



GETCREDY



GETCREDY AGREEMENT FORM

This agreement is between GETCREDY hereafter, GETCREDY, and:
_____, hereafter, CLIENT.

GETCREDY will evaluate the CLIENT's credit report and work diligently toward achieving the desired score and report, or as close to it as possible, in an effort to help CLIENT accomplish his/her credit goals.

Terms: The term of this agreement shall be in effect from the date written on this agreement form. The majority of GETCREDY's clients complete the credit repair process within 1-4 months, on average; however, certain clients may require additional time to complete their credit repair/enhancement process. If a different time frame is recommended by an agent, said time frame shall be noted in the "service terms" section of this agreement form (page 2). The most important variables affecting this process are the **complexity of the credit file, CLIENT's timely forwarding of credit reports and credit report related documents**, received from the three credit bureaus (Equifax, Experian, Transunion), and the responsiveness of the credit bureaus, as well as the CLIENT's creditors.

Services: CLIENT authorizes GETCREDY to prepare all necessary correspondence and negotiate the clarification and removal of certain, unverifiable, derogatory information that may be contained in the CLIENT's credit reports. The CLIENT agrees to notify GETCREDY by contacting them via phone or email if any significant changes are made on their report while GETCREDY is in the process of disputing, negotiating and/or resolving the CLIENT's credit file (additional derogatory items will not be included in the credit repair/enhancement process and could result in the forfeiture of all service terms and/or promises made at time of original consultation, unless otherwise stated by GETCREDY, staff and/or officers). It is essential that CLIENT maintain perfect payment history from the time that the credit repair process is started as well as avoid being sent to collections as a result of failure to pay on an outstanding debt. It is the CLIENT's responsibility to communicate any and all new debts, collections or potentially derogatory additions to CLIENT's credit report, after GETCREDY begins the credit repair/enhancement process.

Confidentiality: CLIENT understands that due to the nature of the service provided by GETCREDY, all staff members that will assist in this matter may view CLIENT's credit file and its contents. All staff members such as legal aids, paralegals, research assistants, and administrative personnel have been alerted to the sensitivity of these documents and will take all reasonable measures to insure that this information will be handled in a responsible and confidential manner. GETCREDY will keep all confidential information associated with credit files and the services being provided to CLIENT.

Payment Methods: All fees are due within the agreed upon terms between CLIENT and GETCREDY. Accepted methods of payment include: Personal Check (\$35 NSF fee), Direct Bank Wire Transfer/Deposit, Credit Card and/or Cash Payments.

Warranty: *Due to the nature of this process, it is impossible and unethical for GETCREDY, and/or any of its officers, agents or affiliates to offer absolute assurances as to the outcome. For this reason no guarantee is suggested or implied. However, any promises made in the service terms section of this agreement form will be honored.*

Refunds: *Refunds are granted on a case-by-case basis with all circumstances taken into consideration. A refund may be issued if GETCREDY failed to provide services that were promised in the service terms section found on page two of this agreement form.*

Questions: Please address all questions to: getcredy@gmail.com.

Today's Date: _____



Full Name (First, Middle, Last): _____

Address: _____

City, State, Zip Code: _____, _____, _____

Home Phone: _____ Cell Phone: _____

E-mail Address: _____

Name of credit monitoring site: www._____.com

Login: _____

Password: _____

DO NOT CHANGE YOUR PASSWORD!

Security Word: _____

Social Security Number: _____

Mother's Maiden Name: _____

Date of Birth: _____ Your Age: _____

Analysis Performed:

Executive Credit Management / Credit Optimization / Credit Boost / Inquiries / ID Theft Victim / Custom

Service Fee: _____ (Service terms determined after analysis)

Payment Method

Cash --- Visa/Master Card/American Express --- Personal/Business Check/Cashier's Check

All payments are to be settled upon agreed time, failure to settle any outstanding debts to GETCREDY or other party entitled to payment via this contract may result in collection actions initiated by GETCREDY, and a collections fee of no less than \$500 may be added to your account on top of the "Service Fee" in THIS contract.

Service Terms: _____

I, _____, agree to the service terms and to all fees and promise that everything that I have told GETCREDY about my credit is true and correct to the best of my knowledge.

X _____

Client Signature



Limited Power of Attorney

I the undersigned hereby engage the services of GETCREDY, and hereby grant Power of Attorney for the purpose of requesting verification and disputing any information in regards to my credit report(s), and to perform *any lawful act necessary* to conduct such an investigation and remove any inaccurate or unverifiable item(s) listed on my credit report(s). I understand that I may revoke this Limited Power of Attorney at any time by sending a request in writing via email to: getcredy@gmail.com.

X _____ I the undersigned received a copy of Consumer Credit File Rights under State and Federal Law.

X _____ I hereby grant GETCREDY and its officers and/or affiliates *Limited Power of Attorney*

X _____
Client's Signature Today's Date

Client's Printed Name

(VERIFY) Date of Birth

(VERIFY) Social Security Number:

Service Requested

Derogatory Item Removal:

Experian # _____ Equifax # _____ Trans Union # _____

Tradeline(s):

Number of Desired Tradeline(s): _____ (AU) / (Primary)

Initial Credit Scores:

Experian _____ Equifax _____ Trans Union _____ (according to credit monitoring website)

Initial Inquiries:

Experian _____ Equifax _____ Trans Union _____ (according to credit monitoring website)

Notes/Comments:



Identity Verification Information

In addition to the enrollment agreement, we need the following to start your credit repair process.

1) Social Security Verification. **Include one or more of the following:**

Photocopy of your Social Security Card

Photocopy of your pay stub displaying full Social Security number

Photocopy of your W-2

Photocopy of your Health Insurance Card if it contains your full social security number.

2) Current Picture ID. **Include one or more of the following:**

Photocopy of your Driver's License

Photocopy of your State Identification Card

Photocopy of your Passport

3) Address Verification. **Include one or more of the following:**

Photocopy of a utility bill (phone, electric, cable...)

Photocopy of a credit card bill

Photocopy of a car registration



CREDIT CARD AUTHORIZATION FORM

Name on Card: _____

Card Number: _____

Expiration: _____

CVV: _____

Billing Address:

Street Address

City

State

Zip Code

X _____

Signature of Cardholder:

I, _____, authorize GETCREDY (Creditier Inc) to run a charge for
_____ on my credit card now and a _____ charge as agreed upon
in the service terms of this agreement form.

X _____

Client Signature

Date Signed _____