

# CREDIT ENHANCEMENT SERVICES AGREEMENT

This agreement is entered into this day \_\_\_\_\_ (date) between MULTI GROUP COMPANIES INC (“the company”) and \_\_\_\_\_ (the customer).

MULTI GROUP COMPANIES INC agrees to assist customer in adding aged credit history to their existing (company name)file as requested on page 3 and 4. These accounts will have a perfect payment history (pays as agreed) showing on customers credit file by the conclusion of one hundred twenty (120) days or less.

The company does not charge customer in advance for any service. Company charges customer only after all work is complete and customers have been added to the requested accounts.

**In consideration of the company’s services customer agrees:**

- A. To pay the company the service fee of **\$779** via cash, check or certified funds within forty-eight (48) hours of when the work is completed and customer is added to aged accounts. Customer agrees to pay the **\$779** retainer fee prior to work commencing.
- B. Customer understands that, although they are being added as an authorized user to aged accounts, at no time may the credit line be accessed or used by customer. No credit cards will be provided to the customer but will be retained by company as proof of services rendered.
- C. That customer intentionally sought out the company, which is based in the State of California, to perform the services identified here, and that the services may be performed by any principle or assistant working for or in association with the company.
- D. The company will not discuss customer’s case with customer’s spouse, or anyone else, unless customer submits a written request authorizing the company to do so.
- E. That this Agreement, including its links and the definitions, constitutes the entire agreement between customer and the company and may only be modified in writing.

**It is further agreed by customer that:**

- A. That this service may enhance customer’s credit. It will not prevent or conceal adverse information.
- B. It has been explained to customer that no credit repair organization has the right or ability to have accurate, current, and verifiable information removed from customer’s credit report.
- C. Customer warrants that they were not counseled or advised to make any statement which is untrue or misleading.
- D. In some cases, (company name) may need to add the primary cardholders address to customers credit report via credit inquiry in order to expedite/ensure timely reporting.

\_\_\_\_\_ I have been provided a copy of the required **“CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW”**

\_\_\_\_\_ I have been provided a copy of the required **“NOTICE OF CANCELLATION”**

# CREDIT ENHANCEMENT SERVICES AGREEMENT

**Warranty:** Customer will receive the requested tradeline(s) as designated on page 3 and/or 4, **showing on at least 2 of the 3 major credit bureaus** (Experian, Trans Union, Equifax or Dunn & Bradstreet if applicable) no later one hundred twenty (120) days from this date. The Company will provide a full refund in the event that customer does not receive the above representations. Customer agrees to submit their request for refund in writing along with a current copy of their credit reports to the company and to allow the company forty-five (45) days to correct any deficiencies. The company will make a full refund if it is unable to resolve any deficiencies within forty-five (45) days of being notified of said deficiencies.

**Customer also agrees to provide notice via e-mail (N4SAUTO@YMAIL.COM), fax 818-561-3647) or letter if the requested tradeline(s) have not posted to their credit within 45 days in order to allow time to correct any deficiencies.**

**Governing Law and Miscellaneous:** This Agreement is deemed to have been executed and performed exclusively in the State of California, California law, without regard to conflict of law provisions, and Federal law govern this Agreement.

**You may cancel this contract  
without any penalty or obligation at any time  
before midnight of the 3rd day on which you signed the contract**

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Company Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**Authorized User (Vendee) Request & Consent Form**  
**(Please fill out and FAX to: (858) 764-9772)**

**Please Print or Type**

**REFERRED BY:**

**Name:**

\_\_\_\_\_

*Last*

*First*

*Initial*

*Suffix (Sr. Jr. Etc.)*

**Current Address:**

\_\_\_\_\_

*Street*

*Apt.*

*City*

*State*

*Zip*

**Date of Birth**

**SS**

\_\_\_\_\_

*Month/Day/Year*

*(XXX-XX-XXX)JHBJU*

**Mothers Maiden Name:**

\_\_\_\_\_

**Number of Accounts Requested:**

**Contact #:**

\_\_\_\_\_

*(XXX-XXX-XXXX)*

**Signature**

**Date**

**For Office Use Only** .....

Additional Information				
Walk In <input type="checkbox"/>	Fax <input type="checkbox"/>	Other: _____	Verified ID w/ Copy <input type="checkbox"/>	
Trades	1. _____	2. _____	3. _____	4. _____
Amount	1. _____	2. _____	3. _____	4. _____ Total _____
Office Rep.	Date Applied			
Payment				
Cash <input type="checkbox"/>	Credit <input type="checkbox"/>	Check	Other	
		Clearance : _____	Specify : _____	

**For office use only** .....

## SERVICES SUMMARY

SEASONED TRADE LINES – TOTAL NUMBER OF LINES ORDERED: \_\_\_\_\_

LEVEL 1 AUTH USER TRADELINE – QTY:	\$5,000-\$9,999
LEVEL 2 AUTH USER TRADELINE – QTY: 1	\$10,000-\$14,999
LEVEL 3 AUTH USER TRADELINE – QTY:	\$15,000-\$19,999
LEVEL 4 AUTH USER TRADELINE – QTY:	\$20,000-\$29,999
LEVEL 5 AUTH USER TRADELINE – QTY:	\$30,000-\$39,000

SERVICE PACKAGE – AMOUNT: \$779.00

BACK END BALANCE DUE: \$0

## **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**

I have read this statement and acknowledge that I have been provided a copy of this statement for my records.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

To cancel this contract, please transmit via facsimile 818-561-3647 mail or deliver a signed, dated copy of this cancellation notice, or any other written cancellation notice to:  
MULTI GROUP COMPANIES INC), 17514 VENTURA BLVD STE 105 ENCINO CA 91316

I hereby cancel this transaction,

\_\_\_\_\_  
Purchaser's Name

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Date