

PRINT AND COMPLETE THIS FORM

RETURN BY FAX OR EMAIL. FAX 719-387-1219 EMAIL FAXES@BIZCREDITMASTER.COM

BUSINESS CREDIT MASTER SERVICE AGREEMENT

Business Credit Master will work with you in order to build your corporate credit:

- **Complete background check on your corporation or LLC to ensure corporate compliance.**
- **If your corporation or LLC does not already have a DUNNS number BCM will issue your corporation or LLC a DUNNS number through Dunn and Bradstreet. (\$500 value)**
- **BCM will supply you with an initial set of Net 30 Vendors to establish your base credit history.**
- **BCM will help your corporation or LLC get approved for revolving store cards, gas cards, and retail accounts that will report to Dunn and Bradstreet as well as Experian to get your corporation scored. These accounts are issued with NO personal credit check.**
- **BCM will teach you bill payment strategies that will get you the best score possible and improve your overall borrowing power.**
- **Each month you will consult with your personal Credit Consultant by phone to formulate a game-plan for the upcoming month.**
- **Your personal Credit Consultant will provide you with unlimited Email support throughout your relationship with BCM.**
- **BCM will teach you how to access, monitor and understand your business credit reports through the major reporting bureaus.**
- **BCM will assist you in obtaining Visa and Mastercard cash credit accounts.**
- **BCM will teach you strategies to achieve subsequent credit limit increases on existing accounts to improve your overall borrowing power and credit profile.**
- **Your business will go through our research department to determine that all lender and credit bureau requirements are in place to move into auto financing and installment loans.**
- **The timeframe to complete these processes varies by business based on credit usage, age of business as well as other factors considered by lenders and creditors. Most clients participate in the program for 12-18 months.**

Requirements:

- **You must own and operate a qualifying corporation or LLC currently in "good standing" with the secretary of state in your state of operation.**
- **Your corporation or LLC must have a Tax ID/EIN issued by the IRS in the business name.**
- **Your corporation or LLC MUST have an active business checking account in the business' name under the business Tax ID/EIN.**
- **If your business currently has existing credit reports, with business credit bureaus, they MUST be free of collections, charge-offs, late payments, liens and pending litigation.**
- **Dedicated telephone line with a local phone number and voicemail. (Toll free only is not acceptable)**
- **You must have internet access while on the telephone and Email capability.**
- **You must make yourself available for a 45 to 60 minute phone consultation each month.**

Business Credit Master Inc. 8545 W 64th Pl Arvada CO 80004 Voice 888-269-2950 Fax 719-387-1219

faxes@bizcreditmaster.com

General Terms and Conditions:

A. This contract is designed for businesses that have 1-5 employees and/or home based businesses. This Credit Service Contract between Business Credit Master and the undersigned "Client" is for the purpose of purchasing credit improvement consulting and services. The consulting and service will include establishing corporate correspondence to applicable vendors for the purpose of establishing and further using corporate and business credit. This is not a loan. Business Credit Master agrees to use its best efforts to provide the Services, and will perform them in accordance with federal and state laws. Service may also include personal credit repair if applicable.

B. Credit Application. To ensure quality service for the duration of the service the client shall work with Business Credit Master and will only apply for business credit that will improve business credit reports and have been discussed as favorable with the business coach provided by Business Credit Master. If the client fails to pay bills on time, Business Credit Master Inc cannot be held responsible for additional negative remarks and the direct influence this might have on the Client's business credit or their progress in the consulting program. If the Client chooses to not use, or minimally use, the credit provided by approved vendors the Client's progress may be inadequate to move forward in a timely fashion.

C. Payment. Service pricing is \$249.00 for the first payment then \$99.00 monthly on the same date each month. Business Credit Master only accepts payment for business services via corporate or LLC check authorization. Credit cards are not accepted. The monthly payment date will be the same date the original contract is received and accepted by Business Credit Master. Payments are ongoing until cancelled. *Non Payment.* If any form of payment supplied is uncollectible for any reason, Business Credit Master will charge a dishonored payment fee of \$30.00. The Client will agree not to close the bank account that Business Credit Master is authorized to withdraw payments from. Should the Client be required to change the authorized bank account, the Client must notify Business Credit Master immediately and complete a new Electronic Payment authorization, as any interruption in the payment of the service fees will require Business Credit Master to discontinue the service agreement. The resulting actions undertaken by the bank, collection agencies, and/or law firms against the Client will not be the responsibility of Business Credit Master.

