



3010 Wilshire Blvd. #463
Los Angeles, CA 90010
Main Number - (213) 915-1672
Fax - (877) 350-1904
Email - support@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. 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: (213) 915-1672 or you may fax us your inquiries at (877) 350-1904. You can also sign up for our services online at 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 Creditfixnowcom 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.

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 derogatory account that is removed from your credit reports whether the account is 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 be charged a prorated rate for any item that has been removed from one or two bureaus but still remains on the second or third bureau. A monthly maintenance fee of \$29.00 (Twenty Nine) is due on the 15th of every month hereon after. 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.



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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:

Challenge and Dispute: erroneous, inaccurate, incomplete, and unverifiable accounts that have adverse effects on undersigned's credit rating.

Rate:

\$250⁰⁰ per negative derogatory accounts

\$500⁰⁰ per items of public record

\$10.00 per inquiry

Number of negative items _____

Number of negative public record items _____

Number of inquiries _____

Total Cost: _____

Notice: Set-Up Fee of _____ is due five days after signing this agreement. The balance of payment is due upon receipt of updated reports from the credit bureaus confirming derogatory accounts have in fact been deleted. No further services shall be rendered until payment has been made. This contract is effective in increments of six (6) months and retroactive. Once we have submitted the initial disputes on your behalf to all three credit bureaus, your set up fee shall be considered payment for services rendered. However, if we are not successful in the removal of at least two negative items **from all three bureaus or any combination there from**, you are entitled to a refund of your set-up fee which is equally proportional to the rate so specified in this request for services contract.

Print name _____

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		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 _____