

Alpha CREDIT SERVICES, INC.

Enrollment Package

Congratulations on your decision to improve your credit reports.

This package contains the following:

A description of the credit repair program with cost.....	2.
Auto pay Authorization (authorizing recurring monthly payments).....	2.
Duties of client.....	3.
Additional terms and conditions.....	3.
The Limited Power of Attorney (authorizing CCR to perform work on your behalf).....	3.
A list of documents that you must provide if we request them (your proof of identity).....	3.
Our Privacy Policy.....	3.
Notice of cancellation (in duplicate form).....	4.
Summary of your Rights under state and federal law.....	5.



ALPHA CREDIT SERVICES, INC.

652 Park Avenue
Worcester, MA 01603
Tel (508) 340-4502
Fax (508) 792-1462
ALPHAcreditservices.com
info@alphacreditservices.com

PAY-AFTER-PERFORMANCE CREDIT REPAIR AGREEMENT

Alpha Credit Services, Inc. (hereinafter “we”) will (a) email you a customized plan to improve your credit scores, and (b) act on your behalf to challenge negative & invalid information on your Experian, Equifax and TransUnion credit reports.

- STEP 1 (1 day): We will set-up your case and email you customized instructions on improving your credit scores.
- STEP 2 (2+ days): We will correspond with credit bureaus and data furnishers to remove negative items from your reports.
- STEP 3 (20–60 days): Your results will arrive. We will email you a breakdown of any changes made to your credit reports.

If you receive anything in the mail from the credit bureaus or from any data furnishers (creditors, debt collectors, etc.) forward us copies immediately. If there are any questionable items remaining on your credit reports after your results arrive, we will continue working on your case. Your following results will arrive every 30-90 days afterward (up to 2 or 3 more times).

We use USPS Certified Mail® to repair your credit: On occasion, we may submit letters directly to companies who reported negative information on your credit reports. If we do, we may send those letters by Certified Mail.

How much does Certified Mail cost? Postage and handling costs \$5.85 per letter.

How often is Certified Mail used? This will depend on your case. Typically, anywhere from 0 - 6 certified letters can be used within every 60 day period. We will notify you two days prior to processing certified mail, unless you authorize it sooner.

COST OF SERVICE

ONE-TIME CONSULTING FEE: \$99

DELETION FEES:

**Late Pay Histories, Collections, Negative Settlements,
Charge offs & Collections (balance under \$750)**

\$45 per item per bureau

**Repossessions, Foreclosures, Judgments, Tax Liens,
Charge offs & Collections (balance \$750 or more)**

\$70 per deletion per bureau

We do not charge fees in advance. We will bill you the set-up / consulting fee in 2 days. We will bill you the deletion fees three days after we email your results to you. If we delete several negative items from your credit reports, we will finance your balance in monthly installments not to exceed \$149 per month.

Estimated Case Length: 6 months or less

ELECTRONIC PAYMENT AUTHORIZATION

I am signing up for automatic payments by either debit/credit card, electronic debit and/or by creating and processing a remote check against my bank account. I agree that ACS may automatically charge/debit the account I provided for the amount due on the 3rd day from the date I enroll for this service. I also agree that ACS may charge my account 3 days after my results are emailed to me (please allow an additional 0 to 4 business days for the payment to post to your account). I understand that a return fee of \$20 may be charged on all returned items. I agree that this agreement remains in effect until canceled by ACS, my financial institution or me (cancellations may be made within five days after the completion of each credit repair cycle (a cycle is complete each time the credit reporting agencies complete an investigation of a dispute).

YOU HEREBY AGREE TO THE FOLLOWING

1. You agree to forward copies of all credit reports and all other letters you receive regarding your case to us within five (5) days from the date they arrive in the mail. You understand that delays in receiving documents from you could delay the results of your case.
2. If you move, you agree to notify us at least fifteen (15) days in advance and to submit a change of address with the Post Office.
3. You understand that we do not eliminate, cancel, consolidate or negotiate your debt.
4. You understand that if we delete a collection account with a balance owed, the account may be transferred to another company who may report the account on your credit report. If this occurs, we will work on the transferred account at any time in the future that you request us to for only \$25 per deletion per bureau (paid only if we successfully delete the transferred account).
5. You understand that we are not guaranteeing that negative items will be deleted from your credit report(s), as this is a "pay-for deletion" arrangement; you only pay us deletion fees after we delete a negative item.

ADDITIONAL TERMS AND CONDITIONS

You are hereby exercising your right under the Credit Repair Organizations Act 15 USC 1679 by retaining a third-party to repudiate all late histories and disclaim all other derogatory information as invalid, unless otherwise instructed in writing by you. The burden of truth regarding the accuracy and compliance of all derogatory information contained in your credit reports shall be placed onto the credit bureaus and data furnisher(s).

Transferability: We may transfer your case to another credit repair organization at any time, for any reason. If your case is transferred, all active services including the terms and conditions herein would continue as described in this agreement.

Default. If payment is not received as described in this agreement, your account will be in default. In such case, the full balance will be due (including financed deletion fees). We may transfer, assign and/or sell your defaulted account to another party (the "assignee"). Either we or the assignee may take collection action on a defaulted account. Collection action may include, but is not limited to, reporting the debt to credit reporting agencies and/or pursuing a claim thru court. If a judgment is obtained against you, you will be responsible for any court costs, attorney fees, and post judgment interest.

