



Credit *In*novations
Credit Restoration Services

Authorization Agreement

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AUTHORIZATION AGREEMENT

Credit Innovations
Direct (888)498-3426
Fax (832) 203-4506

First Name _____ Last Name _____

Social Security _____ Date of Birth _____

(Spouse) First Name _____ Last Name _____

(Spouse) Social Security _____ Date of Birth _____

Street Address City, State & Zip _____

Daytime Phone _____ Evening Phone _____

E-Mail _____

Credit Repair Organization Act. Requires any consumer entering into any contract with any credit repair organization to be given a copy of the completed contract with disclosure statement and a copy of any other documents the credit repair organization requires the consumer to sign.

Disclaimer. Implied or expressed guarantees do not apply. We honor this guarantee only: While we can not guarantee a complete restoration of your credit, we do guarantee and state that we will IMPROVE your credit. If we fail to do so, we will refund your money back, Please Note: If documentation requested by us, from you for the credit repair is not forwarded to our office the refund policy will be void.

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 has the right to have accurate, current, and verifiable information removed from your credit report, The credit bureau must remove all inaccurate information from your report only. Some debts can and will remain for 7 years. Bankruptcy information can be reported for 10 years. 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 re-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 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.

I understand that I need to forward ALL correspondence received from the three Credit Bureaus to the Credit Innovations office via mail or fax.



Signature _____ Date _____

(Spouse) Signature _____ Date _____

I (WE) the above signed do hereby authorize and understand that it may result in inquiries on my credit report(s). In addition I also grant a limited power of attorney to Credit Innovations. This authorizes Credit Innovations to act as an agent on his/her behalf with regard to signing their names to any and all documentation for the sole purpose of credit correction. I understand that this process takes six months. I further understand that additional time may be needed in certain situations to ensure the best results. I also agree to pre-pay \$99.95 and be automatically billed for six months for the amount of \$80 per month for an individual service. Couples agree to pre-pay \$149.95 and be automatically billed for six months for the amount of \$95 per month for couples service. This is refundable only in the event that no updates appear in my credit file. Updates pertain to deletions or increases in your credit score.

Credit Innovations does not charge for the actual credit repair. All charges are to cover labor, forms, and misc expenses incurred while working my file. Our fees cover 6 months of disputes.

SEC. 407. **RIGHT TO CANCEL CONTRACT.** (A) In General. --Any consumer may cancel any contract with any credit repair organization without penalty or obligation by notifying the credit repair organization any time before midnight of the 3rd business day. To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to Credit Innovations before midnight on the 3rd day after agreement has been signed.