

# Credit Membership Dept and You

## Enclosed: Important Forms & Instructions

Welcome Aboard and congratulations on your decision to become a member. We are dedicated to the complete turnaround of your credit profile. You are officially enrolled and we are eager to get started to work with you on your behalf.

Members may email us at [customercare@CreditMembershipDept.com](mailto:customercare@CreditMembershipDept.com) or go online to [www.CreditMembershipDept.com](http://www.CreditMembershipDept.com) to get status updates on your case. Once you are there Click “**Client Login**”

Your log-in username is your e-mail address you provided and your password is the last four digits of your social security number. If your Spouse is also hiring us, please note that they must have a unique email address that is different from yours in order to get the status of their file. Our system does not combine both Spouses and each must have a separate email address in order for both to be able to have access to the online update screen.

**The 1<sup>st</sup> Step:** We have assigned your case to an affiliated attorney.

Note: Members *may not* contact their assigned attorney directly. The affiliated attorneys offer our members deep discounts over customary rates, in exchange we agree to handle all member service activities through a very secure synchronized database system and can give our members an up to date feedback on your case.

**The 2<sup>nd</sup> Step:** Enclosed please find a limited Power of Attorney Agreement (POA) form. This agreement gives your attorney the right to represent you against the credit bureaus.

**IMPORTANT: PLEASE DO NOT FAX**

Be sure to sign and mail the original agreement to the Credit Membership Dept. with clean copies of your set of proofs of Identification. The proofs of ID are required by the credit bureaus to verify Name, DOB, SSN# and Current Mailing Address.

**The 3<sup>rd</sup> Step:** Enclosed you will find a request form to order FREE copies of your three credit reports or you can obtain them online only at this website: [www.annualcreditreport.com](http://www.annualcreditreport.com).

**The 4<sup>th</sup> Step:** Upon receipt of your credit report(s), you are advised to make copies for your records and make *note of the date* you forwarded the original to the Credit

Membership Dept. If you want to verify *date of delivery* we recommend *Confirmed Delivery* which is less expensive than Certified Mail.

***Please do not FAX reports as account numbers often become unreadable.***

**Important:** Contact the Credit Membership Dept if you do **not** receive all three credit bureau reports within 30 days from the date that you mailed your request form.

**The 5<sup>th</sup> Step:** Upon receipt of your credit report(s) your attorney will send a dispute letter to each credit bureau. Note: The power of attorney allows faster service because you do **not** have to sign the disputation letters. All communication directed to the credit bureaus will come from your attorney.

**The 6<sup>th</sup> Step:** You should receive a response to the dispute(s) including an updated report within 60 days. It is required by law that the credit reporting bureaus send their correction report(s) directly to the consumer. Please forward *everything* the bureaus mail you including any propaganda regarding credit repair because this not only *dates but verifies* that the bureau(s) have received the challenge.

**Important:** Please note the bureaus do not send a 2<sup>nd</sup> copy to your attorney so you must contact the Credit Membership Dept. if you do **not** receive all three credit bureau responses to the disputes within 60 days.

**The Next Step:** All re-investigation challenges will be the same as steps 5-6...

**Mail the original of all credit reports  
as soon as you receive each one to:**

**Credit Membership Dept  
13017 Wisteria Dr. Suite 347  
Germantown, MD 20874**

**Keep this quick reference handy.**

***Important: Proof of Identification is required by credit bureaus.*** It is important that copies of your required ID must be clean and legible or the bureaus may choose to not process disputes. Please mail (1 set) of your ID to the Membership Dept.

***Set of ID includes proof of:***

- 1) your legal name***
- 2) current mailing address\*\****
- 3) date of birth***
- 4) social security number***

**\*Lists of acceptable ID for each category:**

**1) Name & Date of birth:**

Current driver's license  
State ID card or Passport  
Military ID  
W2 form

**2) Address verification:**

Utility bill  
Paycheck stub  
Medicaid or Medicare card  
Stamped post office box receipt

\* Some documents include proof of more than one ID requirement; for example, a driver's license could cover 1) name, 2) DOB and 2) address.

