



Welcome to the most effective **Credit Repair Service** available! We look forward to improving your credit rating as quickly as possible. To get started, you will need to read and follow the instructions below. **Please read the entire welcome packet as it contains important information about your account!**

Included are some documents we need you to sign and return to us. We will need this paperwork before any further work will transpire on your file. Included in this package, you will find the following:

- Consumer Credit File Rights (Sign the attached document and return)
- Contract (Sign and return a copy of the contract and keep a copy for your records)
- Authorization for Payment (Sign the attached document and return)

We will also need one proof of social security and two proofs of address to include with every dispute we do on your behalf. The bureaus demand this or they will ignore everything. Once you get everything together, you can fax your documents to (719) 387-1219 and we can put them in your file.

If you don't already have your credit reports, we highly recommend <http://www.annualcreditreport.com> . If you have already pulled your reports from this site or you are locked out we suggest <http://www.truecredit.com> .

**Welcome to our Credit Repair Service! There are a few things that the Federal Trade Commission (FTC) and Business Credit Master want you to know.**

1. The Consumer Reporting Agencies (CRA) are NOT government agencies, they are for profit, multi-million dollar corporations that gather and sell your private personal information, to creditors, insurers, employers, landlords, and companies that solicit you for credit and insurance offers. They also sell your private personal information to telemarketing companies and mailing list companies.
2. The CRA must remove or correct inaccurate or unverifiable information. The CRA is not required to remove accurate information from your file unless it is outdated or cannot be verified.
3. The FTC worries that you may have undergone such financial hardship, that our fees are too difficult for you to afford. If this is the case, then our services may not be for you. The last thing Business Credit Master wants for its clients is to become a financial burden.
4. We also want to make sure you are aware of your rights under State and Federal law, so we are giving you a letter from the FTC entitled "**Consumer Credit File Rights Under State and Federal Law**".
5. You can notify the credit bureau's yourself of a dispute; you also have the right to hire a company to attend to this matter for you. It is a time consuming task, which takes organization and persistence to complete. We at Business Credit Master have the knowledge and experience you can trust to get the job done!

I, the undersigned, understand, and have received a copy of, my rights under State and Federal Law, I am not in a position of financial hardship, and I understand that I can dispute information on my own credit reports. Nevertheless, I have requested the assistance of Business Credit Master in correcting the incomplete, inaccurate, and unverifiable information being reported on my credit reports.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

## **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'

## **BRIEF OVERVIEW**

### **Credit Reports:**

*If we do not already have your credit reports; you will either need to order them, and send them to our office as soon as you receive them, or if you already have them, please forward them to us. We cannot start working on repairing your credit until after we receive your credit reports from **you**. You can order your reports from this link if you need to: [www.annualcreditreport.com](http://www.annualcreditreport.com).*

### **Address Verification:**

*If we do not already have your address verification; we will need **two** proofs of address from each client. **A copy of your driver's license, if the address is correct will take the place of the two proofs that are needed, along with a copy of your Social Security Card are preferred.** Two copies of any bill or statement can be substituted for your driver's license. If you do not have your Social Security Card please include some document or statement with your number pre-printed on it. Make sure your documents do not have an old address on them. Each item must have your correct name and current address pre-printed on it.*

### **Recommended Items and Things To Do:**

**A folder or large envelope, a calendar, and a pen or highlighter pen.**

**Mark on your calendar the date you sent us your credit reports and address verification. Go forward in your calendar 45 days, mark that day as the day to receive updated reports. If you do not receive any notification within this time period, it is your responsibility to let us know so we can take appropriate action. Not doing this will jeopardize the guarantee of this program.**

**Visit our online helpdesk at <http://www.bizcreditmaster.net> register a customer help ticket account and log all customers service requests via the online helpdesk to expedite your customer service requests.**

### **Brief Overview**

**Here is a brief overview of what to expect over the next several months: about two to three weeks after we receive your credit files, you will receive a "thank you" letter from each Credit Reporting Agencies (CRA); don't worry if you don't get one from each of them, not everyone does. Sometimes they also send "Anti-Credit Repair" letters, please do not worry about these letters. Remember they do not want you to repair your credit, it is going to cost them time and money and then they will ultimately lose money! We do, however, need you to keep of all the letters you receive from the three CRAs referring to when updated reports would arrive, we may need these items at a later date. If you get any kind of letter from them and you want to fax it to us, that will be fine. If they ask you to call or mail them anything, do not do it! It is their responsibility to verify the information; you do not have to provide them with anything, except address verification. If they request additional address verification or a copy of your SS Card, please forward it to them as quickly as possible.**

Also, a word of warning, the CRAs do not like credit repair at all! It makes their job harder (they make no profit from it) and it makes them look bad to their subscribers. A person with "bad credit" has 70% more inquiries on their file than a person with "good credit"; think about that for a minute, every time a credit file is pulled the CRAs make money (in between three and five dollars a piece)! So do they want you to fix your credit, absolutely not! Therefore, do not be surprised if you get some "junk mail" warning you about "credit repair agencies", it is mailed out randomly so you may not get any at all. The CRAs may send you a letter requesting you to notify them of our company. Please disregard their attempts to discredit our business, you can feel safe doing business with Business Credit Master! Remember the CRAs are NOT government agencies; they are for-profit multi-million dollar companies that collect and sell your personal information! AND if they find out that you are working with a credit repair company, they will ignore any requests that we put in and make it VERY difficult to help your credit situation.

