



718 SW Port St. Lucie Blvd., Ste. 4
Port St. Lucie, FL 34953
Office (855) 351-5551 Fax (772) 353-5585

This agreement is entered into on the _____ day of _____, 2019,
between CredPro and the following clients listed below.

Client Information Form

Consultation is: Individual Couple

Client's Full Name:

S.S. #:

DOB:

Client Email Address:

Spouse (if applicable):

S.S. #:

DOB:

Spouse Email Address:

Mailing Address:

City:

State:

Zip:

Home Phone:

Cell/Work:

How did you hear about us?

X

(Client's signature)

(Date)

X

(Spouse's signature)

(Date)

Please send this completed form to:
credproservices@gmail.com

Enrollment Agreement

SERVICES TO BE PERFORMED BY CREDPRO:

During the evaluation and initial challenge process, Credpro will review all credit information provided by the customer, prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverified as per the Fair Credit Reporting Act. Credpro will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. Credpro will follow-up and review all correspondence received by the customer from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. Follow-up services will be fully performed by Credpro within ninety days after initial challenges are mailed. Credpro agrees only to challenge items under the Fair Credit Reporting Act. Credpro makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should Credpro be unable to improve a customer's credit profile, the customer shall be entitled to a refund subject to processing fee. Any questions concerning your personal credit profile may be answered by contacting Credpro at the number listed at the top of the previous page. This contract is valid for ONE (1) YEAR from date of signed contract. I understand and agree to the above stated terms of service and payment.

CLIENT AGREES TO:

1. Provide Credpro with personal credit information, credit bureau reports, and/or authorizes Credpro or its designee to obtain credit reports on customer's behalf.
2. Immediately notify Credpro of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item(s) as per the Fair Credit Reporting Act of 1970.
4. Immediately forward all correspondence received from the credit reporting agencies to Credpro or its designated agent, and to notify Credpro if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from Credpro.

CLIENT PAYMENT:

The client shall pay an initial processing fee that includes individual/couple consultation, credit evaluation and ordering of all Bureaus. During the repair process, client will be required to make monthly recurring payments in the amount specified on the completed Payment Authorization Form attached until client has submitted a signed Notice of Cancellation form.

CREDIT REPAIR TODAY PRIVACY POLICY:

Credpro is required by law to inform our clients of our policies regarding privacy of customer information. Therefore, we are providing you with a copy of this policy.

NON-PUBLIC PERSONAL INFORMATION:

Credpro collects private, personal information about you that is provided by you or obtained by us on your behalf with information you provide to us.

CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION:

Credpro retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic and procedural methods that comply with our professional standards. If you have any questions, please contact us at (855) 351-5551 because your privacy and our professional ethics are most important to us.

Initial(s)

<input type="text"/>	<input type="text"/>
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DISCLOSURE OF CLIENT INFORMATION:

We do not and will not disclose our client’s private (non-public) personal information obtained in our process to any third party, except as required by law. No third party will obtain information about you from Credpro without your written consent.

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 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 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. To receive a free copy of your credit reports go to: www.annualcreditreport.com.

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.

Credit bureaus are required to follow reasonable procedures to insure 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 investigate 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 to 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.

POWER OF ATTORNEY:

I do hereby grant a limited power of attorney to CredPro and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax, Experian and Transunion. I have received and signed a copy of the Consumer Credit File Rights Under State and Federal Law.

X

(Sign Name)

(Print Name)

(Date)

X

(Sign Name)

(Print Name)

(Date)



Payment Authorization Form

I hereby authorize **Credpro** to initiate a single/recurring entry debit to my account at the financial institution named below. I also authorize **Credpro** to make deposits to this account in the event that a debit entry is made in error.

Further, if I do not have enough money in my account to cover the transfer or if my Financial Institution for any other reason refuses to honor a transfer I will be electronically debited an additional fee of **\$20** as a returned item fee in accordance with the terms of my agreement.

Payment Information

I have paid the initial payment of:

Individual: _____

Couple: _____

With:

Cash

Credit /Debit Card

Check

Other: _____

All recurring payments of _____ will be withdrawn on the **15th** of each month.

If Using A Checking Account:

Financial Institution: _____

Routing Number _____

Account Number _____

A copy of your check must be supplied with this form!

If Using A Debit or Credit Card:

Name on Card _____ Exp. Date _____

Debit/Credit Card Number _____

Authorization

X

(Sign Name)

(Print Name)

(Date)

X

(Sign Name)

(Print Name)

(Date)