

# EZ CREDIT REPAIR NOW



Because everyone deserves a second chance!

Although the complete credit repair process usually takes a few short months (4-5), you can see results in as little as 45 days!

## **Simple Solution:** (used *before* accounts have gone to a collection agency)

The Simple Solution program covers all the basics for general credit repair which includes: disputing any item on your credit believed to be incorrect, outdated or otherwise erroneous such as medical collections, late payments, incorrect personal information, collection accounts and request to add positive information that may not be reporting.

- Includes personalized dispute options catered to your exact credit repair needs, tracking and follow up
- 24/7 access to the credit portal so you can monitor the progress of your credit restoration process and even upload substantiating documents (can also be emailed or faxed).
- Automated updates and reminder
- **Only \$79 monthly** NO MINIMUM TIME RESTRAINTS (you may cancel at anytime)

## **Simple Solution Plus:** (most popular program as it *covers accounts in collections*).

Offers all the same, effective, and powerful tools as The Simple Solution Program **PLUS** several other additional cutting-edge components to cater to a more comprehensive, multi-tiered restoration including debt validations, liens, judgments, civil judgments, repossessions, foreclosures, and identity fraud. The Simple Solution Plus program is the most effective and delivers more effective results at a faster pace.

- **Only \$99 monthly** NO MINIMUM TIME RESTRAINTS (you may cancel at any time).

**Ready to get started? Simply complete the signature pages enclosed and return it to us along with a copy of your DL, SS Card, and proof of residence!**

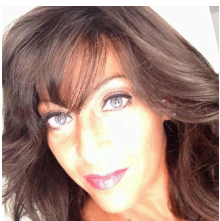
Email: [info@ezcreditrepairnow.com](mailto:info@ezcreditrepairnow.com)  
Phone: 800-385-0743 / Fax: 800-385-6796  
Text: 850-288-0643

**\$79.00 (One time) Enrollment fee (is all you need to get started which will be charged any credit card or debit card kept on file).**

You may upgrade your account to **VIP Express** for a one-time fee of only \$100 and get great results at “warp speed” with same day processing; always be in front of the line and see results even faster!

**OK, ALL SIGNED UP.....  
What happens next?**

1. You will receive an email with your login credentials (granting you access 24/7 to our credit portal for monitoring) once a profile is created for you in our database) as well as an informational packet with tons of useful information and educational material.
2. All three credit bureaus and scores are ordered (you will receive them typically 7-10 days and will forward them to us upon receipt)
3. Credit analysis is performed upon receipt of your credit bureaus for strategic planning and targeting
4. We send you weekly updates and automated reminders
5. Sit back and see your score RISE and simply forward to us all correspondence received from the credit bureaus and bill collectors.



We look forward to helping you on getting your credit back on track!

Sandra Valentine, president

See our work of actual clients: [WWW.Ezcreditrepairnow.com](http://WWW.Ezcreditrepairnow.com) and our fan page on FB (by following the link on our website)

## *EZ Credit Repair Now*

Info@EZCreditRepairNow.com

PHONE: 800-385-0743 / FAX: 800-385-6796

Hello!

Just a note to say "Thank You" for doing business with us. We look forward in working with you these next few months in improving your credit and credit scores. By using our services, we hope that you will gain more knowledge on credit and debt, and also learn more on how to keep good credit once you have reached that goal.

Please do take some time to go through and read the educational information enclosed. Additional educational material will be emailed to you. It also has some questions and answers that may help you to understand the credit restoration process.

If you have any questions, please do not hesitate to call us at (800) 385-0743.

We look forward in working with you to obtain optimal credit!

Warmest regards,

*Sandra Valentine*

Sandra Valentine  
Certified Credit Consultant

# **EZ Credit Repair Now**

Info@ezcreditrepair.com

Phone: 800-385-0743 / Fax: 800-385-6796

## **Authorization to Obtain Credit Reports**

I hereby give **SVC CONSULTING, INC., dba EZ Credit Repair Now** authorization to obtain my credit reports and credit scores in able to proceed with the repairing and rebuilding of my credit.

**X**

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Signature/Name

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Date

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

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Social Security #: \_\_\_\_\_

DOB: \_\_\_\_\_

Email address: \_\_\_\_\_

Cell Phone : \_\_\_\_\_

If you lived at the above address less than 2 years, please provide previous address:

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(If other information is needed to pull credit reports, your consultant will call you to obtain more information).

