



Credit1Solutions.com TM
5284 N Dixie Hwy
Elizabethtown, KY 42701
cs@credit1solutions.com
Toll Free: 1-877-782-7839
www.credit1solutions.com

User Data

First Name : Rujul
Middle Name : Dipak
Last Name : Solanki

Email : rujulsolanki1993@gmail.com
Best phone to contact : 123-123-1234
Street address : 41,Shyam Sarthi Bunglows

Zip : 90241
City : Downey
State : CA

Your Payment Information

At Credit1Solutions.com we understand that everyone's credit report and financial situations are unique. This is why we offer comprehensive, personalized and proven credit repair programs. When you become a Credit1Solutions.com client, we will then customize your credit repair program to your exact credit situation and goals. We will ensure you will receive not only affordable, but premier credit report repair and superior customer service. Our programs are based upon extensive research of consumer credit laws, experience with credit bureau and creditor tactics, and persistence for our clients. Our programs are 100% legal and have helped thousands of clients correct and update their credit profiles resulting in both higher credit scores and overall better credit reports.

Explanation of your first work fee?

* Each Credit1Solutions.com Client will be charged \$99.00 First Work Fee 1 to 6 Days after the agreed work has been performed per C.R.O.A. Laws

Your First Work Fee is not limited to any specific item mentioned prior to the actual C.R.O.A. laws however we do recommend each client to read the following items to understand our quality of services provided to enhance your overall experience:

A) ANALYSIS OF CREDIT REPORTS (EQUIFAX OR CSC CREDIT SERVICES, EXPERIAN AND

TRANSUNION).

B) EXPLAIN AND PROVIDE COPY OF FEDERAL LAWS PER SEC 2451. REGULATION OF CREDIT REPAIR ORGANIZATIONS AND GUIDELINES OF FCRA LAWS.

C) CLIENT AGREES THAT SERVICES RENDERED WILL NOT CAUSE ANY FINANCIAL HARM NOR REPLACE ANY OTHER OWED FINANCIAL OBLIGATIONS.

D) CLIENT AGREES TO THE DELIVERY/RETRIEVE SIGNED DOCUMENTS BY WAY OF E-GREEN. (ELECTRONICALLY)

E) Credit1Solutions.com AGREES TO UPLOAD TO SECTION F ALL CREDIT REPORT COMPONENTS DEEMED TO BE INACCURATE, UNTIMELY OR UNVERIFIABLE BY SAID CLIENT OF Credit1Solutions.com, LLC.

F) TO PROVIDE EACH CLIENT WITH HIS/HER OWN 24/7 ONLINE CUSTOMER STATUS PORTAL WITH SELF HELP EDUCATIONAL LIBRARY EXPLAINING CREDIT REPORTS, CREDIT SCORES AND ESTABLISHING A GOOD PAY HISTORY.

Primary Payment

Name as shown on the card Rujul Dipak Solanki

Credit / Debit Card Visa/MC

Card Number 4253-5624-0152-5689

Expiration Date MM 09

YY 19

CVV 123

Why do we request a Secondary Payment **

** In case your primary card is updated by its provider and you have failed to contact our billing department prior to scheduled payment date our billing department will then adjust your account to ensure case work is not compromised.

** You can control which is listed as Primary and Secondary Payment method, after you have fully registered. If you have any questions, contact our staff 1-877-782-7839

Secondary Payment

Checking Account - Bank Name Absd

ABA/ Routing Number 123123123

Checking Account Number 123123

Name on Account Rujul Dipakkumar Solanki

Type of Account Checking Account

Credit1solutions.com provides a 100% money back refund if the agreed first work fee has not been completed per C.R.O.A. laws.

Terms & Conditions **

1. I (We) agree to forward all original correspondence from the credit bureaus including consumer credit reports to Credit1Solutions.com

A. I (We) agree to inform Credit1Solutions.com if I have a change in my address or other contact information within five days.

B. I understand that Credit1Solutions.com is limited in its ability to provide services without current contact information.

C. I (We) certify that I am not an employee of any credit reporting agency nor am I retaining Credit1Solutions.com, LLC under any such false pretense.

