



1850 East 17th St. Ste: 113
Santa Ana, Ca 92705
Main Number – 714 277 3677
Fax – 1-877-350-5120
Email - sales@creditfixnow.com
Web Address - www.creditfixnow.com

Company Statement

Are you suffering from a poor credit rating?

Discover the power of good credit. Do you need to improve your personal credit profile? Creditfixnow.com recognizes all current credit laws and offers a comprehensive, yet simple approach to improve credit ratings within thirty-five (35) to sixty (60) business days. Creditfixnow.com is able to assist consumers in exercising their rights under the Fair Credit Reporting Act (FCRA), the Fair and Accurate Credit Transactions Act (FACTA), Fair Credit Billing Act (FCBA), Fair Debt Collection Practices Act (FDCPA) and the Consumer Protection Credit Act (CPCA).

Creditfixnow.com disputes inaccurate, obsolete, erroneous, incomplete and unverifiable information reported to the three major credit bureaus namely; Experian, Trans Union and Equifax in order to help improve consumers' credit ratings. Under the (FCRA) consumers have the right to challenge information on their credit reports based upon the "completeness and accuracy" of all reported credit items. If, after a reinvestigation by the credit bureaus, the disputed item is found to be inaccurate or can no longer be verified, the credit bureau shall promptly delete such information. Consumers have the right to dispute any and all credit items that are not 100% accurate and complete.

Contact us and find out how you can legally and efficiently dispute bankruptcies, tax liens, bad debt, accounts in collection (whether charged off or paid), late payments and improve your credit score. All inquiries are confidential, and satisfaction is guaranteed. "The Federal Trade Commission" regulates credit repair companies under the "Credit Repair Organizations Act". Creditfixnow.com does not encourage and strongly opposes the use of illegal practices such as "file segregation", or the practice of obtaining new social security numbers and Federal Tax I.D. numbers in order to obtain a "clean" credit report. For further information contact us at 1-877-CREDITFX (273-3839) or you can fax us your inquiries at (818) 774-3700. You can also sign up for our services online at www.creditfixnow.com



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CreditFixNow Process

Creditfixnow.com begins the process of correcting a prospective client's credit report upon the client providing three pertinent items.

They are as follows:

- 1) A copy of clients Drivers License or other form of Picture ID
- 2) A copy of clients Social Security Card
- 3) A copy of a current bill, such as Gas, Electric, Phone or Water and Power.

The reason for this is for the credit bureaus to be able to positively identify the client, as well as for Creditfixnow to be able to contest the identity process the original creditor used in submitting the derogatory account to the credit bureau in the first place. Many Creditors do not follow proper procedure thereby compelling the credit bureau to delete the account from their records. The entire process shall be completed within 180 days.

After Creditfixnow has disputed the negative accounts, updates are sent to the client's primary residence. It is imperative for the client to send these updates to Creditfixnow upon receipt so that we can further contest and follow up on the remaining accounts that have as of yet not been deleted.

NOTE: Credit bureaus do not forward mail. Therefore, during the dispute process we ask for our clients to not have any forwarding mailing address.

Once you have received your updates and forwarded them to us, we continue the process until all erroneous, inaccurate, incomplete and unverifiable negative items are removed, provided that payment for services rendered have been received.

Consumer Credit Rights

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW:

You have the 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 credit report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have the 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 the 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 the 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 and copies of all documents you may 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, DC 2058.

The undersigned hereby certifies that he/she has read the foregoing and has been provided a copy hereof of the date hereinafter set forth.



REQUEST FOR SERVICES

I, the undersigned party, hereby requests Creditfixnow.com (*hereinafter referred to as "Creditfix"*) to provide the following services with respect to the undersigned's trade lines as listed on the following credit bureaus:

Experian _____ Trans Union _____ Equifax _____

please check each bureau in which you wish to dispute derogatory accounts

Services to be performed:

Dispute and contest erroneous, inaccurate, incomplete and unverifiable accounts that have an adverse effect on my credit rating.

Rate: \$400⁰⁰ per removal of negative derogatory accounts
\$600⁰⁰ per removal of items of public record
\$100⁰⁰ Per inquiries

Number of negative items to be removed _____

Number of items of public record to be removed _____

Number of Inquiries _____

Total Cost: _____

"You may cancel this contract without penalty or obligation at any time before midnight of the 5th business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right."

Notice Borrower authorizes Creditfixnow.com to have its fees paid through escrow. This contract is effective in increments of six (6) months Our services are to be considered completed once we have submitted the initial disputes on your behalf to all three credit bureaus.

Signature _____

Date _____



Potentially Negative Items

Please list the name of the accounts to be disputed and the last four numbers of the account

No.	Experian		TransUnion		Equifax	
	Account name & number	Public record	Account name & number	Public record	Account name & number	Public record
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						



Bonding Information

In compliance with California civil code section 1789.18 Creditfixnow.net has in lieu of a surety bond a principal amount of one hundred thousand dollars (\$100,000) this deposit is in favor of the state of California. This deposit is for the benefit of any person who is damaged by any violation of law committed by Creditfixnow.net. The deposit is also in favor of any individual damaged by Creditfixnow.net practices. Any person claiming against the bond for a violation of this title may maintain an action at law against creditfixnow.net. Service of Process designee is Nasser Lavi at 1850 East 17th St. Ste: 113 Santa Ana, Ca 92705

Nonprofit Credit Counseling Services

The National Foundation for Credit Counseling can be reached toll free at 800-388-2227. The Association of Independent Consumer Credit Counseling Agencies can be reached at 800-450-1794.

Acknowledgements

I acknowledge that there have been no other representations made to me, either expressed or implied, that in any way changes, amends, conflicts with, or in any way contradicts any of the terms or conditions contained in this written agreements, and this written agreement, consisting of eight (8) pages, including notice of cancellation, represents the whole, complete and entire agreement and includes all terms and conditions and understandings made to me.

I further acknowledge that I have been advised that it is illegal to state any statements to a credit reporting agency, credit services organization or credit bureau, with respect to the consumer's credit worthiness, credit standing, or credit capacity that is untrue or misleading including, but not limited to, disputing the accuracy of information on a credit report that is, in fact, true.

I state/affirm that I have read and fully understand all the statements contained herein and have received a copy of this document, and the entire written agreement and notice of cancellation, and "Consumer Credit File Rights Under State and Federal Law". A total of eight (8) pages, on this date and I (we) agree to all the terms and conditions contained herein.

Date: _____ Signed: _____

Print name: _____



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SPECIAL POWER OF ATTORNEY

Be it known that I, the undersigned, am the individual/authorized officer of the Business/personal entity listed below and as such, do hereby grant a special power of Attorney to Creditfixnow.com, its' authorized agents and employees to undertake and perform the following on my behalf:

Sign all documents on my behalf for the purpose of obtaining a consumer credit report and challenging account information as instructed by myself to all consumer credit reporting agency.

Client Name _____

Street Address _____

City _____ State _____ Zip _____

Social Security Number _____ - _____ - _____ Date of Birth _____

Phone: Home _____ Office _____

Signature _____ Date _____

Notice of cancellation:

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



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Before midnight on _____ I hereby cancel this transaction

ONLY SIGN IF WANTING TO CANCEL

Dated _____	Signature _____
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