



ENROLLMENT APPLICATION

Please Complete These Forms Accurately and Legibly

Mail or Fax to: 9681 Business Center Drive, Suite B, Rancho Cucamonga, CA 91730

Tel: 1-888-273-7267 - Fax: 1-866-449-1023

Check this box for Letter Writing Process (LWP) <input type="checkbox"/> Amount \$499.00	Check this box for Electronic Dispute Processing (EDP) <input type="checkbox"/> Amount \$699.00
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Applicant's General Information				
Last		First		Middle Name
Date of birth		SSN		Mother's Maiden Name
Current Mailing address			City	State Zip Code
Home Phone		Work Phone		Cell Phone
E-Mail		Fax		Comments

Credit or Debit Card				
Card Type	<input type="checkbox"/> Debit M/C <input type="checkbox"/> Debit VISA	Visa <input type="checkbox"/>	MasterCard <input type="checkbox"/>	American Express <input type="checkbox"/> Discover <input type="checkbox"/>
Name as shown on Card:			*CVV2 is a three-digit number printed in italic characters on the signature panel following the last 4 digits of the account number.	
Card Number:			Exp Date:	CVV2*

Credit Card Billing or Checking Account Address		
Address:		
City:	State:	Zip:

Check Information			
Account Type	Business <input type="checkbox"/>		Personal <input type="checkbox"/>
Bank Name	City		State
Name on Account	Check #		
Account Number	Routing Number		

Refund Policy: A change of purpose after the payment of a fee will not entitle a party to a refund of such fee. There is a \$25.00 service charge for processing each payment refused (including a check returned "unpaid") or charged back by a financial institution. I hereby authorize National Credit Education Services to draft a check from a checking account or charge my credit card account that I am authorized signor for the total payment amount(s) listed above. My signature will serve as confirmation that I have read TERMS AND CONDITIONS OF ENROLLMENT and INFORMATION STATEMENT pages of this agreement.

_____ Date

_____ Signature



INFORMATION STATEMENT

Consumer Credit File Rights Under State And Federal Law

(Pursuant to Credit Repair Organizations ACT, 15 U.S.C 1679D)

Carefully read the following before deciding to do business with us. We are committed to your satisfaction, as well as your full understanding of the State and Federal laws that regulate our conduct towards you.

You have a right to bring a civil action for damages against a Credit Repair Organization that violates any provision of the Credit Services Act of 1984.

Please make certain that the information you provide to us is accurate. It is a violation of State and Federal law to make any statement which is untrue or misleading and which is known, or which by the exercise of reasonable care should be known, to be untrue or misleading, to a consumer credit reporting agency. In addition, it is illegal for you to make, or for a company like National Credit Education Services (NCES) to assist you to create, a new credit record by using a different name, address, social security number, or employee identification number.

You have a 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 (\$8). 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 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 (FCRA), 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 years.

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 to the consumer credit reporting agency.

If the Credit Reporting Agency'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 think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in any report it issues about you. The Federal Trade Commission regulates the Credit Reporting Agencies and Credit Repair Organizations. For more information, contact: The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580.

You have a right to cancel the contract for any reason within five working days from the date you signed it. If for any reason you do cancel the contract during this time, you do not owe any money. You have a right to sue a credit services organization if it misleads you.

LIMITED POWER OF ATTORNEY

I HEREBY GIVE AUTHORIZATION TO NATIONAL CREDIT EDUCATION SERVICES TO REQUEST CREDIT REPORTS FROM ALL THREE CONSUMER CREDIT REPORTING AGENCIES FOR THE PURPOSE OF PROVIDING FINANCIAL CREDIT LENDING INFORMATION. I FURTHER AUTHORIZE AND REQUEST THAT THE AGENCY USING THIS INFORMATION DELIVER A COPY OF THE CREDIT DOCUMENTATION AND LOAN INFORMATION TO ME OR A DESIGNATED AGENT VIA US MAIL, FAX OR E-MAIL. CREDITORS AND OTHERS ARE HEREBY AUTHORIZED TO DISCLOSE INFORMATION RELATIVE TO ANY LOANS, ACCOUNTS OR OTHER FINANCIAL TRANSACTIONS, PAST, PRESENT OR FUTURE.

Date: _____ **Name:** _____ **Signature:** _____



TERMS AND CONDITIONS OF ENROLLMENT

This Agreement is made by and between the Applicant and National Credit Education Services (NCES). Applicant is an individual at least 18 years of age residing in one of the fifty States of the United States of America. National Credit Education Services is a non-profit corporation organized under the laws of the State of California, and, having duly filed an application with the Internal Revenue Service, operates as a tax exempt organization pursuant to section 501(c)(3) of the Internal Revenue Code. This Agreement is not binding or effective until it has been received and accepted by National Credit Education Services.

National Credit Education Services' Obligations:

NCES will dispute and challenge derogatory items with all 3 Credit Bureaus to attempt to correct erroneous, disputable and/or obsolete information from Client's Credit Reports as provided herein below, which may result in an increase in client's credit profile. In most instances, **NCES** will complete its initial services to Client within fifteen to forty five working days from the time that Client executes this Agreement. In all cases, **NCES** agrees that it will not take more than 12 months from the date of execution of this Agreement to execute any of the individual items selected by Client; otherwise, Client shall receive a prompt refund in accordance with **NCES'** "Guarantee of Performance" as set forth below.

