



Customer Agreement

(Please make checks payable to: TRW Credit Group)

Applicants Personal Information

Name (Last, First, Middle Initial)

Social Security Number

Mailing Address (Include Apartment Number)

Date of Birth

City, State, Zip

Home Phone

E-mail Address

Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by TRW Credit Group at its home office in Pottsboro, TX. This writing is the full and complete agreement between TRW and the customer and shall not be orally amended. Processing will be handled by TRW Credit Group, LLP, Pottsboro, Texas.

Customer Agrees To:

1. Provide TRW with personal credit information, credit bureau reports, and/or authorizes TRW or its designee to obtain credit reports on customers behalf.
2. Immediately notify TRW of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item/items as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to TRW or its designated agent, and to notify TRW if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from TRW.

Customer Cost and Payment:

The customer shall pay \$_____ for consultation and ordering of all Bureaus plus a \$49.00 processing fee equaling \$_____. All Credit Repair will then be done Free of Charge. Amount will be deposited into an escrow account with Landmark Bank of Texas at the Denison office in Denison, Texas, for a 72 hour period until right of cancellation period is over. Customer acknowledges that they have the right to verify the escrow account by contacting TRW. If we do not better your credit profile, we will refund your entire consultation fee.

Services To Be Performed By TRW:

During the evaluation and initial challenge process, TRW will review all credit information provided by the customer, prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverified as per the Fair Credit Reporting Act. TRW will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. TRW will follow-up and review all correspondence received by the customer from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. Follow-up services will be fully performed by TRW within ninety days after initial challenges are mailed. TRW agrees only to challenge items under the Fair Credit Reporting Act. TRW makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should TRW be unable to improve a customer's credit profile, the customer shall be entitled to a refund subject to processing fee. Any questions concerning your personal credit profile may be answered by contacting TRW at this number: (903) 786-7100.

The contract is valid for ONE (1) YEAR from date of signed contract. I understand and agree to the above stated terms of service and payment.

Limited Power Of Attorney

I do hereby grant a limited power of attorney to TRW Credit Group, LLP, and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax, Experian and TransUnion. I have received and signed a copy of The Consumer Credit File Rights Under State and Federal Law.

X _____
Client's Name (Please Print)

X _____
Client's Signature

X _____
Date

TRW Credit Group Privacy Policy

TRW Credit Group is required by law to inform our clients of our policies regarding privacy of customer information. Therefore, we are providing you with a copy of this policy.

Non-Public Personal Information

TRW collects private, personal information about you that is provided by you or obtained by us on your behalf with information you provide to us.

Disclosure of Client Information

We do not and will not disclose our client's private (non-public) personal information obtained in our process to any third party, except as required by law. No third party will obtain information about you from TRW without your written consent.

Confidentiality & Security of Client Information

TRW retains records related to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic and procedural methods that comply with our professional standards. If you have any questions, please contact us at 903-786-7100 because your privacy and our professional ethics are most important to us. X_____ (Initials)

Consumer Credit File Rights Under State And Federal Law

You have the 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 the 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 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.

Credit bureaus are required to follow reasonable procedures to insure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you disputed the accuracy of information in your credit file. The credit bureau must then investigate 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 to you.

The federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, Washington, DC.

X_____
Client Signature

X_____
TRW Representative

Customer Acceptance & Acknowledgement of Credit Restoration Services

For quality and legal purposes it is necessary for TRW Credit Group to have each client initial beside each of the below listed items to confirm that they received all of the following information. It is very important that our clients receive, read and understand all information provided to them by TRW and its representatives.

X_____ Customer Agreement

X_____ Consumer Credit File Rights Under State and Federal Law

X_____ Limited Power of Attorney

X_____ Privacy Disclosure Notice

X_____ Notice of Cancellation

X_____ I fully understand my responsibility in this program and acknowledge all my questions have been answered.

