

BetterCreditNOW

17290 Preston Road, Suite 100, Dallas, TX 75252

Fax 972-735-9891

CUSTOMER AGREEMENT

Please make checks to: BetterCreditNOW

APPLICANT'S PERSONAL INFORMATION

Name: Last, First, Middle Initial

Social Security Number

Mailing Address (Include Apartment number)

Date of Birth

City, State, Zip

Home Phone Number

Email Address

Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by BetterCreditNOW at its home office in Dallas, TX. This writing is the full and complete agreement between BetterCreditNOW and the customer and shall not be orally amended. Processing will be handled by BetterCreditNOW, LLC Dallas, Texas.

CUSTOMER AGREES TO:

1. Provide BetterCreditNOW with personal credit information, credit bureau reports, and/or authorizes BetterCreditNOW or its designee to obtain credit reports on customer's behalf.
2. Immediately notify BetterCreditNOW of any change of address.
3. Identify in writing any accurate negative information in which you believe to be true, so that we can be sure not to dispute such Item/Items as per Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to BetterCreditNOW or its designated agent, and to notify BetterCreditNOW if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from BetterCreditNOW.

CUSTOMER COST AND PAYMENT:

The customer shall pay \$ 1,000.00 for consultation and ordering of all Bureaus plus a \$199.00 processing fee equaling \$ 1,199.00. All Credit Repair will then be done free of charge. Amount will be deposited into an escrow account with Colonial Bank of Texas at the Dallas office in Dallas, TX for a 72 hour period until right of cancellation period is over. Customer acknowledges that they have the right to verify the escrow account by contacting BetterCreditNOW. **If we do not better your credit profile, we will refund your entire consultation fee.**

SERVICES TO BE PERFORMED BY BetterCreditNOW:

During the evaluation and initial challenge process, BetterCreditNOW 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. BetterCreditNOW will submit transmittal of challenge letters. Within 3 to 7 business days but not exceed 10 business days of receipt of credit information from customer, after which, those evaluation/initial challenge services shall have been fully performed. BetterCreditNOW will follow-up and review all correspondence received by the customer from the credit reporting agencies in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. Follow-up services will be fully performed by BetterCreditNOW within ninety days after initial challenges are mailed. BetterCreditNOW agrees only to challenge items under the Fair Credit Reporting Act. BetterCreditNOW makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should BetterCreditNOW be unable to improve a customer's credit profile, the customer shall be entitled to a refund subject to processing fee. Any questions concerning your personal credit profile may be answered by contacting BetterCreditNOW at this number: 972-930-9911.

This contract is valid for ONE (1) YEAR from date of signed contract.

I understand and agree to the above stated terms of service and payment.

Signature

Date

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Driver's License Number

State

Current employer

Have you moved within the past six months? If YES, please provide previous address:

Address

City

State

Zip

Has the Post Office been notified to forward mail to new address: YES or NO

LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to BetterCreditNOW, LLC, 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 the following consumer credit reporting bureaus; Equifax, Experian, and TransUnion. I have received and signed a copy of The Consumer Credit File Rights under State and Federal Law.

Client's Name (Please Print)

Client's Signature

Date

Witnesses Name (Please Print)

Witnesses Signature

Date

CUSTOMER AGREEMENT

BetterCreditNOW PRIVACY POLICY

BetterCreditNOW is required by law to inform our clients of our policies regarding privacy of customer information. Therefore we are providing you with a copy of this policy.

NON-PUBLIC PERSONAL INFORMATION

BetterCreditNOW collects private personal information about you that is provided by you or obtained by us on your behalf with information you provide to us.

DISCLOSURE OF CLIENT INFORMATION

We do not and 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 you from BetterCreditNOW without your written consent.

CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

BetterCreditNOW retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic and procedural methods that comply with our professional standards. If you have any questions, please contact us at 972-930-9911 because your privacy and our professional ethics are most important to us.

Initials _____

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have the 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 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.

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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.

Credit bureaus are required to follow reasonable procedures to insure 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 DC.

Client Signature: _____

Witness: _____

CUSTOMER ACCEPTANCE & ACKNOWLEDGEMENT OF CREDIT RESTORATION SERVICES

For quality and legal purposes it is necessary for BetterCreditNOW to have each client initial beside each of the below listed items to confirm that they received all of the following information. It is very important that our clients receive, read and understand all information provided to them by BetterCreditNOW and its representatives.

