



GETTING STARTED

During your initial consultation, we will review your most recent credit report and provide a preliminary evaluation of your credit situation.

Once you decide to move forward with our services, you will be given a New Client Package with all the forms necessary, plus a list of documents required to begin your program. Initially, we will provide a comprehensive assessment of your existing credit profile that includes an in-depth review of the five major factors that determine your FICO score.

If you were referred by a mortgage professional and want to keep them updated of your situation, please be sure to include their name and contact information so we can call them with your results.

Below is a partial list of documents you may want to begin collecting should you decide to move forward with our program. **If you don't have all these items, just send what you do have and we can obtain copies later if needed.**

- Receipts, lien releases or any documentation that proves derogatory credit has been paid
- Bankruptcy documentation including discharge date and creditors listed in the bankruptcy
- Photocopy of any document that verifies your social security number
- Photocopy of any document verifying your current address

JOIN A CREDIT MONITORING PROGRAM

If you sign up for an on-line credit monitoring program while working with SHCRC, you will be able to watch your scores during the credit remediation process. This will also maximize your chances of a quick result, since we will have access to your credit information as soon as the bureaus make changes. We recommend True Credit, which is \$14.95 per month for all three bureaus.

FORM OF PAYMENT

The philosophy behind the services we provide at SHCRC includes a belief that credit cards are often a major contributing factor to the problems faced by Clients attempting to repair their credit. Because of this philosophy, SHCRC does not accept credit cards. SHCRC deducts your payment by automatic withdrawal (ACH) from your bank account on the 10th of each month.

KEEP FOR YOUR RECORDS

PO Box 717 · Noble, OK 73068 · (405) 872-9989 · Fax: (405) 872-0631

www.safeharborcreditrepair.org



NEW CLIENT CHECKLIST

Below is a checklist of all the necessary documentation we need to start your remediation program. Once you submit the following items, you will be on your way to a brighter credit future.

- New Client Contact Sheet:** Make sure you fill this form out completely, including your spouse's information, if applicable.
- SHCRC Consulting Agreement:** Please read this agreement carefully and make sure all the information in it is correct. Make sure you read and understand **SEC 405 of the Credit Repair Organizations Act**.
- Copies of Your Credit Report:** The law allows you one free copy per year of your credit report from Experian, Equifax and TransUnion. You can order free copies without scores at www.annualcreditreport.com or print the form from our website at www.safeharborcreditrepair.org. Go to "[Forms](#)" and "[Free Credit Report Order Form](#)" http://www.safeharborcreditrepair.org/Download_Forms/Free_Credit_Report_Request.pdf [at the bottom of the page](#). You can purchase your credit reports with FICO scores at www.myfico.com/12.
- Supporting Documentation:** Please include copies of any documentation that can be used in the removal of a negative tradeline from your credit report.

You may FAX these items so we can start your file, but you **MUST** mail the originals of any signed documents to our office at the following address. We cannot proceed without original signed documentation.

Safe Harbor Credit Repair & Counseling
PO Box 717
Noble, OK 73068
Fax: (405) 872-0631

***NOTE:** In order to comply with the Credit Repair Organizations Act (CROA), SHCRC may only charge for services rendered. Therefore, SHCRC shall not require or collect first payment prior to processing Client's file, or collect any subsequent payments prior to completing the credit repair services for the previous month for which payment is being collected. The services provided each month are stand-alone services that can be cancelled at any time and that are completed in full each month. If a service is not completed in full during a specific month, you will not be charged for that month.

KEEP FOR YOUR RECORDS

PO Box 717 · Noble, OK 73068 · (405) 872-9989 · Fax: (405) 872-0631

www.safeharborcreditrepair.org



NEW CLIENT CONTACT SHEET

Your Legal Name: _____ Date of Birth: _____
 Current Address: _____ Social Security #: _____
 Box or Unit #: _____ Drivers License #: _____
 City/ST/Zip: _____ Driver's License State: _____

How can we reach you? *(Please complete all numbers and circle your preferred contact number.)*

Home: _____ Cell: _____ Work: _____
 Email: _____ Fax: _____
 Previous Address: _____

Please list other names (if any) under which you may have received credit within the last 10 years.