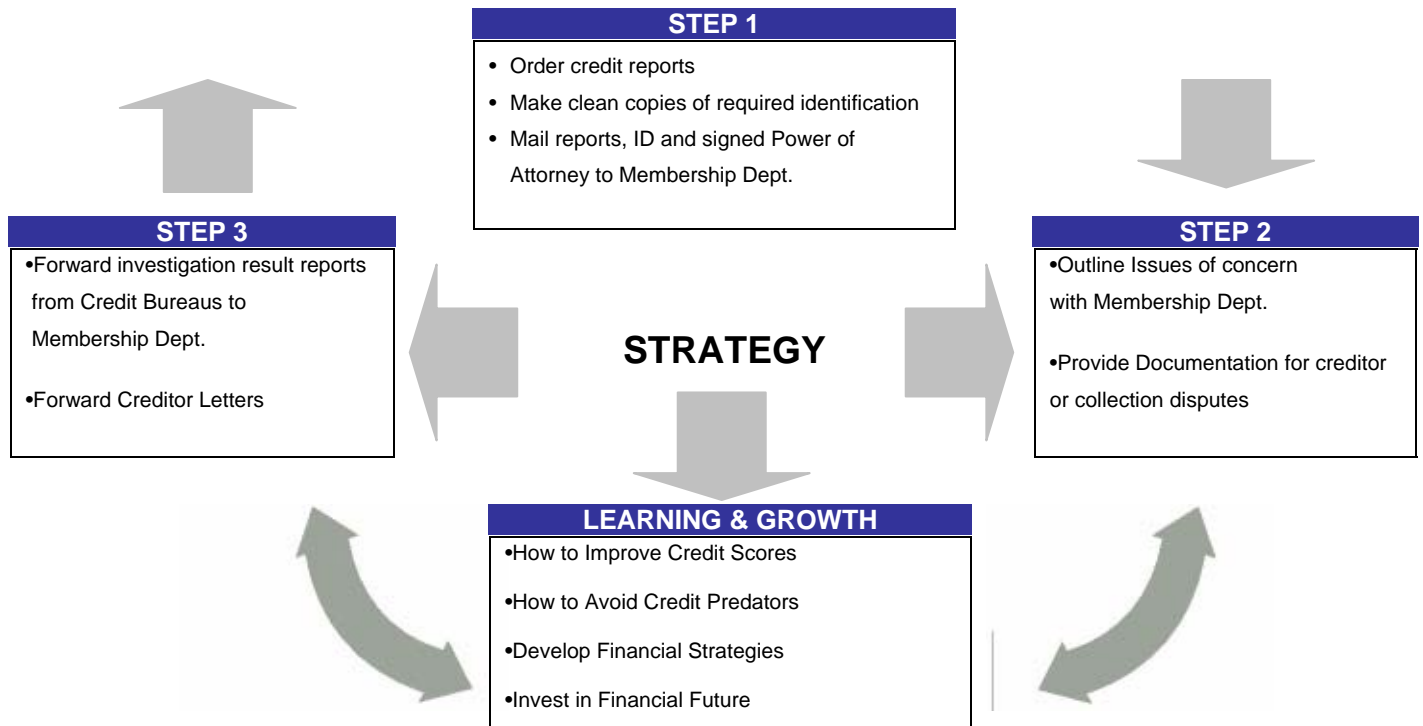
**\*\* 2 proofs of address required** if less than 2 years at place of residence or use of a PO Box as a mailing address

**3) To verify Social Security Number:**

Social security card  
Letter from the SS administration  
Medicaid or Medicare card  
Paycheck stub  
W2 form

**4) To verify a name change** also provide a copy of documentation; i.e., marriage certificate, letter from the SS administration, adoption, etc.

# REDUCE CYCLE TIME



## Important: Do Not Fax

1. Processing disputation letters cannot proceed without all required documents listed in Step 1. Note: If identification is not legible we recommend increasing the size by 20 percent.
2. We recommend you keep a record of mail tracking numbers and list the documents you mailed on that date.
3. Credit bureaus use delay tactics. Please notify the Membership Dept if you do not receive all answers to disputes by 60-day deadline. Calculate the 60 days from the date you mailed in the documents.
4. Inquiries are not automatically disputed. Please cross out your authorized inquiries (especially open accounts) when you request this free service.
5. Re-investigation cycles are slightly longer.

# Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

For more information on obtaining your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

**Social Security Number:**

 -  - 

**Date of Birth:**

 /  / 

Month

Day

Year

Fold Here

Fold Here

First Name

M.I.

