



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

1. 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.
2. 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.
3. You have the right to cancel your contract with any credit repair organization for any reason within 5 business days from the date you signed it.
4. Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.
5. 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.
6. 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'

Print Name: _____

Date: _____

Signature: _____



5968 West 20th Ave Hialeah Florida 33016 Phone (305) 231-0920 Fax (305) 362-6144

Date: _____

***Required fields**

I, hereby authorize, A-1 Credit for Me Inc to request a copy of my Credit Report from Equifax Experian and or Trans Union.

First consultation fee of \$ 90.00 covers: a) Explanation of your legal rights under the Federal and State Laws. b) The time our representative will take to go over your credit reports, supplies involved in the printing and delivery of your credit files. Please note that under the Credit Repair Organizations Act (**CROA**) Credit repair companies cannot require you to pay until they have completed the services they have promised. Therefore the first consultation payment of \$ 90.00 **is not** intended to the initiation of our services or as an advanced fee in the signing of our agreement if you decide to use our services.

Home Phone: _____ **Cell:** _____

My personal information is as follows: **Referred by:** _____

***First Name:** _____ **M.** _____ **Last Name:** _____

Address: _____

City _____, State: _____ Zip Code: _____

***Social Security Number:** _____ - _____ - _____

***Date of Birth:** _____ **Email:** _____

***Previous Address:**

Address: _____

City _____, State: _____ Zip Code: _____



Credit Card/Debit Card Authorization to process the \$ 90.00(First Consultation)

***Name on Card:** _____

***Billing Address:** _____ **Zip Code:** _____

***Account Number** _____ - _____ - _____ - _____ - _____

***Expiration Date:** _____ **Cvv2 #** _____ **Back of your card**

Signature: _____

Note: Please include a copy of your Drivers License or State ID with copy of Social Security , and most recent Utility Bill or Bank Statement.

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