In order to confirm your identity during various phases of your credit restoration, we may be asked the following questions:

Your Mother's Maiden Name _____
 City Where You Were Born _____
 Your High School Mascot _____

If you belong to a credit watch program, please supply us with your user ID and password:

Credit Watch Program: _____
 Website: _____
 User ID: _____
 Password: _____

While we welcome your phone calls, we realize it is not always convenient for you to make or receive calls during the day, for instance at work. If you prefer to communicate through e-mail but do not have an e-mail address, you can set one up for free at www.yahoo.com or www.hotmail.com. Please notify our office as soon as possible once you have obtained an e-mail address.

Would you like to be contacted and pre-qualified by a mortgage specialist for a home mortgage? If so, please sign your authorization below:

I authorize Safe Harbor Credit Repair to release my information to a mortgage specialist for pre-qualification.

 Signature

 Date Signed

PO Box 717 · Noble, OK 73068 · (405) 872-9989 · Fax: (405) 872-0631

www.safeharborcreditrepair.org



LEGALLY REQUIRED DISCLOSURE STATEMENT

We are required by law to provide this information statement before the execution of a contract or before the receipt of any money or other valuable consideration.

You have the right to review any file maintained by any consumer credit reporting agency, as provided under the Federal Fair Credit Reporting Act, 15 U.S.C., Sections 1681 through 1681t.

You have the right to review the above mentioned file at no charge if a request is made to the consumer credit reporting agency within thirty (30) days after receiving notice that credit has been denied. If credit was not denied the approximate price to review such file will be \$29.00.

You have the right to dispute the completeness or accuracy of any item contained in your file which is maintained by a consumer credit reporting agency.

SHCRC will use federal law and commercially reasonable efforts in the attempt to positively improve Client's Credit Profile by correcting errors and other misleading information found in Client's credit report by challenging any items deemed by the Client as inaccurate, incomplete, misleading, unverifiable, or outdated. The costs related to these services are listed below:

CorrectCredit™ Program (Per Individual)

Initial Credit Review Fee.....	\$89.00
Service Fee (<i>Subsequent Credit Reviews, Disputes, Debt Validation or Verification</i>).....	\$89.00 each

Our CorrectCredit™ program consists of several stand-alone credit repair services that are purchased individually on a monthly basis and cancelled at any time. The service provided for the month will be fully performed and completed no later than the 5th of the month prior to billing on the 10th. These services are described as follows:

Credit Review – This consists of getting a copy of your credit report, an in-depth review of your credit report, and setting up your internal office file. We suggest that a Credit Review be performed approximately every three months in order to track the results of each credit repair service.

Disputes – This consists of disputing any or all of the incorrect items on your credit report to the three major bureaus. This service may be repeated as many times as necessary.

Debt Validation or Verification – This consists of verifying or validating any remaining debts on your credit report original creditors after disputes have been completed. This service may be repeated as many times as necessary.

OPTIONAL ADD-ON SERVICES

QuickSettle™ Program (Optional – 1 Settlement).....	\$99.00
If not in conjunction with CorrectCredit™	\$149.00
QuickSettle™ Program (Optional – Up to 3 Settlements)	\$199.00
If not in conjunction with CorrectCredit™	\$249.00
QuickSettle™ Program (Optional – Over 3 Settlements).....	\$59.00 each
If not in conjunction with CorrectCredit™	\$99.00 each
QuickCorrect™ (Optional)	\$199.00 each
<i>(QuickCorrect™ is completed in preparation for Rapid Rescoring, which is available only in conjunction with your mortgage professional.)</i>	

I have received a copy of the above information statement.

Customer Signature Date Signed



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 five (5) 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

Client Signature

Date



Safe Harbor Credit Repair & Counseling Services
PO Box 717
Noble, OK 73068

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within five (5) days from the date the contract is signed.

If you cancel any payment made by you under this contract, it will be returned within ten (10) days following receipt by the seller of your cancellation notice.

To cancel this contract, mail a signed, dated copy of this cancellation notice, or any other written notice to Safe Harbor Credit Repair & Counseling, PO Box 717, Noble, OK 73068 or deliver to 7203 Banner Road, Lexington, OK 73051 not later than midnight _____.

