



3501 W. Vine St Suite 523  
Kissimmee FL 34741  
Office: 407-483-9399  
Toll Free: 1-877-350-3339  
Fax :407-386-3038

### **RETAINER AGREEMENT FOR CREDIT REPAIR**

The client authorizes Central Credit Group Inc, and his employees to prepare the necessary documents to engage the process of obtain credit report to analyze, and make any corrections, if needed, and submitting any additional information needed to update and correct the reported information. The duration of this contract is for a term of 1 year from the date of this agreement. If the client does not fulfill his plan of payment or not hostess following my indications I save myself the right to cancel this contract and the money paid for the realized work will not be refundable.

#### **SERVICE DESCRIPTIONS:**

- \*Credit files Analysis and Consultation
- \*Individual Credit Coaching
- \*Direct Demand letters sent to your creditors (these are letters from our Attorneys)
- \*Complete file Accuracy Assurance
- \*Inquiry Audit Verification (upon request)

The client understands that Central Credit Group Inc. is hired to help with credit problems or inaccuracies in the credit reports. This agreement do not include negotiating the debt. Client also understands that only debts that are showing on the first credit reports received from each of the three credit agencies (Experian, Trans Union, Equifax) will be included in this agreement. If any new debts shall appear on credit reports during the term of this agreement, Central Credit Group Inc. will not be obligated to work such debts.

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If client agrees that Central Credit Group inc. shall have such debts analyzed, make any corrections, if needed, and submitting any additional information needed to update and correct the reported information, client will be charged additionally.

Central Credit Group inc. does not guarantee that your credit score will increase.

If Central Credit Group inc. is not being able to get your free annual credit report, the client understands that a sum of \$ 35.00 will be charged to obtain the 3 credit reports plus credit score.

Client is obligated to produce all documents received from reporting agencies within 5 days of receipt. If the client does not receive any correspondence from the credit bureaus offices within 45 days after the date of the initial consultation, the client must contact agencies (Experian, Trans Union, Equifax) to get a copy of their credit reports. If the report is not received in 45 days from the date of agreement, the client's file will be transferred to an inactive state.

Payment shall be due at service of final report from Central Credit Group Inc. If for any reason Central Credit Group Inc. is obligated to file a lawsuit to collect its fees, client shall be responsible for reasonable attorney's fees and cost.

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**FORM**

Client Name :
Soc. Sec. # :
D.O.B.:
Driver license :
Address :
City, State, Zip :
Previous Address :
City, State, Zip :
Phone Number :
E-mail :
¿How did you find us? :
Spouse Name :
Soc. Sec. # :
D.O.B.:
Driver license:
Address :
City, State, Zip :
Previous Address :
City, State, Zip :
Phone Number :

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**Term of payments**

An Initial file preparation fee of \$\_\_\_\_\_.00 non refundable shall be paid and earned at signing of this agreement.

The client will pay the entire sum of: \$\_\_\_\_\_

- 1. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 2. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 3. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 4. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 5. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 6. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 7. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 8. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 9. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 10. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 11. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- 12. Date: \_\_\_\_\_ Check # \_\_\_\_\_ Amount: \$ \_\_\_\_\_

**Every returned check will have an additional charge of \$35.00**

To the best of my knowledge the information above is accurate and true. I have read and fully understand this Service Agreement.

Signed: X \_\_\_\_\_ Date: \_\_\_\_\_

Spouse Signature: X \_\_\_\_\_ Date: \_\_\_\_\_

Central Credit Group Inc. Representative Signature: \_\_\_\_\_

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

'You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.'

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**“NOTICE OF CANCELLATION”**

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to (CENTRAL CREDIT GROUP Inc.) at (3501 W. Vine St. Suite 523 Kissimmee FL 34741) before midnight on (\_\_\_\_\_)

I hereby cancel this transaction,

(Date)

(Purchaser’s signature).

Comments:

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**Services & Cost > Warranty/Refund Policy**

Central Credit Group Inc. warrants the success of its work by offering some or all the client's entire monthly retainer fees back if we are not successful in producing results, positively affecting the client's FICO/credit scores and credit history. After twelve months, if the qualifying client requests it and sends in new credit reports Central Credit Group Inc. will add up each deleted or improved credit listing and will assign a value of \$100 to each such item. If that total is not greater than the total monthly fees paid by the client, the difference will be refunded.

*This should not be understood to mean that Central Credit Group Inc. would charge its regular fees plus \$100 per deleted item. Rather, the \$100 per deleted item is simply used as a value to help Central Credit Group Inc. and the client calculate the program's success.*

For example, at the end of twelve months you have forwarded credit reports every ninety days and completed your commitments to Central Credit Group Inc. as required by the warranty. You originally had 10 negative listings on each of your credit reports that you wanted removed. Your Experian report deleted 7 listings but 3 still remain, Trans Union deleted 6 listings with 4 remaining, and Equifax deleted 9 and 1 item still remained.

That means:

Bureau	Deleted	Remaining
Experian	7	3
Trans Union	6	4
Equifax	9	1
TOTAL	22	8

Value of deleted items for warranty calculations	22 x \$100	\$2200.00
You paid in total monthly retainer fees		\$1000.00
Amount you get back for the warranty		\$0.00

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Now, imagine that at the end of twelve months your results were not so good. You have forwarded credit reports every ninety days and completed your commitments to Central Credit Group Inc. but successes were hit and miss with the bureaus. You originally had 12 negative listings on each of your credit reports that you wanted removed. Your Experian report deleted only 3 listings and left 9 remaining, Trans Union 2 deletions with 10 remaining, and Equifax deleted 4 and 8 items still remained.

That means:

Bureau	Deleted	Remaining
Experian	3	9
Trans Union	2	10
Equifax	4	8
TOTAL	9	25

Value of deleted items for warranty calculations	9x \$100	\$900.00
You paid in total monthly retainer fees		\$1000.00
Amount you get back for the warranty		\$100.00

While the second example shows results that are very low for someone who has forwarded sufficient credit reports (we can't remember ever seeing a case like this,) it is a good example of how the warranty works. Again, it is important to emphasize that, even when Central Credit Group Inc. gets results far beyond your warranty amount, you do not owe any more money. The warranty valuations are just so that you can feel comfortable in knowing that Central Credit Group Inc. has a stake in helping you to achieve a high level of success.

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As you see, we only get paid for **results**, so you have absolute peace of mind knowing that we are doing everything that our **years** of experience has taught us to do in effectively causing positive change in your FICO/credit scores and your credit history. If you have very few negative items when you begin the service, so that if all were deleted the value would still not equal the warranty value, then your negative items will be assigned a new value equal to your total retainer fees divided by the total number of negative items.

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## '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'

  
Consumer's Signature

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