



## CREDIT REPAIR CLIENT AGREEMENT

This contract is between \_\_\_\_\_ and National Credit Store, LLC located at 40900 Woodward Ave. Suite 111, Bloomfield Hills, MI 48304.

AUTHORIZATION: I authorize National Credit Store, LLC to dispute information on my credit reports that I believe to be inaccurate, outdated and/or unverifiable.

### SERVICE PLANS AVAILABLE:

\_\_\_\_\_ Renue VIP Express Credit Repair \$149.00 monthly

\_\_\_\_\_ Renue Credit Repair \$139.00 monthly

\_\_\_\_\_ Restore Credit Repair \$119.00 monthly

\_\_\_\_\_ Refresh Credit Repair \$99.00 monthly

### METHOD OF PAYMENT:

I authorize National Credit Store, LLC. to complete the services described below and utilize one of the following methods of payment. To initiate payments to my account indicated. I acknowledge the origination of ACH transactions to my account must comply with the provisions of U. S. law.

Methods of payments accepted:

Credit Card, Debit Card, or ACH.

This authority is to remain in full force and effect until National Credit Store, LLC has received written notification within 30 days from me of its termination in such time and in such manner as to afford National Credit Store a reasonable opportunity to act on it.

### DESCRIPTION OF SERVICES

National Credit Store agrees to help improve your credit profile during the subscription. Client understands the results obtained by National Credit Store on behalf of client are dependent on



numerous factors, including but not limited to Client's ability to repay debts and loans, cooperation of Client's creditors, and credit reporting agencies ability to verify information provided to them by National Credit Store. National Credit Store agrees to evaluate customer's current credit reports as listed with applicable credit reporting agencies, to advise customer as to the necessary steps to be taken on the part of customer in conjunction with National Credit Store to identify inaccurate, erroneous, or obsolete information contained in the customer's credit reports. To prepare all necessary correspondence in dispute of inaccurate, erroneous, or obsolete information in client's credit reports. To initiate process with creditors in settling the customer's credit reports within 5 to 15 days of National Credit Store receipt.

Client agrees to provide National Credit Store with a copy of all correspondences received from credit reporting agencies which are the subject matter of this agreement by virtue of the credit report entries challenged by National Credit Store for verification of accuracy. If you do not receive any correspondence in 60 days notify the corporate office.

Client agrees not to contact credit reporting agencies (Experian, Equifax, and TransUnion) or creditors for any reason. Not to apply for any type of credit, i.e., credit card, car loans, or secured financing, during the period of this agreement without a 7-day prior written notification to National Credit Store and opportunity on the part of National Credit Store to consult with client with regard thereto. Client will provide to National Credit Store, within 7 days of receipt thereof, all correspondence received from credit reporting agencies by client.

### One Time Set up Fee - \$99.00 Any Plan or \$149.00 Renue Express VIP

The following items are considered to be a detailed list of the items included as a part of this fee:

1. Help the client in obtaining all 3 credit reports from Experian, Equifax and Transunion credit reporting agencies.
2. Enroll Client in Credit Repair Service.
3. Set up clients personal portal, an online file access that will allow the client to follow the progress of their subscription services with National Credit Store. A unique username and password will be provided to the client for exclusive access.

### Monthly Service Fee

Consists of consecutive monthly installments of \$\_\_\_\_\_ per month. National Credit Store will service the clients account on a month-to-month basis. Each monthly service fee is for

service rendered during the previous 30 days. You understand charges will continue until written cancellation is received by us with reasonable time and manner as to afford us a reasonable opportunity to act in such request. You may cancel your service at any time, but you may still owe for work performed prior to cancellation.