I hereby cancel this transaction,

Purchaser's Signature

Date Signed

**IMPORTANT:
KEEP FOR YOUR RECORDS – DO NOT SIGN & SUBMIT
UNLESS YOU ARE READY TO CANCEL**



CONSULTING AGREEMENT

This Consulting Agreement is by and between _____ (the "Client") and **Safe Harbor Credit Repair & Counseling, PO Box 717, Noble, OK 73068 ("SHCRC")**, in order to engage SHCRC for professional consulting and credit remediation services. By signing this agreement, Client agrees that it has read and fully agrees with all items on this contract.

Client understands and agrees as follows:

LEGALLY REQUIRED DISCLOSURE STATEMENT(S)

Client has read and understands **SEC 405 of the Credit Repair Organizations Act**, supplied to Client prior to preparation of this agreement.

SHCRC NEW CLIENT PACKAGE & CLIENT CONTACT INFORMATION

Client has read and understands the SHCRC New Client Package in its entirety. Client understands that if any of the required items listed on the New Client Checklist are not received by SHCRC with the original paperwork, SHCRC will not be able to proceed with the remediation process until all items are received.

Client agrees to immediately notify SHCRC of any change in address or other Client contact information.

LIMITED POWER OF ATTORNEY

SHCRC will use federal law and commercially reasonable efforts in the attempt to positively improve Client's Credit Profile by correcting errors and other misleading information found in Client's credit report by challenging any items deemed by the Client as inaccurate, incomplete, misleading, unverifiable, or outdated. To do so, SHCRC will draft, sign and send letters to the three major credit reporting agencies on Client's behalf and in the Client's name. **By signing below, Client hereby grants to SHCRC a limited power of attorney to write, sign and transmit letters and electronic documents to the three major credit bureaus and the Client's creditors. This Limited Power of Attorney further authorizes SHCRC to act as Client's disclosed or undisclosed agent when performing the services described in this agreement. Client may cancel this limited power of attorney at any time by sending to SHCRC a letter notifying SHCRC of the Client's wish to withdraw its grant of this power of attorney.** The Client hereby acknowledges that if it decides to withdraw this limited power of attorney, SHCRC will close the Client's file at such time.

THIRD PARTY PROFESSIONAL WAIVER

In the case that the Client has been referred to SHCRC by the Client's mortgage or lending professional, Client gives SHCRC permission to access the reports and information contained therein. Client authorizes SHCRC to send updates to the third party professional on Client's SHCRC account by signing below. Client acknowledges and agrees that the referral to SHCRC by the Client's lending professional shall not be construed as creating any duty on the part of such professional or any other obligation charged upon such professional with respect to the services to be provided by SHCRC as contemplated hereby. The Client hereby releases and holds harmless the Client's third party professional(s) against any and all claims it may have against them or it as a result of the professional's referral to SHCRC.

CORRESPONDENCE WITH CREDIT AGENCIES AND CREDITORS

Client agrees to fax or mail copies of any and all paperwork received from Equifax, TransUnion, Experian and any creditors listed on Client's credit report to SHCRC within 3-5 days of receipt. If Client does not forward the paperwork as agreed to, Client understands that SHCRC will not be responsible for delays in Client's disputes.

Client further agrees to communicate with the credit reporting agencies and creditors only through SHCRC's written correspondence during the time that this Consulting Agreement is active and in place.



PAYMENT FOR SERVICES RENDERED

Our CorrectCredit™ program consists of several stand-alone credit repair services that are purchased individually each month and cancelled at any time. The service provided for the month will be fully performed and completed no later than the 5th of the month prior to billing on the 10th. Your monthly contract will be complete, then renew automatically under the same monthly terms unless cancelled by you or SHCRC. These services are described as follows:

Credit Review – This consists of getting a copy of your credit report, an in-depth review of your credit report, and setting up your internal office file. We suggest that a Credit Review be performed approximately every three months in order to track the results of each credit repair service.

Disputes – This consists of disputing any or all of the incorrect items on your credit report to the three major bureaus. This service may be repeated as many times as necessary.

Debt Validation or Verification – This consists of verifying or validating any remaining debts on your credit report original creditors after disputes have been completed. This service may be repeated as many times as necessary.

Although we require payment via ACH Debit, this payment is not automatic; you will not be charged for any of these services unless the work has been completed during the previous month. Because of the variations in response time from the credit bureaus and creditors, there may be months where no specific action is taken. You will receive a statement each month listing the services that were rendered for the previous month and for which you will be charged.