D. Additional Fees. While participating in this program the client will be required to pay for monitoring services from Experian Business. Generally, the cost is \$100 yearly. Some clients also find it valuable to pay for Dunn and Bradstreet's paid verification services, which range in price from \$250 to \$1000.

E. Business Relocation. If the Client relocates the business, the client will be responsible for changing the business information with the secretary of state, IRS, credit bureaus, existing creditors and any fees associated with this process. Failure to do so may create a delay in the Client's progress.

F. Limited Power of Attorney. By executing this Contract to obtain Business Credit Master Services, the Client grants Business Credit Master, during the term of this Contract, a limited power of attorney, by and through its authorized representatives, to: 1) use the Customer Information that the Client provides in order to obtain from credit bureaus, creditors, collection agencies and other holders of records of Client's credit reports, Client's credit history or other creditor information for the Services; 2) sign correspondence to the record holders; 3) use Client's name to sign correspondence addressed to creditors; 4) obtain credit information over the telephone, fax, and or through the internet from record holders. Business Credit Master acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Client Information. As such, Business Credit Master will use its best efforts to ensure that Client Information will be handled in a responsible and professional manner. The Client shall have the right to revoke or terminate the limited power of attorney provided under this Contract at any time upon written notice to Business Credit Master. Otherwise, the limited power of attorney shall terminate upon termination of this Contract. All questions pertaining to validity, interpretation and administration of this Contract shall be determined in accordance with the laws of Colorado. Client agrees that Client's limited power of attorney is valid throughout the United States for all Client Information to be obtained by Business Credit Master pursuant to this Contract by the binding and enforceable signatures set forth below. This Agreement contains the entire agreement of the parties and there are no other promises or conditions in any other agreement whether oral or written. This Agreement supersedes any prior written or oral agreements between the parties.

G. Cancellation. This agreement may be cancelled by either party without any penalty or further obligation at any time. To cancel, simply fax or mail a written request to the fax number or mailing address listed in this contract. Business Credit Master's payment processor requires 48 hours notice to cancel an upcoming transaction. If a cancellation request is received less than 48 hours prior to 12:01 am the date of the upcoming transaction Business Credit Master will not be able to cancel the transaction and no refund will be given. Future transactions will be cancelled. Client participation is mandatory during the term of service and client understands that they must stay in contact with Business Credit Master as well as PAY ALL BILLS ON TIME. Client understands that the results obtained by Business Credit Master on behalf of the client are dependent on numerous factors, including but not limited to the client's ability to repay debts and loans, cooperation of the client's creditors, and the credit bureaus ability to verify information provided to them by Business Credit Master on behalf of the client as well as the level of credit usage. Business Credit Master reserves the right to cancel this contract due to client non-participation, late payments, cancelled service payments or substantial changes within lender criteria.

H. Collections. Client understands that this contract is perpetual until cancelled by either party. Client agrees to hold Business Credit Master and its employees, officers, directors, agents and representatives harmless from any claim, suit action or demand made by any of my creditors or any other person which may arise from the action(s) taken by my creditors in connection with any services rendered by

Business Credit Master on my behalf. In the event Business Credit Master engages in collection efforts, client will be required to reimburse Business Credit Master for out-of-pocket expenses as the result of such efforts.

I. Bounced Checks. Bounced Checks will be submitted to an external collection agency and Colorado law allows the recovery of "Treble Damages" triple the amount of the check plus a \$30 NSF fee.

Credit repair general terms and conditions:

A1. This Credit Repair Service Contract between Business Credit Master and the undersigned "Client" (refers to both parties in the case of a couple) is for the purpose of purchasing credit report repair and improvement services (the "Services"). The Services will include preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which the Client states appears on the credit reports which the Client has furnished Business Credit Master. This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed from consumer credit reports by reporting agencies. Business Credit Master agrees to use its best efforts to provide the Services, and will perform them in accordance with federal and state laws.