X_____
Client Signature

X_____
TRW Representative

We Will Order All 3 Credit Bureaus:

- ◆ Experian
- ◆ Equifax
- ◆ TransUnion

In order to do this we MUST have a copy of:

- ◆ Your Drivers License
- ◆ Your Social Security Card Or Other Proof of Your Social Security Number
- ◆ 2 Items (Current) with your **NAME** and **CURRENT ADDRESS** (I.e....utility bill, insurance card, bank statement, etc.)

These things must be given to your sales representative or mailed directly to:

TRW Ventures
696 Hwy 120 East
Pottsboro, Texas 75076
Phone: (903) 786-7100
Fax: (903) 786-7108

Until received, the process cannot move forward.

After receiving all the items above in the office you should receive all 3 bureau reports in 10-12 days. If you DO NOT, you must call the office immediately at (903) 786-7100. After receiving your reports, we will dispute all items immediately. All results will be mailed directly to you in approximately 36 days. If you DO NOT receive them, you must call the office at (903) 786-7100. X_____ When you do receive the results, please forward them to the office. If everything isn't removed, we will continue to re-dispute and remaining adverse items. (This is an ongoing process until completed.)

If you do not forward the Bureaus or contact us, we will take for granted everything was removed and you were happy with the results. X_____

Again, each time we receive your bureaus you should receive NEW BUREAUS again in approximately 36 days. Mark this on your calendar. X_____

.....

Notice of Cancellation

You may cancel this contract without any penalty or obligation at any time prior to midnight of the third business day after the contract is signed. If you cancel, any payment placed in escrow by TRW Credit Group will be returned with 10 business days following receipt by the seller of your cancellation notice. To cancel this contract, fax or deliver a signed and dated copy of this cancellation notice, or any other written notice to:

TRW Ventures
696 Hwy 120 East
Pottsboro, Texas 75076
Phone: (903) 786-7100
Fax: (903) 786-7108

NO LATER THEN MIDNIGHT OF _____ I HEREBY CANCEL THIS TRANSACTION.

Date

X _____
Signature

X _____
Date

❖DO NOT SIGN ON THE LINE ABOVE UNLESS YOU INTEND TO CANCEL❖



TRW Ventures Consultation Fee

◆ (Payment Option 1) Bank Draft ◆

Full Name: _____ Date: _____

Home Phone: _____ Mobile Phone: _____

****ATTACH VOIDED CHECK and FILL OUT ALL INFORMATION BELOW****

Bank Name: _____ Amount: \$ _____ Check #: _____

Bank Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Contact: _____

Routing Number: _____ Account Number: _____

I authorize TRW Credit Group to print a check on my bank account for the selected service in the amount shown. I understand that the check will show on my monthly statement as any other check. I also authorize TRW to draft my account for any appropriate return check fee (\$35.00).

❖**Draft Dates:** (Select one date for full payment. Select two dates for ½ payments. Select one date for RGR Finance fee)

Payment Date #1: ____ / ____ / ____ Payment Date #2: ____ / ____ / ____

X _____ *These dates cannot be changed!!! X _____
Client Signature (INITIALS)

Special Provisions: _____

◆ (Payment Option 2) Credit Card ◆

Select Card:

- ☐ MasterCard
- ☐ Visa
- ☐ American Express
- ☐ Discover
- ☐ Diner's Club

Name As Appears On Card: _____

Card Number: _____

Security Code Number: _____ (3-4 DIGITS/DEPENDING ON CARD)

Expiration Date: _____

❖**Payment Dates:** (Select one date for full payment. Select two dates for ½ payments. Select one date for RGR Finance fee)

Payment Date #1: ____ / ____ / ____ Payment Date #2: ____ / ____ / ____

X _____ *These dates cannot be changed!!! X _____
Client Signature (Initials)

****WE MUST HAVE THE CORRECT NAME ON THE CARD AND BILLING ADDRESS OF THE CARD****

X _____
Name On Card

X _____
Billing Address