



## CREDIT RECOVERY GROUP- CRG, LLC Disclosure of Consumer Rights

### **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. 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 a 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 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 ensure 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 reinvestigate 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 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, D.C. 20580.



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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, (Previous) Street Address, Individual Day Time Phone, Cell Phone, Spouse Day Time Phone, Cell Phone, Individual E-Mail, Spouse E-Mail.

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 (ie; referred to herein as the "Service Agreement" or "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.

CRG SERVICE AGREEMENT includes:

- Page 1: Consumer Rights Disclosure
Pages 2-5: Service Agreement General Conditions, Payment Plans, Electronic Funds Withdrawal Approval, and Disclaimers
Page 6: Enrolling Instructions
Page 7: Notice of Cancellation Form

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. CRG 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 (CRG) and the undersigned "Client" (refers to both persons in case of a couple) is for the purpose of purchasing credit report audit/analysis, investigation and improvement services (the "Services").



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**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. CRG 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 (United States Postal Service express or certified mail, Federal Express, UPS, or other overnight carrier of their choice).

**C. Agreement to return documents to CRG:** The "Client" agrees to send, via mail, all credit reports and/or correspondence received from credit bureaus and/or creditors to CRG 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 or within 60 days after the date for each round of disputes, the "Client" must notify CRG by fax, e-mail, or regular mail. The "Client" is also responsible for immediately notifying CRG of change in mailing address and shall take the appropriate action necessary to continue to receive the "Client's" mail through the United States Postal Service.

**D. Month to Month Contract Terms and Cancellation Policy:** The term of this contract shall be month to month, automatically renewing until such time as the "Client" cancels. Should the "Client" decide to cancel the "Services" and terminate this contract, the "Client" shall give written notice in writing requesting such termination to CRG using ONLY the Notice of Cancellation form attached to this Service Agreement. The "Client" is responsible for payment of any "Services" performed by CRG up to the date of receipt of the notice to cancel such "Services". If the "Client" cancels within 14 days of the monthly payment date, the "Client" will be responsible for the next payment. If the "Client" cancels 14 days or more prior to the next payment due date, then no other payments will be due except for outstanding payments already due from the "Client".

**E. Limited Power of Attorney Granted to CRG, LLC:** By executing this contract to obtain CRG Credit Report Audit and Investigation Services, the "Client" grants CRG 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. CRG acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Customer Information. As such, CRG



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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 CRG. Otherwise, the limited 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 CRG 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 within 5 days of receipt and has completed "Client's" commitments to the "Service", and the "Client" is not satisfied with our results, CRG will gladly offer the "Client" a refund based on results achieved. CRG agrees to improve the "Client's" credit profile during the period of up to one year. The "Client" understands that the results obtained by CRG 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 CRG 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.

**H. Identity Theft Disclaimer:** The Client must inform CRG upon enrollment if they are (or have been) a victim of Identity Theft, and also must notify CRG if they have filed for Identity Theft prior to executing the Agreement. Should the "Client" wish to file for identity theft before, during, or after enrolling in our credit restoration program, the "Client" must notify CRG in writing prior to filing the police report and executing the identity theft affidavit with the understanding that his may lock the "Client's" file(s) and remove the "Client's" published credit scores. If the Client files for Identity Theft before, during, or after the course of the credit restoration services provided by CRG, the refund policy will become null and void and will not be honored, as this may lock the "Client's" file(s) and remove their published credit scores.



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Electronic Funds Withdrawal Approval

CHOOSE YOUR PAYMENT METHOD:

- PAY BY CHECK, PAY BY PAY PAL, CREDIT CARD

CHOOSE YOUR PAYMENT PLAN:

CUSTOMER INITIALS

- Individual: \$99.00 (Credit Report analysis/audit fee)
Then it will be \$69.00 a month for the work done in the previous month
Couple: \$179.00 (Credit Report analysis/audit fee)
Then it will be \$119.00 a month for the work done in the previous month

I/We authorize the following Real Estate Agent, Mortgage Broker, or other Authorized representative to access my personal credit file via mail, e-mail, or the Credit Recovery Group website and database, at the Authorized representative's discretion.
Representative's Information: (if no representative, Print "NONE" in the space provided below)
Name: Company: Email Address:
Phone: Street: City: State:

I hereby authorize Credit Recovery Group to withdraw payments from my checking account electronically by draft checks, pre-dated checks, through automated credit card subscription, or any other means in accordance with the Service Agreement payment terms I have selected. I acknowledge that this deduction will continue until my monthly payments are paid completely (including any late fees, service charges, or re-enrollment fees) in accordance with the payment plan indicated on the signed Service Agreement.

Client Name Client Signature date
Spouse Name Spouse's Signature date

By completing this transaction or service agreement, I acknowledge that I have reviewed and understand what I am signing under my own free will, and endorse this electronic transaction as my electronic signature approving the terms and conditions set forth in the contract in accordance with the payment terms selected herein.

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.



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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; or, **pay on-line by PayPal.**
3. Copy of your **Tri-merge Credit Report(s)**: Equifax, Experian, and Trans Union
4. Two (2) **proofs of current mailing address**:
  - a) copy of your Driver license(s), or
  - b) utility bill, cable TV bill, or telephone bill
  - c) other legitimate form of proof of mailing address
5. One (1) copy of document with your **social security number** (ex. W-2 Form, pay stub, financial statement).

Then all you have to do is send to us by regular mail, fax, or scan and e-mail to [info@crgtexas.com](mailto:info@crgtexas.com).

**\*Please forward the above listed items to CRG upon enrollment. CRG is not responsible for any delays in receiving the above listed items, and will begin the process as soon as practicable upon receipt of ALL listed items.**

You will be contacted by e-mail or telephone if we are missing the necessary items, and notified that we cannot begin the process until the items listed are received by CRG.

Thank you for your business and welcome your feedback. Please call or e-mail us and let us know most importantly how we are doing, and when you send the documents above, or if you need additional information. Together, we are sure to improve your understanding of you credit file and hopefully Build Better Borrowers!

Remember to pay your current bills on time, reduce account balances on credit cards, and to ACT YOUR WAGE! Please consult the CRG credit counseling department before obtaining new loans, trade lines, or credit accounts.



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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 (Client Payer). 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 to:

Credit Recovery Group Attention Processing Department (scan and e-mail to: process@crgtexas.com)
700 S. 11th Street,
Richmond, Texas 77469

I hereby cancel my service on: \_\_\_\_\_ (effective date)

PRINT CLIENT NAME

SOCIAL SECURITY NUMBER

Reason for Cancellation:

Three horizontal lines for writing the reason for cancellation.

I understand if I am using this notice of cancellation after the 3 day option to cancel, depending on my billing cycle, there may be a charge to my account for work performed the previous month in accordance with Federal Trade Commission and Texas Finance Code Rules. If at least 14 day prior notice is not given to CRG, then the final draft will be made (including any late fees, past due payments, or other charges due and payable to CRG) on the due date established by date listed in the Service Agreement or by the on-line enrollment date.

CLIENT SIGNATURE

SIGNATURE DATE

SIGN THIS PAGE ONLY if YOU WISH TO CANCEL

END OF SERVICE AGREEMENT