Last Name

JR, SR, III, etc.

**Current Mailing Address:**

House Number

Street Name

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

**Previous Mailing Address (complete only if at current mailing address for less than two years):**

House Number

Street Name

Fold Here

Fold Here

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

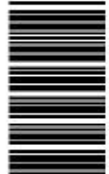
Shade Circle Like This → ●

Not Like This → ⊗ ⊙

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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# Credit Membership Dept

Dear Client,

Thank you for retaining the Credit Membership Dept to help improve your credit rating. We understand that the process of working to improve your credit can be confusing and difficult at times. In order to ensure that you completely understand the process, please read the following pages carefully. After review, complete all paperwork and return to us with proper documentation and payment.

Please be sure to mail copies of all correspondence you receive from the Credit Bureaus to the Credit Membership Dept., 13017 Wisteria Dr. #347, Germantown, MD 20874 or fax to (301) 540-3700. The information contained in the reports you receive from the Credit Bureaus is essential to proceed in improving your credit rating.

We look forward to helping you to restore your credit to a good standing and feel confident you are making the right choice by hiring our company.

*Best Regards,*

*Credit Membership Dept*

In order to begin the process of improving your credit rating, please send us the following via fax, e-mail, or standard postal delivery.

**Information needed for the Credit Bureaus:**

- Proof of current mailing address. This can be a utility bill with your name and current address, or a government issued ID, if it states your current mailing address. PO BOXES are acceptable.
- Proof of Social Security. Either a copy of your Social Security Card, a W-2 form, a pay stub, or a 1040 tax form that indicates your Social Security number. If your spouse is also retaining our service, please be sure to note we require a copy of your spouse's Proof of Social Security as well.

**We cannot start on your file until we have received all items on this checklist.**

**Information needed by our company:**

- If you have not already sent it, a current copy of your Credit Report that included data from all three Credit Bureaus is preferred. Report should be from with-in the past 90 days, but the more recent, the better. You can get a free copy of your credit report from all three major credit bureaus once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com)

**Remember:**

1. Do not send anything to or talk to the Credit Bureaus while we are working on your file unless instructed otherwise.
2. Do not send anything or talk to your Creditors while we are working on your file, unless instructed otherwise.
3. Mail ALL correspondence from Creditors and the Credit Bureaus to us when you receive it in the mail. You will receive updated credit reports and other types of correspondence from the credit bureaus usually every 4 to 6 weeks over the next 4 to 6 months.

## **Keeping up with the Status of Your Account**

Updates to your file are available 24/7 by logging in at [www.creditmembershipdept.com](http://www.creditmembershipdept.com), and then click “**Client Login**”.

- Your log-in username is your e-mail address you provided and your password is the last four digits of your social security number. If your Spouse is also hiring us, please note that they must have a unique email address that is different from yours in order to get the status of their file. Our system does not combine both Spouses and each must have a separate email address in order for both to be able to have access to the online update screen.
- If you have any questions, please contact us at the information below

**Website:** [www.creditmembershipdept.com](http://www.creditmembershipdept.com),

**Email:** [customercare@creditmembershipdept.com](mailto:customercare@creditmembershipdept.com),

### **Important: Correspondence with Credit Bureaus**

- You will receive updated credit reports from the three Credit Bureaus every 15 to 45 days. Any correspondence from Trans Union, Experian or Equifax must be sent to the following address with-in five days of receipt. If you do not receive these updates, it is your responsibility to contact us and tell us you haven't received it.

**PLEASE MAKE SURE TO MAKE A COPY FOR YOUR RECORDS. WE SHRED ALL CREDIT CORRESPONDENCE ONCE WE ARE FINISHED WITH IT IN ORDER TO PROTECT YOUR PRIVACY. WE TAKE YOUR PRIVACY AND PROTECTION OF YOUR IDENTITY VERY SERIOUS**

**MAIL TO:  
Credit Membership Department  
13017 Wisteria Dr. #347  
Germantown, MD 20874**

### **Correspondence with Creditors**

- Do not talk to creditors unless you intend to pay your balances owed in full
- We suggest you retain our services to settle each unpaid collections account. We have extensive experience in getting collection agencies to agree to delete the account from the credit report with payment. At a minimum, the best possible settlement will be negotiated.

