

Before Getting Started:

Please be sure to make your cashier's check or money order out to

National Credit Organization, LLC

and mail to:

9800 Centre Pkwy, Suite 800
Houston, TX 77036

Notice of Consumer Credit File Rights Under Federal and State law

You have the right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor anyone else 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 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 the right to sue a credit repair organization that violates the Credit Repair Organizations Act. This law prohibits any 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 the information on your credit file. The credit bureau must then reinvestigate, modify, or remove inaccurate or incomplete information. The credit bureau may not charge a fee for this service. Any information and copies of all documents you have concerning an error should be given to the credit bureaus.

If the credit bureau's investigation 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

Client _____

Date _____

National Credit Organization, LLC Application

9800 Centre Pkwy, Suite 800 | Houston, TX 77036

Office: 1.800.939.1038

Fax: 1.800.557.8195

Email: Support@NationalCreditOrganization.com

Visit: www.NationalCreditOrganization.com

Contact Information (application will be delayed without this information)

Date:			
Name:			
AKA Name if one:			
Street Address:			
City, State, ZIP Code:			
Previous Address (If at current address for less than 2 years)			
Street Address:			
City, State, ZIP Code:			
Drivers License No.		Driver's License State:	
Social Security No.			
Date of Birth:			
E-Mail Address:			
Home Phone:		Mobile Phone:	

Document Checklist (this must be completed fully in order to be processed!)

Note: Collect the following materials and send them along with this application.

Note: All materials must be mailed to the address above. **NO FAX COPIES!**

Note: You may also scan & email the application documents only using the email address provided.

___ Driver License/ State ID	This must be a readable copy of a Drivers License* or State ID. If copy is not Legible (Able to be read), it will delay your processing.
___ Copy of 2 bills in your name	These bills must have your name and full address printed on them. Examples: (phone bill, utility, etc...) NO ADVERTISEMENT!
___ Proof of SS# from 2 sources	Must have 2 separate sources with proof of SS# printed on it. It can be one of the following: SS card, W2, 1099, pay stub**, anything from IRS—NO TAX RETURN!

* Drivers License does not count as 1 source of Social Security if it has social printed on it.

** Pay stub must have FULL SS# printed on document in order to be accepted. Pay stub without FULL SS# printed on it will not be accepted so please do not send this in as a source for it will delay your processing.

Agreement and Signature (Initial each blank for the following numbers)

1. We do not guarantee the time it will take to complete this project because that is illegal. However, we do promise to work on your file for a maximum term of 180 days. Many of our files are completed within 30-45 days from the time we receive the original credit reports, but the average time of completion is 5 to 6 months. _____
2. You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. After the 3rd day this is a nonrefundable fee. _____
3. Clients are responsible for providing us with all 3 original credit reports from Equifax, Experian and TransUnion, as well as all documents from the checklist above and mail us any original updates and/or letters you receive from the credit bureaus. It is further understood that the process will not start until we receive a signed Limited Power of Attorney and a completed application. _____
4. If you do not receive any updates or letters from the credit bureaus for 6 WEEKS straight, it is **YOUR** responsibility to **CALL US** so that we may resume the process of repairing your credit. _____
5. If we do not receive any updates and/or letters from you for 3 MONTHS straight that you **HAVE** received from the credit bureaus, your file will be terminated and a restart fee will be charged to begin the process of repairing your credit again. _____
6. It is **YOUR** responsibility to provide us with all 3 original credit reports from Equifax, Experian and TransUnion before the credit repair process begins. By initialing this blank you understand these terms. _____
7. We do not guarantee any financing upon completion of this program. _____

IMPORTANT:

Review the following information carefully!

CUSTOMER INFORMATION & INSTRUCTIONS

1. **NAME/ADDRESS INFORMATION:** Your current name as well as any other name(s) (A/K/A “also known as”) that you may have used is vital in helping us to process your account as quickly as possible. Please review the Name and Address information on all paperwork that you receive from the credit bureaus to insure accurate and up to date information. Please circle any name and address information that isn’t correct. Please do this directly on the paperwork and indicate your correct name and address.