Our monthly fees are only collected after completion of one or more items, as indicated below, which is defined as "Credit Repair Services."

| Credit Repair Services                         | Refresh        | Restore         | Renue           | VIP Express     |
|--|----------------|-----------------|-----------------|-----------------|
| Late Payments                                  | ✓              | ✓               | ✓               | ✓               |
| Charge-Offs                                    | ✓              | ✓               | ✓               | ✓               |
| Collections                                    |                | ✓               | ✓               | ✓               |
| Civil Suits & Judgments                        |                |                 | ✓               | ✓               |
| Inquiries                                      |                |                 | ✓               | ✓               |
| Bankruptcies                                   |                |                 | ✓               | ✓               |
| Repossessions                                  |                |                 | ✓               | ✓               |
| Tax Liens                                      |                |                 | ✓               | ✓               |
| Identify Theft                                 |                |                 | ✓               | ✓               |
| Expedited Service- Same Day Processing         |                |                 |                 | ✓               |
| Cancel Anytime                                 | ✓              | ✓               | ✓               | ✓               |
| Set Up Fee                                     | <b>\$99.00</b> | <b>\$99.00</b>  | <b>\$99.00</b>  | <b>\$149.00</b> |
| Monthly Fee (billed after service is rendered) | <b>\$99.00</b> | <b>\$119.00</b> | <b>\$139.00</b> | <b>\$149.00</b> |

**DEFINITIONS:**

- A. Credit Reporting Agencies. The term "Credit Reporting Agencies" shall mean, collectively or individually, the major credit reporting agencies. (Experian, Equifax, and Transunion).
- B. Credit Repair Communications. The term "Credit Repair Communications" shall mean written or electronic communications to the credit reporting agencies and/or Furnishers. Credit Repair Communications will be sent in accordance with your instructions and information along with National Credit Store's analysis of your credit reports.
- C. Indemnification. a) Indemnification by Client. Client shall indemnify and hold Company free and harmless from any and all claims, damages or lawsuits (including reasonable attorneys' fees) arising out of negligence or malfeasant acts of Client. b) Indemnification by Company. Company shall indemnify and hold Client free and harmless from any and all claims, damages or lawsuits (including reasonable

attorneys' fees) arising out of failure of Company to provide reasonable credit score increase within the allotted term.

- D. Limitation on Liability. In the event of termination by either party in accordance with any of the provisions of this Agreement, neither party shall be liable to the other, because of the termination for compensation or reimbursement or damages on account of the loss of prospective profits or anticipated sales or on account of expenditures, investments, leases or commitments in connection with the business or goodwill of Company.
- E. Confidentiality. Client acknowledges that by reason of its relationship to the Company hereunder it will have access to certain information and materials concerning Company's business plans, Clients, technology, and products that is confidential and of substantial value to Company, which value would be impaired if such information were disclosed to third parties. Client agrees that it shall not use in any way for its own account or the account of any third party, nor disclose to any third party, any such confidential information revealed to it by Company. Company shall advise Client whether or not it considers any particular information or materials to be confidential.
- F. Governing Law and Jurisdiction. The formation, construction, interpretation, and enforceability of your contract with National Credit Store as set forth in this Independent Sales Agent Agreement and any incorporated documents shall be governed by and interpreted in all respects under the laws of the State of Michigan without regard to conflict of law provisions. Louisiana residents; notwithstanding the foregoing, Louisiana residents may bring an action against National Credit Store with jurisdiction and venue as provided by Louisiana law.
- G. Dispute Resolution. All disputes and claims relating to National Credit Store, its services, the rights and obligations of an Independent Agent and National Credit Store, or any other claims or causes of action relating to the performance of either an Independent Agent or National Credit Store under the Agreement or the National Credit Store Policies and Procedures shall be settled totally and finally by arbitration under the Commercial Rules of the American Arbitration Association, with arbitration to occur in Oakland County, The State of Michigan. The Arbitrator may award, in addition to declaratory relief, contractual damages and shall award reasonable attorney's fees and costs to the prevailing party. An award of attorney's fees and costs shall continue through any review, appeal or enforcement of an arbitration decision. The arbitration decision may be enforced in any court of competent jurisdiction. Additionally, you agree not to initiate or participate in any class action proceeding against National Credit Store, whether in a judicial or mediation or arbitration proceeding, and you waive all rights to become a member of any certified class in any lawsuit or proceeding. This agreement to arbitrate shall survive any termination or expiration of the Agreement.