# **EZ Credit Repair Now**

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**This agreement between SVC Consulting, Inc. dba EZ Credit Repair Now (consultant) and you \_\_\_\_\_ (the client), is a legally binding agreement. EZ Credit Repair Now. agrees to provide consultation to clients wishing to improve their personal credit, finances, knowledge of their credit rights, credit identity theft, choices and options and more. For any efforts to be effective, you (the client) must be truthful and diligent in giving the correct information to EZ Credit Repair Now. EZ Credit Repair Now reserves the right to cancel the agreement with any client it believes to be providing false or fraudulent information to us its creditors or the credit bureaus.**

**Please note that we do not provide legal advice. We recommend that you consult your attorney and/or thoroughly read the Fair Credit Reporting Act or the Bill of Rights before you seek advice from one of our consultants. EZ Credit Repair Now accepts no liability, nor responsibility for any damage or loss caused by your use or misuse of the information provided.**

**By federal law, you must know that YOU CAN DO THE CREDIT RESTORATION PROCESS YOURSELF. YOU ALSO HAVE 3 DAYS TO CANCEL THIS AGREEMENT, which must be done in writing and will discontinue the consulting process. You can read and review The Fair Credit Reporting Act and the Credit Repair Organizations Act at [www.ftc.gov](http://www.ftc.gov) or by writing the FTC.**

**Please note that the agreed upon charge is for one or more of the following services: Initial Consultation and file preparation; Credit Analysis; Researching Laws and documents; Expertise and Knowledge; Reviewing Credit Reports; Data Processing; Consulting and Education; Opting Out process; Preparing documents; the Receipt of Educational Materials and our time.**

Educational/informational materials will be given to you in PDF via email in one or more areas of credit – why you should have good credit and how it can benefit you; credit scoring; how to read your credit reports; how to improve your credit rating; understanding the credit bureaus and credit restoration; understanding the new Bankruptcy laws and how Bankruptcy can help or hurt you; understanding the advantages and disadvantages of using a Debt Consolidation or Credit Counseling company; stopping collection calls; validating debt – an unknown secret that Collection Agencies don't want you to know; prioritizing debt - what will help or hurt your credit; negotiate your debt properly and for less money; understanding all of your credit rights, options and choices; how to avoid being a victim of credit identity theft and what to do if you are a victim; establishing or reestablishing credit; credit information on current websites; and more. All three credit bureaus and scores shall be ordered on your behalf. A profile will be established for you in our database and a password and login will be issued granting you access to the credit portal for monitoring of our progress available 24/7.

For these services above, you (the client) agree to pay a one time Enrollment fee of \$129.00

The length of this agreement is twelve months maximum and **can be canceled at anytime** for services rendered pursuant to the program selected during which time appropriate actions shall be taken in order to restore your credit and optimize your score within 3 rounds to all three credit bureaus including correction/update of your personal information, collections, charge-offs, bankruptcy, liens, inquiries, and Debt Validation from its execution and all consultation must be scheduled and documents prepared during that period corresponding to the credit repair program chosen. If further consultation or preparation of documents is needed, an additional fee will be required of \$100. We must follow all State and Federal Laws and will not deviate from them. If an item is not considered inaccurate, obsolete, misleading or duplicate, then we will not dispute the item on your credit report. **If necessary, you can cancel our services at any time in writing.**

Guarantee – Although we cannot guarantee by law a certain outcome, we know that by utilizing the Federal Law, the Fair Credit Reporting Act, we can assist you in getting items deleted/corrected with an overall positive outcome.

Negotiating debt – We will teach you how to negotiate debt properly but if you request us to negotiate with your creditors or prepare additional documents other than listed above, there will be an additional fee. The amount of this fee will be discussed with you and agreed upon in writing before the work is performed.

**By signing this agreement you (the client) agree to its conditions, agree to be truthful with your consultant, understanding that no promises have been made outside this agreement.**

**X**

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Client	Date	Social Security Number	Date of Birth
EZ Credit Repair Now Authorized Agent			Date

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# ***EZ Credit Repair Now***

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## **DISCLOSURES**

### **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 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. 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'

X

\_\_\_\_\_ : \_\_\_\_\_  
**Client Signature**

**Printed Name**

\_\_\_\_\_  
**Date**

# **EZ Credit Repair Now**

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## **Limited Power of Attorney**

I, \_\_\_\_\_ hereby appoint **SVC Consulting, Inc. DBA EZ Credit Repair Now**, its officers, agents, servants, employees, designees as my true and lawful attorney-in-fact, with full power of substitution, to act on my behalf in the following capacity.

I hereby give **EZ Credit Repair Now** its officers, agents, servants, employees and designees the authority to communicate and negotiate with my creditors and the credit bureaus, and to make decisions on my behalf, in connection with my accounts. This attorney is given. The signing of my name on my documents is as if I would have signed my name personally.