Applicant's Obligations:

- Applicant must promptly provide **NCES** copies of any and all correspondence received from the credit reporting agencies and creditors supplying information to those agencies, which relates to inaccurate credit report entries that are subject to challenge and verification pursuant to this Agreement within fourteen (14) days of receipt thereof.
- While this Agreement is in effect, Applicant will not apply for any type of credit, including credit cards, car loans, or secured financing without written notification to, and consultation with, **NCES** at least 7 days prior to submitting the credit application.
- Applicant understands that credit reporting agencies have no obligation to remove accurate, verifiable information unless it is listed beyond that period of time in which it is lawful to report it.
- Applicant understands **NCES** cannot guarantee specific results due to the fact that all results obtained are dependent on a variety of factors, some of which are outside the control of **NCES**, including Applicant's ability to repay creditors, the cooperation of Applicant's creditors, and the credit reporting agencies' ability to verify information provided to them by Applicant.
- Once Applicant has been enrolled and the account is set up, Applicant must continue working in good faith with **NCES** through the completion of several dispute cycles. The length of service is approximately one year.

Guarantee of Performance:

We cannot guarantee that we will be able to remove every specific credit-related item that Client desires, or that we can obtain any specific credit score that Client may desire. However, we do offer the following guarantee:

If we are unable to get a standard trade item deleted or amended, or if we are unable to get two out of the three credit agencies to delete, amend or modify that item, then we will refund 100% of the fee you paid subtracting the first milestone, for that line item, unless either of the following occurs: The information you provide conflicts with information obtained from the credit agencies, (i.e. change of address, amount of late times, account not current or past due, etc.); The amount due for refund will be calculated on a per item basis (Services Paid divided by number of items disputed). To qualify for this guarantee, Client must submit to **NCES** copies of the final credit reports from all three major agencies. To be eligible for a refund, the total sales price must be paid in full. No refunds will be issued on contracts with balances due or where only partial or installment payments have been made. Any client, who wishes to stop the credit education service outside of the five-day cancellation period, will forfeit the amount of the first payment.

NCES will stop process if the payment is not received on the date indicated on the payment plan billing option. A \$25 fee will be applied to any late payment received after the due date, includes declined charge payments and returned checks. If paying by check, your check may be electronically deposited.

Dispute Resolutions:

If a dispute arises out of this contract, and if the parties cannot settle it, the parties agree first to try to settle the dispute by mediation administered by the American Arbitration Association, "AAA," under its Commercial Mediation Procedures. If they do not resolve the dispute within 60 days, then, upon notice by either party to the other, all disputes, claims, questions or differences shall be finally settled by binding unappealable arbitration administered by the AAA. In any such proceeding, which must take place in the State of California, each party shall bear their own attorney fees and costs, the fees and costs of any arbitrator selected by them, and one half the fees and costs of any neutral mediator or neutral arbitrator.

Indemnification:

Client recognizes and understands that from time to time, when credit agencies are contacted in the process of attempting to correct information that has been represented by client to be erroneous, disputable and/or obsolete, the creditor and/or credit agency, upon conducting its own investigation, may uncover additional negative information about Client and, instead of deleting information which Client believed to be erroneous, disputable and/or obsolete, the creditor may report to the credit agency additional negative information concerning Client that will have a negative impact upon Client's credit rating and credit score. Client represents that client understands the foregoing, and agrees to hold **NCES** harmless from this unintentional occurrence.

Applicant may cancel his or her Enrollment within five (5) business days from the date this Enrollment Agreement is received by **NCES**. To cancel this enrollment, please send written notice stating name, Social Security number and request for cancellation by fax to 888-579-0303, or mail to **NCES**, 9681 Business Center Dr Suite B, Rancho Cucamonga, CA 91730. There is no penalty for cancellation. If client cancels, client will receive a full refund of the entire payment made to **National Credit Education Services (NCES)** and all obligations between the parties shall be null and void.



PLEASE NOTICE

1. IDENTIFYING DOCUMENTS: Please submit the following documents with your completed application. We cannot process your application without the following items. These items are required by the credit agencies to verify identity. It is imperative that we have copies of the following :

➤ **Drivers License or State ID**

Please insure copy is legible. When photocopying, you may need to adjust contrast settings. Purpose is to match your name with your current address. If the address on your driver's license is not your current address, please include a copy of a current bill (such as a utility, credit card, department store bill or bank statement) with this application.

➤ **Social Security card, or Equivalent**

Please include a clear photocopy of your social security card with this application. If you cannot locate your card, you may include copy of a Paycheck Stub, W-2, health Insurance Card that contains your full Social Security Number or other document matching your name with the social security number.

2. Application: Complete the application including the payment form

3. Signatures: Sign all documents and read the Information Statement and Terms and Conditions

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation at any time prior to midnight of the fifth (5th) business day after it is received by National Credit Education Services.

To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, and or any other written notice to National Credit Education Services (NCES), 9681 Business Center Dr Suite B, Rancho Cucamonga, CA 91730, or fax 866-449-1023 before midnight on (_____).

If communication medium is United States Postal Service, the postmark on envelope will be used as the date of termination.

I hereby cancel this transaction.

Date: _____

Name (please print): _____

Applicant's Signature: _____