2. Name and Address information must be kept current. If your mailing address changes, it is **IMPERATIVE** that you notify us as soon as possible and provide us with a copy of two bills/statements that indicate your **NEW MAILING ADDRESS**.
3. We do not cover any new negative items that may appear on your credit reports. We will only cover all negative items on the original credit reports you provided.
4. Two (2) to four (4) weeks after we begin, you will receive two letters from Trans Union and Equifax Credit Bureaus (Experian does not send these letters out). The first letter will inform you that they are doing an investigation and will notify you within 30 days of the results of the investigation. This is a good letter so don't panic. The second letter may ask you questions such as: Are you doing business with a credit repair company? Are they charging you too much? Will you fill out a questionnaire? If you inform the credit bureau that you are having your credit repaired, they have the right to stop the process and lock your file. Please send **ALL** of these letters to us! **Remember you are paying us to do ALL of the work for you. You are responsible for providing us with any materials (Originals) that you receive from any credit bureau. If they lock your file because you failed to listen and failed to follow these instructions then you have forfeited your investment and are not entitled to any refund whatsoever.** Mail any and all letters/correspondence received to us at the above address. We recommend that you keep a copy of everything for your own records since we do not keep every letter/document that you send us beyond the time required for processing. If you fail to send us any correspondence within a continuous 3-month period, this program will terminate and you will have to pay a fee to have this program restarted.
5. Every four to six weeks, you will receive new credit reports with new results. We need those as well. These reports will inform you of what has been accomplished or "deleted" and what has been "verified".
6. If you do not receive any correspondence from the credit bureaus for a total of six weeks, be sure to inform us. Your participation is needed every step of the way. We will investigate the process of your credit restoration at all times however it is important that you are on top of this process along with us.
7. We will continue this process every four to six weeks for a maximum term of 180 days.

By submitting this application, I affirm that the facts set forth in it are true and complete. I understand that if I am accepted as a National Credit Organization, LLC client, any false statements, omissions, or other misrepresentations made by me on this application may result in my immediate dismissal of our program. I am stating that I understand that a 100% full refund may be paid to me at the end of a 6 month period if my credit file is not improved.

Print Name: _____

Signature: _____

Date: _____

Our Policy

It is the policy of this organization to provide equal opportunities without regard to race, color, religion, national origin, gender, sexual preference, age, or disability. For a full explanation of your rights on repairing your credit file visit: <http://www.ftc.gov/os/statutes/croa/croa.shtm>

LIMITED POWER OF ATTORNEY

Know all by these presents, that the undersigned _____
hereby constitutes and appoints National Credit Organization, LLC the undersigned's true and lawful attorney-in-fact to execute and/or deliver for and on behalf of the undersigned all correspondence addressed to credit bureaus, including TransUnion, Equifax, Experian and CSC, and all correspondence addressed to creditors of the undersigned and collection agencies retained by such creditors, and to receive all related correspondence from such parties, it being understood that any documents or correspondence executed or delivered by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion. The undersigned hereby grants to such attorney-in-fact full power and authority to do and perform any and every act and anything whatsoever requisite, necessary or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. This Power of Attorney shall be governed by the laws of the State of Texas in all respects, including its validity, construction, interpretation and termination. If any provisions are held invalid, such invalidity shall not

affect the other provisions which shall remain in full force and effect. This Power of Attorney shall remain in full force and effect until the termination of the Credit Restoration Services Contract for whatever reason, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorney-in-fact.

By signing below, I (client) agree to the above terms and conditions.

Client: _____
(Print your full legal name)

Date: _____

Please sign your name in the box without touching the lines.

Please note: Your signature in this box will appear on our audits to the credit bureaus and creditors.

Credit Restoration Services Contract

THIS AGREEMENT, thus entered this _____ Day of _____, 20____,

BY AND BETWEEN these parties: _____,
(CLIENT) **HEREINAFTER referred** to as the **1st party**, and in association with **National Credit Organization, LLC** (SERVICES FIRM), **HEREINAFTER referred** to as the **Services Firm**.

DO HEREBY AGREE as follows:

