
CUSTOMER AGREEMENT

TRW CREDIT GROUP PRIVACY POLICY

TRW Credit Group 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

TRW 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 TRW without your written consent.

CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

TRW 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 1-800-471-8371 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 proceeding 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.

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 TRW Credit Group 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 TRW 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 \$ 649.00 for services provided.

Client Signature _____ Date _____

Witness Signature _____ Date _____

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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 TRW Credit Group 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 this cancellation notice, or any other written notice to:

TRW CREDIT GROUP

696 HIGHWAY 120 EAST

POTTSBORO, TX 75076

FAX 903-786-7108

NO LATER THAN MIDNIGHT OF _____

I HEREBY CANCEL THIS TRANSACTION: _____ DATE _____