D. I (We) understand that the success of Credit1Solutions.com program depends on my fulfillment of these commitments.

2. DISCLAIMERS. I (We) understand that since the success of Credit1Solutions.com program depends on the completion of the above commitments and the willingness of the individual credit reporting agencies to comply with the Fair Credit Reporting Act (FRCA), Credit1Solutions.com cannot guarantee any specific results.

3. I understand and agree that any documentation or correspondence sent to Credit1Solutions.com shall become the property of Credit1Solutions.com. Correspondence between the credit reporting agencies and Credit1Solutions.com is confidential and is the property of Credit1Solutions.com, LLC. I hereby waive any right to view or receive any copies of said correspondence.

4. CANCELLATION POLICY. This contract may be cancelled without penalty or obligation at any time before midnight on the third business day after this contract was signed. After the 3rd business day of signed contract with Credit1Solutions.com may be cancelled at any time in writing with a 30 days advance notice. Any customer further agrees to pay all outstanding charges based on signed contract. All customers agree that no Voice Mail Messages or contacting a credit1solutions.com representative by phone is considered a valid cancellation request.

All customers agree that all cancellation requests should include members name(s) and address(s) and can be delivered any of these mentioned options: (1) e-mailed to CS@credit1solutions.com (2) Uploaded to each customers online client note section that was presented in both a video explanation, phone conference or in person (3) Mailed to Credit1Solutions.com, LLC, 5284 N Dixie Hwy, Elizabethtown, KY 42701.

Please Note: Our office will also back date any/all Cancellation request received by U.S. postal services if the cancellation notice provided by each client does not match the same mailed out dates of envelopes delivered by US Postal Service. **Sample: (Your cancellation dated 2-5-2010 and the U.S. Postal service is dated 2-27-2010 on the envelope. Then the notice will be dated 02-27-2010)**

All customers by signing this contract agree to be billed by his/her provided account information for next month's payment since advance fees are not legal.

I understand and agree that if I cancel between the 1st -31st and have already been billed for last month, I still owe a remaining month to month payment the following month since I am not billed up front casework charges.

Please Note: Your preliminary fee is a separate charge from your month to month case work fee. Client agrees to pay court cost, attorney fees, and reasonable fees to collect wage garnishments for uncollected payable funds.

5. FEES. I (We) understand that the above membership fees paid to Credit1Solutions.com, LLC are for document preparation and consulting and not credit repair.

6. Returned or Dishonored Payment. If a payment is returned or dishonored by your bank or credit card Company, we will redraft the payment and add a \$25.00 late fee.

7. Collections of Unpaid balance owed for services. I agree to pay for all court cost, legal fees and collection agency fees.

8. Questionable ITEMS TO BE APPEALED. I direct Credit1Solutions.com to dispute all negative credit items on my credit report. I (We) believe them to be inaccurate, untimely or unverifiable. I (We) will attach a separate sheet listing any negative or adverse items on my credit report that I know to be accurate and verifiable. These items will not be challenged or deleted from my credit reports.

9. POWER OF ATTORNEY. I (We) hereby give Credit1Solutions.com, LLC full power and authority to represent me in the following activities:

- A. Communication with the national credit agencies.
- B. The acceptance and review of my credit reports from these agencies.
- C. The disputation of any information published by creditors or credit reporting agencies on the basis of inaccuracy.
- D. The creation and signature on my behalf of all correspondence with any organization or individual relating to my credit report.

10. Change Payment Schedule Should you wish to change a scheduled payment we require that you notify us within 3 business days prior to a payment. Changing your payment requires a \$9.95 fee. The change of payment cannot extend 10 days from the original scheduled payment date.

11. As a client of Credit1solutions.com you understand that all collected fees paid to Credit1Solutioins.com are for documentation preparation and consulting and not credit repair. You understand that Credfit1Solutions.com, LLC complies with all relevant provisions of all of the following as amended from time to time.

