



1850 East 17<sup>th</sup> St. Ste: 113  
Santa Ana, Ca 92705  
Main Number – 714 277 3677  
Fax – 1-877-350-5120  
Email - [sales@creditfixnow.com](mailto:sales@creditfixnow.com)  
Web Address - [www.creditfixnow.com](http://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. The FCRA further states, if after a reinvestigation by the credit bureaus, the disputed item 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: 714 277-3677 or you may fax us your inquiries at 877 350-5120. You can also sign up for our services online at [www.creditfixnow.com](http://www.creditfixnow.com)

***CREDITFIXNOW: AFFORDING PEOPLE THE OPPORTUNITY TO CREATE  
BETTER LIVES FOR THEMSELVES.***



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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.com 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 or simply to remove any and all personal information variations Many Creditors do not follow proper procedure thereby compelling the credit bureau to delete the account from their records.

After Creditfixnow.com 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.com 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.

## **INFORMATION STATEMENT**

### *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 5 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.

"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."

### **Bonding Information**

In compliance with California civil code section 1789.18 Creditfixnow.com 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.com. The deposit is also in favor of any individual damaged by Creditfixnow.com practices. Any person claiming against the bond for a violation of this title may maintain an action at law against creditfixnow.com. Service of Process designee is Nasser Lavi at 1850 East 17<sup>th</sup> St Ste: 113 Santa Ana, Ca 92705

# **INFORMATION STATEMENT**

## **Nonprofit Credit Counseling Services**

The National Foundation for Credit Counseling can be reached toll free at 1- 800-388-2227. The Association of Independent Consumer Credit Counseling Agencies can be reached at 1-800-450-1794.

### **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 and 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 agree to all the terms and conditions contained herein.

### **Description of Services**

Creditfixnow.com disputes derogatory (negative) accounts as instructed by you that are listed on your credit profile. Creditfixnow.com charges a fee of \$ 250.00 (Two hundred- fifty Dollars) per negative account information removed whether listed on one bureau, two bureaus or all three bureaus Creditfixnow.com charges a fee of \$ 500.00 (Five hundred Dollars) per negative account information removed that is listed as an item of public record whether listed on one bureau, two bureaus or all three bureaus. Clients will not be charged for any item that has been removed from one or two bureaus but still remains on the third bureau. You are charged only if the information is in fact removed from all three bureaus. The set-up fee of \$ 500.00 shall be either credited towards the first two deletions (removals) of negative account information or one negative item of public record. If for any reason creditfixnow.com is not successful in removing at least two negative accounts or one negative public record item you will be refunded your set-up fee.



## Potentially Negative Items

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

No.	Experian		Trans Union		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						



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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 \_\_\_\_\_