After an additional 45 days, if you have not received a report from all of the agencies, e-mail or call the office and we will send a demand letter to that company. When you have all three updated reports, please make a copy and send it to us. We will review them and proceed to the next step if necessary. Also, you should not apply for any credit until this process is finished.

Once you receive all responses and they are sent into the office, we will cross reference each response with each other and formulate what our next step will be. We will schedule your next step, and once it is sent off you will wait 45 days again for the bureaus to respond. This process will repeat itself throughout your contracted year.

You must keep paying all the bills you are currently paying on in a timely manner! Do not start paying old collection accounts; contact us if you receive anything on an old debt. If you are currently making payment to a collections agency, please notify us. Do not contact the credit bureaus without our consent. Doing so will jeopardize the guarantee of this program and can result in account cancellation.

Thank you

The staff of Business Credit Master

**The Mailing Address is:**

**Business Credit Master Inc.  
13160 Grove Wy  
Broomfield CO 80020**

**General Terms and Conditions:**

**A.** This Credit Repair Service Contract between Business Credit Master and the undersigned "Client" (refers to both in 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.

**B.** The Client understands that there will be an initial Credit Report Analysis/Audit Fee of \$84.99 for an individual or \$139.99 for a couple, billed at the time this Contract is signed and that 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 Credit Report Analysis/Audit Fee, there will not be any fees or any other charges associated with the Services until after the completion of the first month of Services. The Client understands and agrees that after the first month of Services, a fee of \$84.99 for an individual or \$139.99 for a couple will be due, and that this fee is for all costs and fees associated with the previous month's Services and the work will continue until this Contract expires or is canceled. The Client understands that the monthly fee includes the continuing analysis/audit of up to three credit bureau reports (per client, up to six for couples), all correspondence associated with the credit restoration process, the review for changes requested by the Client to the Client's credit reports as a result of contacts made on the Client's behalf with each applicable credit bureau, creditor or public record holder, and the continuing planning and creation of documents for the purpose of credit report repair and improvement.

**C. Non Payment.** If any form of payment you supply is uncollectible for any reason, Business Credit Master may charge you a dishonored payment fee of \$30.00. The Member will agree not to close the bank account that Business Credit Master is authorized to withdraw payments from. Should the Member be required to change the authorized bank account, you must notify Business Credit Master immediately and complete a new Electric Payment authorization, as any interruption in the payment of our fees will require Business Credit Master to discontinue your service agreement. The resulting actions undertaken by the credit card companies, collection agencies, and/or law firms against the client will not be the responsibility of Business Credit Master

**D. Credit Application.** The client shall not apply for any type of credit until they have completed the process. If the client fails to comply with our expressed request and applies for any credit and is denied, we cannot be held responsible for additional negative remarks and the direct influence this might have on your credit score.

**E. 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.**

**F.** 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 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; 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 Customer Information. As such, Business Credit Master will use its best efforts to ensure that Customer Information will be handled in a responsible and professional manner. The Customer 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 Customer 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. Money Back Guarantee/Cancellation.** This agreement may be canceled by either party without any penalty or further obligation at any time. If you have been with us for one year, and you have forwarded credit reports every sixty days and complied with the commitments to the service, and we have not been able to improve your credit file by removing any derogatory items from your account, we will gladly offer you a full refund of this service. Business Credit Master agrees to improve client(s) credit profile of inaccurate, unverifiable and incomplete items during the period of one year. Client(s) understands that the results obtained by Business Credit Master on behalf of client(s) 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 bureaus ability to verify information provided to them by Business Credit Master on behalf of client(s). The initial setup fee and all accrued charges, with the exception of the last month's payment, are non refundable. Client agrees to only communicate with the credit bureaus through Business Credit Master's written correspondence.

**H. I,** the client, understand that with proper information I could undertake the same or similar techniques to repair my own credit and as 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. 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 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.

### Application

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Name _____	Spouse Name _____
Address _____	Address _____
City _____ State _____ Zip Code _____	City _____ State _____ Zip Code _____
Date of Birth ___/___/___ SS# _____	Date of Birth ___/___/___ SS# _____
Phone # _____	Phone # _____
E-mail _____	E-mail _____

**Payment Options:** You may complete the check by fax authorization form.

Select One

**Individual**  Payment Plan \$84.99 Monthly  One Payment 12 months of service (\$895.00)

**Couple**  Payment Plan \$139.99 Monthly  One Payment 12 months of service (\$1295.00)

**Check Draft Authorization below**

# 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

**Authorization:**

Your Name \_\_\_\_\_ Company Name \_\_\_\_\_

I, \_\_\_\_\_ hereby authorize Business Credit Master Inc to deposit the check faxed for the amount selected on the application for a \_\_\_\_\_ One Time/ \_\_\_\_\_ Recurring charge.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Complete Name and Address On  
Check \_\_\_\_\_

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.

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## NOTICE OF CANCELLATION (Can be used at anytime)

You may cancel this contract, without any penalty or obligation, within 5 days from the date the contract is signed. Or at anytime per our agreement. To cancel this contract, mail, fax or email a signed dated copy of this cancellation notice, or any other written notice to:

*Business Credit Master*  
13160 Grove Wy  
Broomfield CO 80020  
Fax 719-387-1219  
Email [service@bizcreditmaster.net](mailto:service@bizcreditmaster.net)

Not later than midnight on: \_\_\_\_\_ (date).

I hereby cancel this transaction on: \_\_\_\_\_(date).

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Purchaser's Signature