_____ Customer Agreement _____ Limited Power of Attorney _____ Privacy Disclosure Notice

_____ Consumer Credit File Rights under State and Federal Law _____ Notice of Cancellation

_____ I fully understand my responsibility to this program and acknowledge all my questions have been answered.

_____ I also acknowledge the total cost to me at the price of \$ 1,199.00 for services provided.

Client Signature

Date

Witness Signature

Date

NOTICE OF CANCELLATION

You may cancel this contract without any penalty or obligation, at any time prior to midnight of the third business day after the contract is signed. If you cancel, any payment placed in escrow by BetterCreditNOW will be returned within 10 days following receipt by the seller of your cancellation notice to cancel this contract, fax or deliver a signed and dated copy of the cancellation notice, or any other written notice to:

BetterCreditNOW

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NO LATER THAN MIDNIGHT OF _____ I HEREBY CANCEL THIS TRANSACTION.

DATE _____

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You must furnish **BetterCreditNOW** with copies of the following (by mail, fax, or hand delivery):

Initial _____ YOUR DRIVER'S LICENSE

Initial _____ YOUR SOCIAL SECURITY CARD

Initial _____ 2 BILLS THAT HAVE YOUR NAME AND CURRENT ADDRESS

They should be: UTILITY BILLS (electric, water, cable, phone/cell phone)
BANK STATEMENT
PAY CHECK STUB
AUTO INSURANCE
APARTMENT LEASE AGREEMENT

***** PLEASE NOTE THAT WE CANNOT COMPLETE YOUR CREDIT REPAIR WITHOUT THESE DOCUMENTS *****

AFTER WE RECEIVE ALL DOCUMENTS FROM YOU, WE WILL ORDER YOUR CREDIT REPORTS FROM ALL THREE CREDIT BUREAUS:

Experian
Equifax/CSC
Transunion

Once your credit reports are ordered, you should receive all three reports in 15 business days. If you do not receive them, promptly notify us by calling **(972) 930-9911**.

Throughout the entire credit repair process, all mailings from the three credit bureaus will be sent directly to your address. It is your responsibility to forward them to our office in a timely manner (by mail, fax, or hand delivery).

***FAILURE TO DO SO WILL DELAY AND/OR PREVENT COMPLETION OF YOUR CREDIT HISTORY REPAIR.**

****WE CANNOT SUCCESSFULLY REPAIR YOUR CREDIT UNLESS WE RECEIVE ALL LETTERS AND REPORTS FROM THE THREE (3) CREDIT AGENCIES: EXPERIAN, CSC/EQUIFAX, AND TRANSUNION.**

Helpful tips for successful credit repair:

- Have two (2) or more positive accounts open. If you do not have them, BCN will assist you in obtaining them.
- Contact us immediately if you have a change of address. You must provide our office with two (2) bills that have your name and new address on them. This will enable us to notify the credit bureaus and you to receive their correspondence at your new address.
- Make your scheduled payments to BetterCreditNOW as outlined in your contract.
- **DO NOT** apply for new credit or allow anyone to access your credit file unless it is absolutely necessary (especially during the first three (3) to four (4) months of this process.
- **DO NOT** make late payments on any open accounts during this process.

We look forward to helping you get **BetterCreditNOW!**

I have read and agree to the terms.

Signature

Date

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PAYMENT SHEET

Full name(s): _____

Down Payment: \$ _____ Date: _____

Check: _____ Cash: _____ Debit: _____

Monthly Payment Options:

1. Bank Draft – Attach Voided Check and Fill Out Information Below

Bank Name: _____

Routing #: _____ Account #: _____

I authorize BetterCreditNOW to print a check on my bank account for their service fees. I understand that the check will show on my monthly statement as any other check. I also authorize BetterCreditNOW to draft my account \$20 for all check returns.

2. Credit Card Pay

Name as it appears on card: _____ Exp. Date: _____

Card #: _____ CV2: _____

I authorize BetterCreditNOW to debit my account for their service fees.

Payment Dates and Amounts (must be no more than 30 days apart)

Payment #1: _____ Date: _____ Payment #2: _____ Date: _____

Payment #3: _____ Date: _____ Payment #4: _____ Date: _____

2 customer special only

Payment #5: _____ Date: _____ Payment #6: _____ Date: _____

Signature

Date

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STEPS TO BUILDING POSITIVE CREDIT

1. Premier Bankcard

Visit <http://www.premiercreditcard.com> and apply for either the Visa or Mastercard. There is a small enrollment fee for this card.

2. Orchard Bank

Visit <http://www.orchardbank.com> and apply online. The card can be received in 3 business days and is a 100% secured card.

3. Conn's Appliances

Once you have established your initial credit with a positive credit card account, you can apply for a small line of credit through Conn's Appliances. We recommend your shopping budget be \$500 or less and you should be prepared to make a down payment on the purchase. Many household items are available for you to choose from and you will get a minimum of six months to pay off the amount.

There are many retail locations in the Dallas/Fort Worth Metroplex. For a list of locations, visit <http://www.conns.com/> or call 1-877-472-5422. You may also contact our Conn's representative Charles Wells at 214-669-9054.