Nothing in the Agreement shall prevent National Credit Store from applying to and obtaining from any court having jurisdiction a writ of attachment, garnishment, temporary injunction, preliminary injunction, permanent injunction or other equitable relief available to safeguard and protect its interest prior to, during or following the filing of any arbitration or other proceeding or pending the rendition of a decision or award in connection with any arbitration or other proceeding.

The time limitation of an Independent Agent that wishes to bring an action against National Credit Store for any act or omission relating to or arising from the Agreement, such action must be brought within one year from the date of the alleged conduct giving rise to the cause of action. Independent Agent waives all claims that any other statutes of limitations apply.

- H. Entire Agreement. This Agreement sets forth the entire agreement and understanding of the parties relating to the subject matter herein and supersedes any prior discussions or agreements between them. No modification of or amendment to this Agreement, nor any waiver of any rights under this Agreement, shall be effective unless in writing and signed by the party to be charged.
- I. Notices. Any notices required or permitted by this Agreement shall be deemed given if sent by Certified mail, postage prepaid, e-mail, fax, return receipt requested or by recognized overnight delivery service: If to Company; At its principal place of business or if to Client, at the aforementioned address.
- J. Severability. If any provision of this Agreement is held to be invalid by a court of competent jurisdiction, then the remaining provisions shall nevertheless remain in full force and effect.

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you. IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first above written.

Client's Name (PRINT): \_\_\_\_\_

Client's Signature: \_\_\_\_\_

Agent's Name (PRINT): \_\_\_\_\_

Agent's ID Number: \_\_\_\_\_

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



## LIMITED POWER OF ATTORNEY

Be it known that I, the undersigned, and the individual/authorized officer of the business/personal entity listed below and as such do hereby grant a Limited Power of Attorney to National Credit Store, LLC.

National Credit Store, LLC and any and all persons in their employ, shall have the necessary power and authority to undertake and perform the following on my behalf.

I hereby give permission to National Credit Store, LLC to sign my name on all documents written on my behalf for the only purpose of challenging and verifying account information as instructed by myself to all consumer credit reporting agencies.

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

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

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

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

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

E-mail: \_\_\_\_\_

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

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



## FEDERAL DISCLOSURE STATEMENT

### 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

I acknowledge that I have received and have had an opportunity to review a copy of the above written statement.

Client's name (PRINT): \_\_\_\_\_

Client's Signature: \_\_\_\_\_

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



CHECKLIST

1. \_\_\_\_\_ Credit Repair Client Agreement
2. \_\_\_\_\_ Limited Power of Attorney- Authorization Form
3. \_\_\_\_\_ Federal Disclosure Statement
4. \_\_\_\_\_ Notice of Cancellation
5. \_\_\_\_\_ Payment-Credit, Debit Card or ACH. A \$25 Returned Check fee will be assessed for insufficient funds.
6. \_\_\_\_\_ Credit Reports- These documents are necessary to begin the process. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com)
7. \_\_\_\_\_ Copy of driver's license or State ID with current address. If your driver's license does not match your current address, add a copy of a bill with your current address.
8. \_\_\_\_\_ Copy of your Social Security Card or a document with Social Security number.

I understand without the necessary items above National Credit Store can not start processing my credit reports. I have no unanswered questions and fully understand my subscription program.

Agent: Please note all items must be properly completed and turned in to the Corporate Office. Failure to do so will result in \$25 penalty withheld from your commissions.

Mailing Address: National Credit Store, LLC

40900 Woodward Ave.

Suite 111

Bloomfield Hills, MI, 48304

I have read and completed all of the above listed items.

Client Signature:

\_\_\_\_\_

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

NCS Agent Signature:

\_\_\_\_\_

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