Choice of law / Venue. This agreement is governed by Massachusetts state law. Any dispute arising from this agreement shall take place in the Worcester District Court, Worcester, MA, unless otherwise agreed to in writing by both parties.

LIMITED POWER OF ATTORNEY

Be it known that I hereby grant a Limited Power of Attorney to Alpha Credit Services. Alpha Credit Services, and any and all persons in their employ, shall have the necessary power and authority to undertake and perform the following on my behalf:

I hereby give permission to Alpha Credit Services to act as my agent and to physically sign my name on all documents written on my behalf for the only purpose of:

- A) Ordering credit reports,
- B) Challenging and verifying invalid information on credit reports, and
- C) Instructing companies who reported information on my credit reports to validate accounts.

YOU AGREE TO PROVIDE US THE FOLLOWING IF WE REQUEST IT

- 1.) Any **one** of the following photo ID's: Copy of Driver's license, State ID, Passport or Military ID.
- 2.) Any **two** proofs of address: Copy of your driver's license or state ID with your current address on the front, heat bill (gas/oil), electric bill, residential phone bill (not cell phone), cable bill, bank statement or pay stub. Bills or statements must not be more than two months old.
- 3.) Any **one** proof of social security number: Copy of your social security card, W-2, or letter from the IRS with your full SSN.

PRIVACY POLICY

Types of Non-Public Information We Collect: We collect non-public information about you provided to us or obtained by us with your permission. **Parties to Whom We Disclose Information:** For current and former clients, we do not disclose any non-public personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees, and in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared. **Protecting the Confidentiality and Security of Information:** We retain records relating to professional services that we provide so that we are better able to assist you with your needs and, in some cases, to comply with established guidelines. In order to guard your non-public personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional ethics, and the ability to provide you with quality services that are most important to us.

**NOTICE OF
CANCELLATION**

652 Park Avenue
Worcester, MA 01603
Tel (508) 340-4502
Fax (508) 792-1462
ALPHAcreditservices.com
info@alphacreditservices.com
Toll free 1-833-GO-ALPHA

THREE (3) DAY GRACE PERIOD TO CANCEL THIS AGREEMENT

You may cancel this contract, without any penalty or obligation, at any time before midnight of the third business day which begins after the date this contract is signed by you.

If you cancel, payment made by you under this contract must be returned within 10 days following receipt by Alpha Credit Services of your cancellation notice. To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice to: Alpha Credit Services, 652 Park Avenue, Worcester, MA 01603 before midnight on _____ (date).

I hereby cancel this transaction:

_____ (date). _____(Applicants Signature)

**NOTICE OF
CANCELLATION**

652 Park Avenue
Worcester, MA 01603
Tel (508) 340-4502
Fax (508) 792-1462
ALPHAcreditservices.com
info@alphacreditservices.com
Toll free 1-833-GO-ALPHA

THREE (3) DAY GRACE PERIOD TO CANCEL THIS AGREEMENT

You may cancel this contract, without any penalty or obligation, at any time before midnight of the third business day which begins after the date this contract is signed by you.

If you cancel, payment made by you under this contract must be returned within 10 days following receipt by Alpha Credit Services of your cancellation notice. To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice to Alpha Credit Services 652 Park Avenue, Worcester, MA 01603 before midnight on _____ (date).

I hereby cancel this transaction:

_____ (date). _____(Applicants Signature)



ALPHA CREDIT SERVICES, INC.

652 Park Avenue
Worcester, MA 01603
Tel (508) 340-4502
Fax (508) 792-1462
ALPHAcreditservices.com
info@alphacreditservices.com

SUMMARY OF YOUR RIGHTS

UNDER STATE AND FEDERAL LAW

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee (generally \$9.00). There is no fee, however, if you have been turned down for credit, employment, insurance or a rental dwelling because information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide you with someone to help you interpret 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 dispute inaccurate information by contacting the consumer credit reporting agency 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 consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven (7) years old, bankruptcy information is reported for ten (10) years. You may, on your own, notify a credit reporting agency in writing that you dispute the accuracy of information in your credit file. The consumer credit reporting agency must then reinvestigate and modify or remove inaccurate information. The credit reporting agency may not charge a fee for this service. Any pertinent information and copies of documents you have concerning an error should be given to the consumer credit reporting agency. Credit reporting agencies are required to follow reasonable procedures to ensure that the information they report is accurate, however, mistakes may occur.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you believe the information is inaccurate. The consumer credit reporting agency must include your statement about disputed information in any report it issues about you. Please note that there are non-profit consumer credit counseling agencies in your state who will assist you to resolve credit problems at no cost or for a nominal fee.

You have the right to cancel this contract for any reason within three working days from the date you have signed it. If for any reason you do cancel the contract during this time, you do not owe any money.

You have the right to sue a credit services organization that violates the Credit Repair Organizations Act. The Federal Trade Commission regulates credit reporting agencies and credit repair organizations. For more information, contact the Federal Trade Commission, Washington, D.C. 80580.

You may cancel this contract at any time prior to midnight of the 3rd business day after the date that this contract was authorized by you. See page 4 for instructions on canceling.