- Section 5 of the Federal Trade Commission Act, 15 U.S.C. §5; the Electronic Funds Transfer Act, 15 U.S.C. § 1693, et seq. ("EFTA") and all regulations implementing the EFTA including without limitation Regulation E, 12 C.F.R. §1005.1, et seq.;
- The Fair Credit Reporting Act, 15 U.S.C. § 1681 , et seq. ("FCRA") and all regulations implementing the FCRA including without limitation Regulation V, 12 C.F.R. §1 022.1, et seq.;
- The Credit Repair Organizations Act, 15 U.S.C. §1679, et seq.;
- The Telemarketing and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. §6101, et seq. ("TCFAPA"), and all regulations implementing the TCFAPA including without limitation the Telemarketing Sales Rule ("TSR"), 16 C.F.R. Part 310;
- The Consumer Financial Protection Act of 201 0, 12 U.S.C. §5531 , et seq.;
- The Truth In Lending Act, 15 U.S.C. § 1601 , et seq. ("TILA") and all regulations implementing the TILA including without limitation Regulation Z, 12 C.F.R. §1 026.1, et seq.;
- The Telephone Consumer Protection Act, 47 U.S.C. §227, et seq. ("TCPA") and all regulations implementing the TCPA including without limitation 47 C.F.R. §64.1200, et seq.;
- The Electronic Signatures in Global and National Commerce Act, 15 U.S.C. §7001 , et seq.; and all other applicable federal, state, and local laws, rules and regulations including, without limitation, those referring, relating or pertaining to the foregoing, consumer privacy and protection, credit, lending, finance, usury, and banking, and with the Rules (as defined in the Agreement).

I agree that I have read and understand the (11) terms and conditions by electronic signature.

Read Your Consumer Rights

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 a 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 up to 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 violated 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 that 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.

You Agree to Electronic Signature

LEGAL COMPLIANCE

1. ELECTRONIC SIGNATURES HAVE THE SAME LEGAL EFFECT AS PEN-AND-INK, AS LONG AS THEY'RE EXECUTED THROUGH A PROCESS. OUR COMPREHENSIVE E-SIGNING PROCESS IS FULLY COMPLIANT WITH ALL RELEVANT LEGISLATION AND GUIDELINES INCLUDING THE FEDERAL ESIGN ACT, STATE LAWS MODELED AFTER UETA, FFIEC GUIDELINES FOR FINANCIAL INSTITUTIONS, AND GRAMM-LEACH-BLILEY. OUR COMPANY ADDRESS'S SECURITY AT

EVERY LEVEL TO ENSURE A COMPLETELY TAMPERPROOF SIGNING PROCESS. OUR ENTIRE SITE IS MAINTAINED IN ONE OF THE WORLDS MOST SECURE FACILITIES, A SAS 70 TYPE II DATA CENTER.

2. ALL DOCUMENTS ARE ENCRYPTED AT ALL TIMES SO THAT ONLY DESIGNATED INDIVIDUALS CAN READ AND SIGN THEM. WE OFFER SEVERAL LEVELS OF SIGNER AUTHENTICATION, INCLUDING THIRD-PARTY ID VERIFICATION, AND EACH SIGNER CREATES A UNIQUE ELECTRONIC SIGNATURE. EVERY EVENT IN THE LIFE OF A DOCUMENT IS LOGGED, DATED, AND TIME STAMPED, AND WE ATTACH A COURT-ADMISSIBLE AUDIT TRAIL TO EVERY SIGNED DIGITAL ENVELOPE.

3. SIGNING GREEN BY USING THE E- DOCUMENTS ELECTRONICALLY, CUSTOMERS AVOID THE ECOLOGICAL IMPACT OF PRINTING, FAXING, MAILING, AND USING COURIER SERVICES. EVERY PAPERLESS SIGNATURE HAS AN ENVIRONMENTAL RIPPLE EFFECT THAT SAVES TREES, REDUCES GREENHOUSE GASES, AND PREVENTS POLLUTION

Other Information

Date of Birth 3/ 17/ 1945

Social Security Number 123-12-2322

By clicking this "Submit" button, you are providing your electronic signature and completing the sign up process. You will receive a copy of this form and all all Disclosures, Terms and Conditions.

By clicking I Agree, You have Read and Acknowledge all Fees, Disclosures, Terms and Conditions provided by Credit1Solutions.com, LLC

Date : Sun, Jul 5, 2015 12:59 PM

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