In order to comply with the Credit Repair Organizations Act (CROA), SHCRC may only charge for services rendered. Therefore, SHCRC shall not require or collect first payment prior to processing Client's file, or collect any subsequent payments prior to completing the credit repair services for the previous month for which payment is being collected. Client may request an accounting of Client's file at any time and this information will be provided in written form within five (5) business days.

Payment for any additional services such as QuickSettle™ or Rapid Rescoring shall be deducted after the service or product has been completed or provided to Client. This payment will be a deduction from Client's bank account on the 10th of the month after the product or service was provided unless Client makes other payment arrangements prior to that day.

CorrectCredit™ Program (Per Individual)	
Initial Credit Review Fee.....	\$89.00
Service Fee (<i>Subsequent Credit Reviews, Disputes, Debt Validation or Verification</i>).....	\$89.00 each
QuickSettle™ Program (Optional – 1 Settlement).....	
If not in conjunction with CorrectCredit™.....	\$99.00 \$149.00
QuickSettle™ Program (Optional – Up to 3 Settlements).....	
If not in conjunction with CorrectCredit™.....	\$199.00 \$249.00
QuickSettle™ Program (Optional – Over 3 Settlements).....	
If not in conjunction with CorrectCredit™.....	\$59.00 each \$99.00 each
QuickCorrect™ (Optional).....	
<i>(QuickCorrect™ is completed in preparation for Rapid Rescoring, which is available only in conjunction with your mortgage professional.)</i>	



GUARANTEE/REFUND POLICY

Client understands that, by law, SHCRC cannot guarantee a specific result or outcome for using this service. Client understands that during the dispute process, it is possible for credit scores to drop temporarily due to activating negative accounts that are being disputed. SHCRC cannot guarantee any increase in credit score will not be held responsible for a derogatory change in Client's credit score.

SHCRC guarantees that if an *inaccurate* item is deleted from Client's credit report and subsequently reappears, SHCRC will contact the bureau again and attempt to have that item removed at no charge to Client. This does not apply to *accurate* but unverifiable information that may be removed initially, but reappears at a later date.

ENTIRE AGREEMENT & LENGTH OF AGREEMENT

This agreement, including the Legally Required Disclosure Agreement, constitutes the entire agreement between Client and SHCRC and can be modified in writing only.

This agreement is for one month of service and will automatically renew monthly under the exact same terms in increments of one month for a period of no more than six (6) months or until the contract is cancelled either by you or by SHCRC.

GOVERNING LAW

This agreement has been executed and performed exclusively in the State of Oklahoma. Oklahoma law exclusively governs the application and enforcement of this agreement.

CANCELLATION POLICY

Client can cancel this service at any time without penalty. Client understands and agrees that they will only be charged for services rendered prior to the date of cancellation and that these charges may incur one final deduction after cancellation if services have been provided prior to cancellation and monthly account withdrawal.

In accordance with federal law, SHCRC cannot and will not collect funds or payment for services not yet rendered or complete. Federal and/or state law also dictates the following notice:

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within five (5) days from the date the contract is signed.

If you cancel any payment made by you under this contract, it will be returned within ten (10) days following receipt by the seller of your cancellation notice.

To cancel this contract, mail a signed, dated copy of this cancellation notice, or any other written notice to Safe Harbor Credit Repair & Counseling, mail to PO Box 717, Noble, OK 73068 or deliver to 7203 Banner Road, Lexington, OK 73051 not later than midnight _____.

See the Legally Required Disclosure Statement for an explanation of your right to cancel. A Notice of Cancellation form is also included in the New Client Package that Client may use to cancel this agreement.

FORM OF PAYMENT

SHCRC accepts automatic payment via ACH withdrawal from Client's bank account. This is our only mode of billing in order to streamline the payment process and keep expenses and Client fees as low as possible.

Client Signature

Date

You have the right to cancel your contract with any credit repair organization for any reason before midnight on the fifth business day from the date you signed it. We reserve the right to delay processing until this period has passed.

PO Box 717 · Noble, OK 73068 · (405) 872-9989 · Fax: (405) 872-0631

www.safeharborcreditrepair.org



ACKNOWLEDGEMENT OF PROGRAM GUIDELINES

Please initial each item to confirm that you understand the guidelines of the program. We will begin the remediation process as soon as all required paperwork has been submitted.