B1. Business Credit Master will analyze/audit the Client's credit reports and develop a plan to delete, correct or change those negative items which can be deleted, corrected or changed under current federal and state law during this contract. Except for the cost of purchasing a credit report there are no additional fees for this service. Work will continue until this Contract expires or is canceled

C1. If the client applies for credit during the credit repair process, Business Credit Master cannot be held responsible for additional negative remarks and the direct influence this might have on the Client's credit score.

D1. The Client agrees to send, via mail, all credit reports and/or correspondence received from credit bureaus and/or creditors to Business Credit Master within five (5) days after the date received to guarantee the success of this program. If the Client has not received any credit reports or correspondence from the credit bureaus within 60 days after the date of the initial Credit Report Analysis/Audit, the Client must notify Business Credit Master so appropriate measures can be taken. Non compliance can result in termination of account.

E1. By executing this Contract to obtain Business Credit Master Services, Client grants Business Credit Master during the term of this Contract, a limited power of attorney, by and through its authorized representatives, to: 1) use the Client Information that the Client provides in order to obtain from credit bureaus, creditors, collection agencies and other holders of records of Client's credit reports, Client's credit history or other creditor information for the Services; 2) sign correspondence to the record holders; 3) use Client's name to sign correspondence addressed to creditors; 4) obtain credit information over the telephone, fax, and or through the internet from record holders; 5) to discuss information with any record holders to help resolve a debt if mediation of a debt is necessary. Business Credit Master acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Client Information. As such, Business Credit Master will use its best efforts to ensure that Client Information will be handled in a responsible and professional manner. The Client shall have the right to revoke or terminate the limited power of attorney provided under this Contract at any time upon written notice to Business Credit Master. Otherwise, the limited power of attorney shall terminate upon termination of this Contract. All questions pertaining to validity, interpretation and administration of this Contract shall be determined in accordance with the laws of Colorado. Client agrees that Client's limited power of attorney is valid throughout the United States for all Client Information to be obtained by Business Credit Master pursuant to this Contract by the binding and enforceable signatures set forth below. This Agreement contains the entire agreement of the parties and there are no other promises or conditions in any other agreement whether oral or written. This Agreement supersedes any prior written or oral agreements between the parties.

F1. This agreement may be canceled by either party without any penalty or further obligation at any time.

G1. I, the client, understand that with proper information I could undertake the same or similar techniques to repair my own credit and am choosing to hire this Services Provider to undertake the services outlined in this agreement without duress or provocation. Client agrees to hold Business Credit Master and it employees, officers, directors, agents and representatives harmless from any claim, suit action or demand made by any of my creditors or any other person which may arise from the action(s) taken by my creditors in connection with any services rendered by Business Credit Master on my behalf.

Signature _____

Printed Name _____ **Title** _____

Business Application (Complete all fields)

Business Name _____

Tax ID EIN ____ - ____ - ____

Physical Address (NO PO BOXES) _____

City State Zip _____

Business Phone _____ **Business Fax** _____

Email _____ **Alternate Number** _____

Contact Person _____

President/Manager _____

Number Of Employees Including Officers _____ **Type Of Business** _____

Approximate Yearly Or Projected Gross Revenue _____

Credit Repair Application:

Name _____

Address _____

City State Zip _____

Date Of Birth _____ **SSN #** _____

Phone 1 _____ **Phone 2** _____ **Email** _____

Program Pricing:

\$249 set up fee then \$99 monthly billed through the business checking account.

Signature _____ **Date** _____

Business Credit Master Inc Check By Fax Authorization Form

Instructions: Please fill in all blanks and attach a copy of a voided check. Fax application terms and this form to 719-387-1219 (Please Note we only accept checks for credit building services from your corporate or LLC checking account. Personal checking accounts may not be used for corporate purchases.)

Authorization:

Your Name _____ Company Name _____

I, _____ hereby authorize Business Credit Master Inc to deposit the check faxed for the amount of \$249 then a recurring monthly charge of \$99. My authorization is valid until this contract is cancelled.

Signature _____ Date _____

Name On Check _____

Address on check _____

City State Zip _____

Bank Name _____

ABA/Routing Number (9 digits) _____

Account Number _____

Please place a voided check below the line and make a photocopy before faxing to prevent your fax machine from jamming.

**** Upon choosing a payment plan I hereby authorize Business Credit Master auto-deduct or draft my monthly payments on the monthly anniversary of this contract (i.e., 01/06/02, 02/06/02, 03/06/02, 04/06/02).**

