

CREDIT RECOVERY GROUP- CRG, LLC
Month to Month Service Agreement
PHONE (713) 478-2389 FAX (713) 481-1861

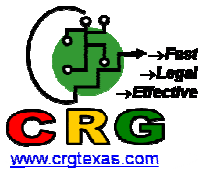
Form fields for personal information: First Name, Middle Name, Last Name, Social Security, Date of Birth, Spouse's First Name, Spouse Social Security, Spouse Date of Birth, Street Address, City, State & Zip, Individual Day Time Phone, Cell Phone, Individual E-Mail.

Disclosure of 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.

Consumer Copy of Contract Required: Any consumer who enters into any contract with any credit repair organization shall be given, by the organization:(1) a copy of the completed contract and the disclosure statement required under section 405; and (2) a copy of any other document the credit repair organization requires the consumer to sign, at the time the contract or the other document is signed.

General Terms and Conditions: Federal law requires that any unverifiable, outdated, incomplete or erroneous information must be removed from consumer credit reports by the credit reporting agencies. Credit Recovery Group-CRG, LLC agrees to use its best efforts to provide the "Services", and will perform them in accordance with federal and state laws.

A. This Credit Report Audit and Investigation Service Contract between Credit Recovery Group- CRG, LLC and the undersigned "Client" (refers to both in case of a couple) is for the purpose of purchasing credit report audit/analysis, investigation and improvement services (the "Services"). The "Services" will include preparation of correspondence to



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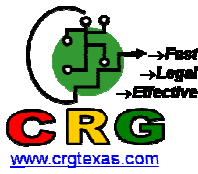
credit bureaus to request removal of erroneous, incomplete, outdated, misrepresented, or unverifiable information, which the "Client" states appears on the credit reports which the "Client" has furnished Credit Recovery Group- CRG, LLC. This is not a debt consolidation or bill payment program.

B. Monthly Payment Plans and Credit Report Analysis/Audit/Setup Fee of \$99.00 for an individual, and \$179.00 for a couple, billed after the contract is signed or electronic order is received and the customer files are set up. This is the most extensive part and will not be charged until this service has been performed. Credit Recovery Group- CRG, LLC will analyze/audit the "Client's" credit reports and develop a plan to investigate, validate, and delete, correct or change those negative items which can be deleted, corrected or changed under current federal and state law during this contract. There will be no fees or any other charges associated with the "Services" until after the completion of each month of "Services". The "Client" understands and agrees that after the first month of "Services", **a recurring monthly fee of \$69.00 for an individual, and a recurring monthly fee of \$119.00 for a couple** will be due, and that this fee will be charged monthly until the services are canceled using the attached Notice of Cancellation form. The monthly fee is for all costs and fees associated with the previous month's "Services" that include database and file maintenance, updating files, and other work necessary to track and implement the process. The "Client" understands that the monthly fee includes all necessary postage for regular mail service, the continuing analysis/audit and investigation/dispute of up to three credit bureaus, all correspondence associated with the credit report audit, investigation, and improvement 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 improvement. If premium mail services are requested by the "Client", the "Client" will be responsible for the premium postage fees depending on their choice of delivery service (ie. By Certified Mail, Federal Express, or other overnight carrier).

C. Agreement to return documents to CRG, LLC: The "Client" agrees to send, via mail, all credit reports and/or correspondence received from credit bureaus and/or creditors to Credit Recovery Group- CRG, LLC offices within five (5) days after the date received. 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 Credit Recovery Group- CRG, LLC.

D. Month to Month Contract Terms: The term of this contract shall be month to month, automatically renewing until such time as the "Client" cancels. "Client" may cancel this contract at any time with 14 days written notice to CRG, LLC. If the "Client" decides to cancel the "Services" and terminate this contract, the "Client" shall give 14 days prior written notice in writing requesting such termination to Credit Recovery Group- CRG, LLC. The "Client" is responsible for payment of any "Services" performed by Credit Recovery Group- CRG, LLC up to the date of receipt of the notice to cancel such "Services".

E. Limited Power of Attorney Granted to CRG, LLC: By executing this contract to obtain Credit Recovery Group- CRG, LLC Credit Report Audit and Investigation Services, the "Client" grants Credit Recovery Group- CRG, LLC 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) use "Client's" name to sign correspondence addressed to creditors, record holders and credit bureaus; 3) obtain credit information over the telephone, fax, and or through the internet from record holders; 4) to discuss information with any record holders to help resolve a debt if mediation of a debt is necessary. Credit Recovery Group- CRG, LLC acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Customer Information. As such, Credit Recovery Group- CRG, LLC will use its best efforts to ensure that Customer Information will be handled in a responsible and professional manner. The "Client" shall have the right to revoke or terminate the limited power of attorney provided under this contract at any time upon written notice to Credit Recovery Group- CRG, LLC. Otherwise, the limited

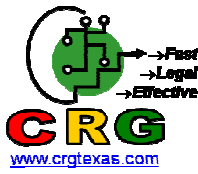


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power of attorney shall terminate upon termination of this contract. All questions pertaining to validity, interpretation and administration of this contract shall be determined in accordance with the laws of Texas. "Client" agrees that the "Client's" limited power of attorney is valid throughout the United States for all Customer Information to be obtained by Credit Recovery Group- CRG, LLC pursuant to this contract by the binding and enforceable signatures set forth below. This contract 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.

