

NATIONWIDE CREDIT LAWYERS  
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In respect of this agreement this \_\_\_\_\_ day of \_\_\_\_\_ 2008  
Nationwide Credit Lawyers and applicants in said contract agree to the  
following:

Hereinafter referred to as "The Applicant", the following terms and  
conditions shall apply in the agreement:

1. NATIONWIDE CREDIT LAWYERS agrees to assist the applicant to have items from applicants "Consumer Credit Report" as defined in Title 1.6 Section 1785.3 of the Consumer credit reporting agencies act any and all items which are inaccurate, outdated, obsolete, incomplete or erroneous or by otherwise upgrading the report.
2. NATIONWIDE CREDIT LAWYERS in no way represents themselves as attorneys at law, or as members of the legal profession, and are acting solely in the capacity of consultants offering assistance with regard to services mentioned in this agreement. If an attorney is needed in any case one will be referred to the client.
3. The applicant agrees that NATIONWIDE CREDIT LAWYERS will not produce or submit any information that is not true and accurate on behalf of the applicant, and shall use only lawful methods to accomplish the improvement of the applicant's credit profile. Applicant agrees not to provide any false documents to NATIONWIDE CREDIT ATTORNEYS for credit restoration.
4. The applicant agrees to provide copies of all documents and correspondence from the credit bureaus and agencies to further the investigation on behalf of the applicant. The client needs to provide our office with forms of identity and proof of residence at any time during the investigation. NATIONWIDE CREDIT LAWYERS has the right to cancel this agreement if such documents are not supplied.
5. NATIONWIDE CREDIT LAWYERS agrees to work on the applicant's credit reports for a period of 6 months. If applicant wishes to continue service a new contract will be signed and agreed upon.
6. Applicant may cancel this contract, without penalty or obligation, within (3) three days from the date of this contract with a full refund within (15) fifteen days on the cancellation.
7. NATIONWIDE CREDIT LAWYERS shall provide the service described herein for an agreed fee of: \$59.95 for initial consultation, sign up and processing. \$39.95 monthly payment for 12 months. No other fees will be requested.

8. NATIONWIDE CREDIT LAWYERS is warranted. If one (1) item is not removed from any of the credit reports in the 12 month period, a refund of 100% shall be given. No other discounts or refunds will be given under any circumstances. No extension shall be given to the client for their contract if the client does not meet the full requirements of this contract.
9. NATIONWIDE CREDIT LAWYERS charges a fee of \$50.00 for any returned check. If funds are not made good a collection shall be placed on their credit through CREDIT SOLUTIONS as well as CHECK SYSTEMS for (5) five years.
10. Applicant gives NATIONWIDE CREDIT LAWYERS permission to obtain credit reports from all three credit bureaus: TRANS UNION/EXPERIAN/EQUIFAX. Reports are used for credit restoration and debt negotiation. NATIONWIDE CREDIT LAWYERS has explained to applicant their consumer rights and is aware that they have been advised to perform all above said restoration and debt negotiating on their behalf and is agreed upon by applicant.

#### CONSUMER CREDIT FILE 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 not exceeding eight dollars. There is not fee to obtain a credit report one per year. This is for being turned down for credit, employment, insurance or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit services organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 days. If you have notified 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 consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given the consumer credit reporting agency. If reinvestigation does not resolve the explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in any report it issues about you.

I/WE HAVE READ AND UNDERSTAND ALL OF THE ITEMS AND  
CONDITIONS CONTAINED:

SIGNATURE \_\_\_\_\_ DATE: \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE: \_\_\_\_\_

PAYMENT RECEIVED:

CASH MONEY ORDER# \_\_\_\_\_ CHECK# \_\_\_\_\_

CREDIT CARD \_\_\_\_\_ EXP: \_\_\_\_\_ 3 DIGIT ID# \_\_\_\_\_

VISA MC AMEX

I AGREE TO PAY: \$ \_\_\_\_\_ BALANCE: \$ \_\_\_\_\_

TO BE PAID ON: \_\_\_\_\_ IF SAID AMOUNT IS NOT PAID ON  
THIS DATE ALL INVESTIGATION WILL BE CEASED UNTIL BALANCE IS  
PAID IN FULL

NAME 1: \_\_\_\_\_ LAST NAME: \_\_\_\_\_

NAME: 2 \_\_\_\_\_ LAST NAME: \_\_\_\_\_

SOCIAL SECURITY 1: \_\_\_\_\_ D.O.B. \_\_\_\_\_

SOCIAL SECURITY 2: \_\_\_\_\_ D.O.B. \_\_\_\_\_

ADRESS 1: \_\_\_\_\_

ADRESS 2: \_\_\_\_\_

CITY: \_\_\_\_\_

STATE: \_\_\_\_\_

POSTAL CODE: \_\_\_\_\_

COUNTRY: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_