I declare by this instrument that any act or thing lawfully done under it by attorney-in-fact shall bind myself and my heirs, legal and personal representatives, and assigns. This authorization shall not terminate on my disability. This power of attorney may be filed for record in any appropriate public office.

I hereby ratify and confirm that my attorney-in-fact or any successor shall woefully do or cause to be done by virtue of this limited power of attorney in the right and powers granted herein.

I hereby bind myself to indemnify **EZ Credit Repair Now** its officers, agents, servants, employees, designees and my attorney-in-fact and any successor who shall act against any and all claims, demand, losses, damages, action, and causes of action, including expenses, costs, and responsible attorney's fees which my attorney-in-fact at any time may sustain or incur in connection with this carrying out the authority granted him in this Limited Power of Attorney.

I hereby give **EZ Credit Repair Now.**, its officers, agents, servants, employees, and designees the authority to investigate and obtain any information or records necessary, related to my credit.

Signature: **X** \_\_\_\_\_

Printed Name: \_\_\_\_\_

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

# EZ Credit Repair Now

Info@ezcreditrepair.com

Phone: 800-385-0743 / Fax: 800-385-6796

## PAYMENT AGREEMENT

This agreement is between \_\_\_\_\_ (The Client) and SVC CONSULTING, INC., dba EZ Credit Repair Now and is a legally binding agreement.

STANDARD Enrollment fee due for services rendered is \$129.00

VIP PROCESSING Enrollment fee for services rendered is \$229.00 /\$100 surcharge for VIP is a one time only fee.

EZ Credit Repair now has agreed to accept payments at the following terms.

Sums not paid as agreed will accrue an additional fee of \$25.00 past 15 days. EZ Credit Repair Now, will work diligently to help you (the client) restore and rebuild your (his/her) credit, but in order to do this, you (the client) must pay all obligations forward as they are due.

Simple Solution Program: \$79.00/MO due every 15<sup>th</sup> of the month OR beginning in 30 days \_\_\_\_/\_\_\_\_ 2014

Simple Solution PLUS Program: \$99.00/MO due every 15<sup>th</sup> of the month OR beginning in 30 days \_\_\_\_/\_\_\_\_ 2014

Note: Payments will be deducted from the authorized debit/credit card given below. Until contract has been canceled in writing or the maturity date has been reached.

Consultation services and document preparation services may be discontinued for any client in arrears on their payment agreement. All payments NOT received by the due date will accrue the late charges as outlined above. Any balances sixty days late will be sent to our collection department where all legal remedies may be used including filing suit which may result in a judgment appearing on the clients' credit report and updated every month. It will also incur any filing fees, and legal fees. This may appear a little harsh, but due to previous circumstances, EZ Credit Repair Now, is now forced to take this action if necessary. Remember, we are in the business to assist you to get better credit, not to make it worse! So please take care of us - as we will take care of you!!

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
EZ Credit Repair Now

Title \_\_\_\_\_ Date \_\_\_\_\_

## PAYMENT AUTHORIZATION

I, \_\_\_\_\_, hereby acknowledge and consent to a monthly recurring charge of \$\_\_\_\_\_ to be made to my account listed below until the maturity of this contract or I have canceled my program in writing no later than 7 days from the next scheduled draft by EZ CREDIT REPAIR NOW.

CARD NUMBER \_\_\_\_\_ EXP DATE \_\_\_\_/\_\_\_\_/\_\_\_\_ CVC# \_\_\_\_\_

BILLING ZIP CODE \_\_\_\_\_

\_\_\_\_\_  
Signature

Date \_\_\_\_\_

(This form is only needed if you want to cancel within 3 days)

## Notice of Cancellation

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day, which begins after the date this contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to:

**SVC CONSULTING, INC.  
DBA EZ CREDIT REPAIR NOW**

**Via: Email: [info@ezcreditrepairnow.com](mailto:info@ezcreditrepairnow.com)  
Mail to PO BOX 1845 Daphne, Al 36526  
Fax: to 800-385-0743**

before midnight on \_\_\_\_\_, \_\_\_\_\_, 2014.

I hereby cancel this transaction.

Date: \_\_\_\_\_, \_\_\_\_\_ 2014

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed name

***YOY MAY USE THIS CANCELATION FORM:***

***[ ] Within 3 days of signing your contract which entitles you to a full refund or***

***[ ] anytime during the process (after the 3 day recession period) to prevent any further charges from occurring. Monies collected up to that point will not be refunded as service has already been provided.***