holder authorization to release ally requested information upon the presentation of this durable Limited Power of Attorney for limited purposes. I hereby release the bearer of this authorization as well as the recipient, including but not limited to, the Custodian of such records, Repository of the Court Records, Credit Bureaus (TRW, TransUnion, Equifax, Experian), consumer reporting agencies, retail business establishments, lending institutions, student loan agencies (public and/or private), including whatever kind, which may at any time result to me, my heirs, family or associates, because of compliance with this Authorization to Release Information, or any attempt to comply with it. Should there be any questions as to the validity below. I have the right to revoke or terminate this Limited Power of Attorney Release, you may contact me as indicated below- I have the right to the Limited Power of Attorney at anytime. This Limited Power of Attorney shall terminate 12 months from the date of execution set forth below. All questions pertaining to validity, interpretation and administration of this Limited Power of Attorney shall be determine in accordance with the laws of the State of Florida. This Limited Power of Attorney is valid throughout the United States and all information set forth in the paragraph above by signature below.

Signature \_\_\_\_\_

Print Name: \_\_\_\_\_

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

FAX ALL 4 SIGNED PAGES TO (561) 967-3684

\*\*\*You may email questions to [info@infooncredit.com](mailto:info@infooncredit.com)

# RELIANCE CREDIT REPAIR

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## Payment Options

I hereby authorize RELIANCE CREDIT REPAIR to charge my credit card or debit card, in the amount of \$450.00, for the purpose of credit consulting services. No additional charges will be made. I understand that, even after I am charged, no work will be started unless I have signed and returned all 4 pages of this contract! I understand that refunds will not be given after 3 days from the day of signing the contract.

Payment by Credit Card Option:

Card Type:    Visa            Master            Discover            American Express            Other\_\_\_\_\_

Name on the account \_\_\_\_\_

Credit Card Number \_\_\_\_\_

Expiration Date \_\_\_\_\_

Security Number \_\_\_\_\_

3 Digit # on of card where signature is placed

Payment by Check: Please attach a voided copy of the check

Make ALL checks payable to Frontier Trading Corp. Inc.

I UNDERSTAND THAT I MUST CONTACT MY CONSULTANT EVERY 15-20 DAYS AND MAIL, FAX, E-MAIL, OR HAND DELIVER THE RESULTS THAT COME IN THE MAIL TO:

RELIANCE CREDIT REPAIR  
3940 10<sup>th</sup> Avenue North  
Lake Worth, Florida 33461

Customer Signature\_\_\_\_\_

Date \_\_\_\_\_