**Only enter spouse information if spouse is retaining us also.**

**Client Agreement**

<b>Membership Type</b>	<b>Individual</b>	<b>Family (includes Spouse)</b>
<b>Full Payment</b>	<input type="checkbox"/> \$995.00	<input type="checkbox"/> \$1495.00
<b>6 Month Payment Plan</b>	<input type="checkbox"/> Initial Payment \$195.00 & 6 Payments of \$175.00	<input type="checkbox"/> Initial Payment \$250.00 & 6 Payments of \$295.00
<b>30 day Discount Plan</b>	<input type="checkbox"/> Initial Payment \$500.00 & 2 <sup>nd</sup> Payments of \$495.00	<input type="checkbox"/> Initial Payment \$500.00 & 2 <sup>nd</sup> Payments of \$500.00 & 3 <sup>rd</sup> Payments of \$495.00

This agreement is in response to the undersigned (Hereby referred to as "the Client(s)") desire to hire the Credit Membership Dept. By signing this agreement, "the Client(s)" agrees that they read and fully agree with all terms contained in this contract. This agreement covers all representations made by the Credit Membership and "the Client(s)" and can only be modified in writing by both parties. If "the Client(s)" has any addendums or changes, "the Client(s)" must contact us with modifications before signing this contract.

**We are NOT a credit repair company; we are a consulting firm that works with consumers with less than perfect credit. We have successfully helped many clients improve their credit in the shortest time possible.**

This consulting agreement is by and between "the Client(s)" and Credit Membership Department, 13017 Wisteria Dr. #347, Germantown, MD 20874

By signing this agreement, Client agrees that it has read and fully agrees with all items on this contract.

**Client agrees as follows: Please initial each item**

\_\_\_\_\_ Client has received, read and understands SEC 405 of the Credit Repair Organizations Act, attached to this package.

\_\_\_\_\_ Client has read and understands this agreement in its entirety

\_\_\_\_\_ Client understands that debt negotiation, removal of negative items and debt consolidation are not a part of the fee listed above and are considered separate services. If Client requires these separate services, those services will be contracted for with a separate agreement from this agreement.

Client agrees that if they were referred to us by a mortgage company, auto dealer or any other entity that ran their credit within 6 months prior to client contracting us, that client gives us permission to send Client's referring entity updates on Client's account unless client specifically says not to in writing. Client acknowledges and agrees that the referral to us by the Client's referring entity shall not be construed as creating any duty on the part of referring entity or any other obligation charged upon such referring entity with respect to the services to be provided by us as contemplated within this agreement. The Client hereby releases and holds harmless the Client's referring entity against any and all claims it may have against them or it as a result of the referring entity's referral to us.

**You may cancel this contract without any penalty or obligation, at any time before midnight of the 5th business day which begins after the date the contract is signed by you.**

\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Spouse (*if hiring us also*)

\_\_\_\_\_  
Date

**ACKNOWLEDGEMENT OF PROGRAM GUIDELINES**

**Please initial each item** to confirm that you understand the guidelines of the program. Without this document, we will not start your file.

\_\_\_\_\_ You understand that throughout the program you will from time to time receive standard form letters from the three major credit bureaus that include, but are not limited too: Letters telling you that you do not have to use a credit repair company, letters telling you that you have to send proof of identification if the credit bureaus feel you cannot be identified with the documents submitted, etc. These are standard letters and you should not be alarmed. Simply mail these letters to us along with any updated credit reports you receive from each of the three credit bureaus

\_\_\_\_\_ You understand that the fee listed at the top of page 9 is considered earned in it's entirety after we perform the initial credit consultation and also completely set-up all inaccuracies identified by you in our system to the point where all inaccuracies are listed on your client login page and completely accessible by you through our advanced web-based interface. You also acknowledge that any and all separate services contracted for can take up to 6 months to complete unless your separate signed agreement for these services states it will be shorter.

\_\_\_\_\_ You understand that we do not keep copies of all of the paperwork you forward to us. Due to confidentiality and security reasons, a very limited amount of information is kept in your physical file. All other paperwork is shredded. It is your responsibility to keep copies of any paperwork that you may want to reference at a later date.