You understand that you are not signing up for a long-term, on-going program, but instead the services provided to you are stand-alone services that are purchased and completed each month. You understand that you will never be charged for any services that have not already been completed. You further understand that once you receive an invoice for services provided for the previous month, those services are considered completed in full. Services for the following month are new stand-alone products and not a continuation of any previous services.

Initial(s) _____

You understand that you must fax or mail any paperwork you receive from the three major credit bureaus (TransUnion, Experian and Equifax) or creditors listed on your credit report to SHCRC as soon as you receive it. **Do not hold paperwork.** As soon as you receive it, either fax or mail a copy to our office. Do not send us your only copy. SHCRC will not be responsible for delays if you do not forward the paperwork in a timely manner.

Initial(s) _____

You understand that you may receive standard form letters from the three major credit bureaus telling you that you do not have to use a credit repair company, that you should know your rights, that you have to send proof of ID, etc. These are standard letters and you should not be alarmed. Simply make a copy for your records then mail the original letters to SHCRC as outlined above.

Initial(s) _____

You understand that you should NOT send original court documents or collection notices to SHCRC. Send only COPIES of any documents that will support your disputes. (I.e. proof of payment, court dismissal documents, etc.) **Initial(s)** _____

Client Signature

Date



LIMITED POWER OF ATTORNEY

1. I, _____ appoint **Safe Harbor Credit Repair & Counseling** limited power of attorney to do on my behalf anything that I can lawfully do in connection with inquiring, confirming or correcting items on my credit bureau, including and limited to:
 - (a) writing, signing and transmitting letters and electronic documents on my behalf to the three major credit bureaus and creditors;
 - (b) inquiring, confirming and/or negotiating debt settlements on my behalf;
 - (c) act as my disclosed or undisclosed agent when representing me regarding my debt, creditors, or any items found on my credit bureau(s), either now or in the future.

2. This power of attorney shall remain in full force until due notice in writing of its revocation shall have been given to **Safe Harbor Credit Repair & Counseling**, or at such time that my contract for service with **Safe Harbor Credit Repair & Counseling** has been cancelled or completed.

Signature

Date Signed

Printed Name



AUTHORIZATION AGREEMENT FOR DIRECT (ACH) PAYMENTS

I hereby authorize **Safe Harbor Credit Repair & Counseling**, hereinafter called SHCRC, to initiate deductions from my checking account, identified below, for payment of credit repair services provided to me by SHCRC, and to initiate credit entries to my account in order to correct any erroneous deductions or provide a refund of charges if necessary. I authorize the financial institution named below as the Depository to accept and post entries to my account.

I understand that this authorization allows SHCRC to adjust the deductions to reflect any changes in service amounts. SHCRC agrees that it shall notify me at least ten (10) days prior to any change made to the deduction amount.

I further understand that this deduction will take place on the **10th of the month** and is for services rendered by SHCRC during the previous month. If no services have been provided during the previous month, my account will not be charged. If I cancel my credit repair contract, SHCRC will have the authorization to deduct the final payment from my account prior to cancelling my contract and ACH deduction.

CUSTOMER INFORMATION

Customer Name: _____

Bank Name: _____

Routing/Transit/ABA Number: _____

Account Number: _____

Account Type: Checking (Must include check below) Savings

I understand that I am in full control of my account and I may cancel my Electronic Funds Transfer (EFT) authorization by giving oral or written notice at least three (3) business days prior to presentment date to Safe Harbor Credit Repair & Counseling at (405) 872-9989, Mailing Address: Box 717, Noble, OK 73068 or Delivery Address: 7203 Banner Road, Lexington, OK 73051.

I understand the EFT is not compulsory. I understand that cancellation of EFT authorization in no way relieves me of my obligation to fulfill contractual obligations. This authorization shall remain in effect until I provide written notice or until my credit repair contract is cancelled by SHCRC.

Printed Name

Signature

Date Signed

IMPORTANT:

**A COPY OF A VOIDED CHECK MUST ACCOMPANY THIS FORM IN ORDER TO
PROCESS YOUR CREDIT REPAIR ENROLLMENT.**

PLACE COPY OF CHECK HERE.