F. Limited Money Back Guarantee: To be eligible for a refund the "Client" must be actively enrolled in the month to month "Services" for one full year (12 months). If at the end of twelve months, the "Client" has forwarded credit reports every 45-60 days and completed "Client's" commitments to the "Service", and the "Client" is not satisfied with our results, Credit Recovery Group- CRG, LLC will gladly offer the "Client" a refund based on results achieved. Credit Recovery Group- CRG, LLC agrees to improve the "Client's" credit profile during the period of up to one year. The "Client" understands that the results obtained by Credit Recovery Group- CRG, LLC on behalf of the "Client" are dependent on numerous factors, including but not limited to the "Client's" ability to repay debts and loans, cooperation of the "Client's" creditors, and credit bureaus ability to verify information provided to them by Credit Recovery Group- CRG, LLC on behalf of the "Client". Each Client must provide proper proof of identification as requested by CRG and **a copy of their tri-merge credit report** with the three major credit bureaus (Experian, TransUnion, and Equifax) to CRG within 72 hours of this agreement and **also upon request by CRG during the term of this agreement.**

G. Disclaimer: Implied or expressed guarantees are not applicable; CRG will honor this guarantee only: While CRG cannot guarantee a full restoration of your credit; we do guarantee and state that we will IMPROVE your credit report and we do promise to legally do everything possible on your behalf to restore your good credit. If we fail to do so, we will refund your money for the "Service" (excluding initial credit report Analysis/Audit fees). If documentation requested from you, by CRG for the credit report improvement, is not forwarded to our office or addition of new negative items appear subsequent to the date of this Agreement, the refund policy will be voided. Client agrees to pay bills on time; not paying bills on time will result in new negative items also voiding the refund policy. Failure to do so will result in the voiding of the refund policy. No refunds are issued prior to the completion of the process upon which the completion date is 1 year from signature of this Service Agreement. The Client further agrees by signing this Service Agreement to hold CRG harmless for any schedule delays, loss of home promise, or other credit related objectives not met as a result of the credit restoration process. CRG agrees to attempt to assist the customer within the limits of the law in understanding their schedule, but CRG does not guarantee the outcome within any timeframe for the Client to obtain financing within acceptable terms to the Client or the financing institution. Please note: If the Client files for IDENTITY THEFT during the course of the Service provided by CRG, the refund policy will become null and void and will not be honored. The Client must also inform CRG if they are a victim of IDENTITY THEFT prior to executing the Agreement. Otherwise, the refund policy will become null and void and will not be honored.



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ENROLLING INSTRUCTIONS

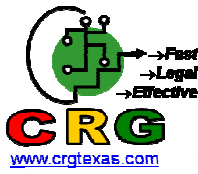
Assemble the following documents:

1. Signed and Dated Authorization Agreement (latest version from the website).
2. Copy of voided check with the routing number and bank account information.
3. Copy of your Credit Report(s).*
4. Copy of your Driver license(s) with current address, or utility bill with proof of current address.*
5. Copy of document with your social security number (ex. W-2 Form).*

Then all you have to do is send to us by fax at 713-481-1861 or scan and e-mail to info@crgtexas.com.

***You have three days from the date of enrollment to send the Items listed above.**

Thank you for your business and welcome your feedback. Please call or e-mail us and let us know when you send the documents above, or if you need additional information.



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NOTICE OF CANCELLATION- REQUIRED BY LAW

You may cancel this contract, without any penalty or obligation, at any time **before midnight of the 3rd day**, which begins after the date the contract, is signed by you. If you cancel any payment made by you or under this contract, Credit Recovery Group will return it within 30 days following receipt of your cancellation notice.

To cancel this contract, mail or deliver via mail, e-mail, courier, or other delivery service a signed dated copy of this cancellation notice at least 14 days in advance of the monthly payment due date to Credit Recovery Group at 700 S. 11th Street, Richmond, Texas 77469, Attention Processing Department (Processing Center e-mail address: process@crgtexas.com).

I hereby cancel this transaction on, Date: _____

Purchaser's Signature: _____

Second Person in Couple Please initial: _____

SIGN THIS PAGE ONLY if YOU WISH TO CANCEL

CRG SERVICE AGREEMENT

Pages 1-4: Service Agreement General Conditions, Consumer's Rights, Payment Plans, and Disclaimers

Page 5: Enrolling Instructions

Page 6: Notice of Cancellation Form