\_\_\_\_\_ You understand that you should not send original court documents or collection notices to us. Only send copies of documents that will support your case. (i.e. proof of payment, court dismissal documents, etc.). We are not acting as your legal guardian in any way and it is your responsibility to seek outside legal assistance if the need ever arises for an Attorney needed to protect your rights

Client *(initials)* \_\_\_\_\_

Spouse *(initials)* \_\_\_\_\_

**CREDIT REPAIR ORGANIZATIONS ACT**

**SEC. 405. DISCLOSURES.**

(a) *Disclosure Required.*--Any credit repair organization shall provide any consumer with the following written statement before any contract or agreement between the consumer and the credit repair organization is executed:

**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.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

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'.

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Signature of Spouse ( **if hiring us also**)

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Spouse Printed Name



# Triple Results Warranty

## Warranty #1

As long as you do your part, if no derogatory item is removed from your credit reports within three months of the time we receive your credit reports, at your written request we will cancel your agreement and refund all monies that you have paid to the and its affiliates.

## Warranty #2

At the conclusion of your 6 Month term, if you have any derogatory items left on your reports, an evaluation of your results will be performed. A value of \$75 will be placed on each deleted or improved item and deducted from the total amount paid to the Credit Membership Dept, and its affiliates. The Credit Membership Dept and its affiliates will refund to you any difference.

## Warranty #3

If you are not satisfied with the results of our efforts we will have your caseworker extend the case and continue to work on your behalf completely at the Credit Membership Dept and its affiliate's expense until such time as you are completely 100% satisfied with our performance on your behalf.

"The Client" must mail an updated credit report from each of the three major credit bureaus: Trans Union, Equifax, and Experian, every forty-five (45) days for the warranty to apply. The warranty only applies to items we are contracted to remove by "the Client". Any negative items on the credit report added after we are retained are not included in the warranty and will require an additional fee for us to attempt to remove.

Client *(initials)* \_\_\_\_\_

Spouse *(initials)* \_\_\_\_\_

## POWER OF ATTORNEY

### I. PRINCIPAL AND ATTORNEY-IN-FACT

I hereby appoint the following person to serve as my attorney-in-fact, to act for me in any lawful way with respect to the subjects indicated below.

Name: **Credit Membership Dept**  
Address: **13017 Wisteria Dr Suite 347, Germantown, MD 20874**

### II. EFFECTIVE TIME

This Power of Attorney shall become effective immediately and shall continue to be effective for one year or until I give written notice of cancellation to the address listed above.

### III. POWERS OF ATTORNEY-IN-FACT

My attorney-in-fact shall have the power to act in my name, place and stead in any way which I myself could do with respect to the following matters to the extent permitted by law:

**The power to: Act on my behalf in negotiating payment terms with my creditors and also the power to submit letters on my behalf to all credit bureaus and receive documents that relate to my credit and credit history; that shall include credit reports, prior dealings with creditors and settlement offerings made by creditor.**

My attorney-in-fact is empowered to take all further action, including the payment of expenditures and the preparation and execution of all documents, as the attorney-in-fact deems necessary or appropriate in order to fully effectuate these matters.

**IN WITNESS WHEREOF**, the undersigned has executed this Power of Attorney on the date set forth below.

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Signature of Spouse (if hiring us also)

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Spouse Printed Name

# Right to Cancel Agreement Form

**You may cancel this contract without any penalty or obligation, at any time before midnight of the 5th business day which begins after the date the contract is signed by you.** Additionally, you may cancel this agreement at any time provided you acknowledge that by prematurely canceling your 6-month agreement you release the Credit Membership Dept, and its affiliates from any obligation related to the warranties expressed in the contract including any refund of monies already paid to the Credit Membership Dept, and its affiliates.

To cancel the contract, mail a signed copy of this cancellation notice, to Credit Membership Dept, 13017 Wisteria Dr. Suite 347, Germantown, MD 20874, or fax to 301 540-3700

**I hereby cancel my contract with Credit Membership Dept and its affiliates.**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
*Client Signature* *Date*

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## Consumer Credit File Rights Under State and Federal Law

- The Federal Trade Commission regulates credit bureau and credit repair organizations.
- You have the 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 report. The credit bureau must remove accurate, negative, information from your credit 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 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.
- You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you sign it.
- 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 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 about disputed information with any report it issues about you.

For more information contact:  
The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580