1. The 1st party agrees to pay **\$1,287.00**.
 - Initial Set-Up Fee of \$99.00 and 12 monthly payments in the amount of \$99.00.
2. It is understood by ALL PARTIES herein described that services may take up to 90 days or more and will not exceed 180 days; but services termination and services period are solely at Services Firm's discretion only; Services Firm will in turn provide credit restoration services which include, but may not necessarily be limited to:
 - The **REMOVAL** of **inquiries** from appearing in 1st party's credit report(s) as maintained by any credit reporting agency, also known as a credit bureau. The two items that the services firm does not work on are: 1. Inquires on Experian (we work on all other accounts on the Experian report); 2. **Active** chapter 13 bankruptcy (Although dismissed or discharged chapter 13 bankruptcies will be removed);
 - The **REMOVAL** of inaccurate personal information, including but not necessarily limited to incorrect name(s), incorrect addresses and or incorrect place(s) of employment;
 - The **REMOVAL** of inaccurate and or obsolete **negative entries**, including but not necessarily limited to any **debt(s)**, **collection(s)**, **foreclosure(s)**, **bankruptcy item(s)**, **record(s) of injunction**, **declaratory judgment(s)** by either a court of law or an arbiter, **items of garnishment(s)**, **records of repossessions**, **record(s) of tax lien(s)**, **record(s) of lien(s)**; or **any other derogatory on potentially damaging item(s)** that may so appear; and **at the time of this instrument's commission** and as dated and completed by all signatures below;
3. While no specific level of improvement is guaranteed, because it is against the law to say so, we do promise to continue working on your file for a maximum term of 180 days. The first party agrees that the terms of the **100% Money Back Guarantee** offer in lieu of the Services Firm's failure to improve your credit file is only payable in the event that the first party's credit reports **cannot be improved** in any of the above described scenarios. The Service Firm assures the first party that **every possible and reasonable effort will be made** in order to restore First party's credit reports **to the greatest degree possible**. A minimum term of 6 months must elapse before first party can claim the **100% Money Back Guarantee**. This is only to protect the fact that credit restoration is NOT a miracle process and it is illegal to promise credit restoration within a specific time frame.

4. The first party further agrees that in order to commence services on their behalf, the first party **“MUST provide Services Firm with all 3 original credit reports from Equifax, Experian and TransUnion”** and **“MUST provide a signed Limited Power of Attorney”** and **“MUST submit all original correspondence received by him/her”** from any and all credit reporting agencies (Credit Bureaus), to the postal address above.
5. Services Firm will conduct business in accordance with the provisions of Title 5, Texas Finance Code, Chapter 393, and if Services Firm during the term of this agreement should damage any person by any violation of the act, then the Client will have the right to proceed against the bond, Bond Number 1260403:
 Old Republic Surety Company, P.O. Box 1635, Milwaukee, WI 53201, (800) 217-1792
6. Services Firm’s authorized agent to receive service of process is:
 Dale Pickard, 9800 Centre Parkway, Suite 800, Houston, TX 77036
7. Should any dispute arise between either party herein, each party agrees that the dispute is to be settled in the **District Court of County of Harris**, in the **State of Texas** and no other jurisdiction applies, and all parties waive beforehand any pursuit of other jurisdictional election now and ever.
8. **This agreement here-signed and completed by Client supersedes** any and all previous agreements that may have been made prior to same between Services Firm and Client; but only to the degree as not to dismiss any liability Client may have pending against him/her by Services Firm for same;

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

This agreement is hereby complete as indicated by the signatures representing both parties herein and named below:

First Party’s Printed Name

National Credit Organization Representative

First Party’s Signature

Representative’s Signature

'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 the 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 National Credit Organization, LLC at 9800 Centre Parkway, Suite 800, Houston, TX 77036 before midnight of the 3rd day after the contract is signed by you.

I hereby cancel this transaction,

Date

Purchaser's Signature

'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 the 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 National Credit Organization, LLC at 9800 Centre Parkway, Suite 800, Houston, TX 77036 before midnight of the 3rd day after the contract is signed by you.

I hereby cancel this transaction,

Date

Purchaser's Signature

AUTHORITY TO AUTOMATICALLY DEBIT FROM BANK ACCOUNT (ACH)
MONTHLY PAYMENT

Account Holder Name: _____

Address of the Account Holder: _____

Phone Number: (_____) _____ - _____

Cell Number: (_____) _____ - _____

Print Email: _____ @ _____

Initial Payment Amount to Debit \$ _____ TO BE DEBITED IMMEDIATELY.

Monthly Payment Amount to Debit \$ _____ on the _____ of each month.

Bank Routing Number:

Bank Account Number:

PLACE YOUR ORIGINAL CHECK HERE
Mark the check as VOID

By signing this document you authorize National Credit Organization, LLC to debit the above account in the initial amount of \$ _____ and \$ _____ every month thereafter until _____. If this debit is returned for any reason as uncollected this agreement and authorization is hereby amended with an increase of 10% of the Monthly amount until the end of the agreement.

Signature of Account Holder

Date