

Proof Of Identification Required By The Credit Bureaus

For security reasons, the credit bureaus require adequate proof of your identity. By providing appropriate proof, you will help us to complete your program much faster.

Please use the list below for what is acceptable.

Important: your identification documents must be clear and legible or the bureaus will refuse to process the disputes.

- **Lighten the copy of your driver license and social security card before faxing them.**
- **List of acceptable documents and number needed for each category:**

**Name/Identification:
(One Item)**

- Current Driver License
- State ID or Passport
- Military ID

**Address Verification:
(Two Items)**

- Current Utility Bill
- Current Paycheck Stub
- Current Driver License
With current address
- Auto Registration
- W2 Form

**Social Security Verification:
(One Item)**

- Social Security Card
- Letter from SS Administration
- Medicaid or Medicare Card
- Current Paycheck Stub
- W2 Form

**Some documents provide proof of more than one requirement; for example, a driver license could provide proof of name and one current address verification, if the address on your driver's license is current.

Verifying a Name Change: name changes due to events such as marriage, divorce, adoption, etc., must be verified with appropriate legal documentation such as a marriage certificate, divorce or adoption decree, a letter from the Social Security Administration, etc. **This is only necessary if your name change occurred in the past year.**



Thank you for enrolling in our credit repair service. 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!**

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 and Authorization for Payment (Sign and return a copy of the contract and keep a copy for your records)

We will also need one proof of social security and two proofs of current mailing address to include with every dispute we do on your behalf. **If your driver's license has your current MAILING address, that can take the place of one of the proofs, we still need 2, as required by the FCRA.** The bureaus demand this or they will ignore everything.

Once you get everything together, you can fax your documents to 949-334-0627.



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.FicoScoreOnline.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 one of the 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 60 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.

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 call the office or 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**. Please be sure to send in via fax, email or regular mail, all pages front & back if needed, of ANY correspondence you receive.

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 us! 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.

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 1720 Financial Services Corporation



General Terms and Conditions:

A. This Credit Repair Service Contract between 1720 Financial 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 1720 Financial. 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. 1720 Financial 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 a Credit Report Analysis/Audit Fee of \$299.00 for an individual or \$598.00 for a couple (\$299.00 each), funds reserved at the time this Contract is signed. 1720 Financial 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 \$99.00 for an individual or \$198.00 (\$99.00 each) 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, 1720 Financial may charge you a dishonored payment fee of \$30.00. The Member will agree not to close the bank account that 1720 Financial is authorized to withdraw payments from. Should the Member be required to change the authorized bank account, you must notify 1720 Financial immediately and complete a new Electric Payment authorization, as any interruption in the payment of our fees will require 1720 Financial 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 1720 Financial.

D. Credit Application. The client shall not apply for any type of credit until they have completed the process or unless directed to do so. 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, email or portal all credit reports and/or correspondence received from credit bureaus and/or creditors to 1720 Financial 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 1720 Financial so appropriate measures can be taken. Non compliance can result in termination of account.

F. By executing this Contract to obtain 1720 Financial Services, Client grants 1720 Financial 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) obtain credit information over the telephone, fax, and or through the internet from record holders; 3) to discuss information with any record holders to help resolve a debt if mediation of a debt is necessary. 1720 Financial acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Customer Information. As such, 1720 Financial 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 1720 Financial. 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 California. Client agrees that Client's limited power of attorney is valid throughout the United States for all Customer Information to be obtained by 1720 Financial 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. 1720 Financial 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 1720 Financial 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 1720 Financial 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 1720 Financials 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 1720 Financial 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 1720 Financial on my behalf. In the event 1720 Financial engages in collection efforts, client will be required to reimburse 1720 Financial for out-of-pocket expenses as the result of such efforts.

I have read and understand the terms and conditions of this contract, guarantee.

1) Signature

Date

2) Signature

Date

Application

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 _____

1) Signature

Date

2) Signature

Date



NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed. If you cancel any payment made by you under this contract, 1720 Financial will return it within 10 days following receipt of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to:

1720 Financial Services Corporation
27762 Antonio Pkwy L1-577
Ladera Ranch, Ca. 92694

Not later than midnight on: _____ (date).

I hereby cancel this transaction on: _____ (date).

Purchaser's Signature

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The Public Reference Branch
Federal Trade Commission
Washington, DC 20580

1) Signature

Date

2)

Signature

Date



Recurring Payment Authorization Form

Schedule your payment to be automatically deducted from your debit card, or charged to your Visa, MasterCard, American Express or Discover Card. Just complete and sign this form to get started!

Recurring Payments Will Make Your Life Easier:

- It's convenient (saving you time and postage)
- Your payment is always on time (even if you're out of town), eliminating late charges

Here's How Recurring Payments Work:

You authorize regularly scheduled charges to your debit card or credit card. You will be charged the amount indicated below each billing period. A receipt for each payment will be emailed to you and the charge will appear on your bank statement as a "Debit." You agree that no prior-notification will be provided unless the date or amount changes, in which case you will receive notice from us at least 10 days prior to the payment being collected.

Please complete the information below:

I _____ authorize 1720 Financial Services to charge my credit card
(full name)

indicated below for \$299 for the Audit and Analysis service. I also authorize 1720 Financial Services to charge my credit card \$99 on the _____ of each month for payment of my monthly service fee.
(day or date).

Billing Address _____ Phone# _____
City, State, Zip _____ Email _____

Credit Card or Debit Card

- Visa MasterCard
 Amex Discover

Cardholder Name _____

Account Number _____

Exp. Date _____

CVV (3 digit number on back of card) _____

SIGNATURE _____

DATE _____

I understand that this authorization will remain in effect until I cancel it in writing, and I agree to notify 1720 Financial Services in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next billing date. If the above noted payment dates fall on a weekend or holiday, I understand that the payments may be executed on the next business day. For ACH debits to my checking/savings account, I understand that because these are electronic transactions, these funds may be withdrawn from my account as soon as the above noted periodic transaction dates. In the case of an ACH Transaction being rejected for Non Sufficient Funds (NSF) I understand that 1720 Financial Services may at its discretion attempt to process the charge again within 30 days, and agree to an additional \$30 charge for each attempt returned NSF which will be initiated as a separate transaction from the authorized recurring payment. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. I certify that I am an authorized user of this credit card/bank account and will not dispute these scheduled transactions with my bank or credit card company; so long as the transactions correspond to the terms indicated in this authorization form.