

# Credit Rating Correction Client Agreement

## **National Credit Auditors, Inc.**

**Helping you to a brighter financial future!**

Congratulations on taking the first step in getting a fresh start in your credit life! Please read, complete, and return this Agreement so we may provide you with the quickest and most complete credit profile improvement service available.

**National Credit Auditors, Inc.  
13215 C8 #463 Mill Plain  
Vancouver, WA 98684  
Phone-503-898-0302 Fax-208-330-5295  
Chuck@NationalCreditAuditors.com**

# INFORMATION STATEMENT

This statement must be signed by client(s) before execution of an agreement between client(s) and National Credit Auditors, Inc. (NCA). NCAS shall maintain a file for two years of an exact copy of this statement, personally signed by the client(s) acknowledging receipts of a copy of this statement.

The client understands that they have a legal right to review any file on themselves' that is maintained by a consumer credit reporting agency, and the right of the buyer to receive a copy of that file as provided by the FAIR CREDIT REPORTING ACT. A copy of the clients report will be furnished free of charge by the consumer credit agency, if he/she has been turned down for credit by a retailer, landlord, bank, mortgage company or an employer for credit reasons. It is the client's responsibility to obtain all three of these companies' reports, although NCA will assist the client in the application letters or forms for ordering said reports. It is the responsibility of the client to forward these reports, as received, to NCA.

The FAIR CREDIT REPORTING ACT provides the buyer with the legal right to dispute the completeness or accuracy of any item contained in any file on the buyer maintained by any consumer credit reporting agency. By law, the credit reporting agencies must respond in a reasonable period of time. The Federal Trade Commission guideline is thirty (30) days.

The services to be provided by National Credit Auditors, Inc. on behalf of the buyer include credit report correction. Although we cannot guarantee the removal of all accounts listed as either negative or neutral, we can definitely assist you though the systematic disputing of any incomplete or inaccurate information contained in your credit report.

We have developed a series of disputes, negotiations, and verifications in accordance with both State and Federal laws. We assist the client with their legal right to dispute the completeness, or accuracy of negative or derogatory information contained in their credit reports.

The client understands that they will be billed at a total cost of \$850.00 for individual or \$1500.00 for a couple for the credit report(s) correction service of NCA, of any inaccurate, outdated, or misleading information that is removed or improved. See Service Agreement

Your signature(s) acknowledges receipt of this statement and a Notice of Cancellation form, as required by state law.

Signed on this date \_\_\_\_\_

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Spouse Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Social Security #

# Client Profile

	CLIENT	SPOUSE
First Name		
Middle Name		
Last Name		
Also Known As (Aliases)		
Social Security Number		
Date of Birth		
Occupation		
Employer		
Home Address		
Home Phone		
Alternate Phone		
E-Mail Address		

What type of derogatory credit information is on your credit reports?

- Bankruptcy   
  Collections   
  Late Pays   
  Repossessions   
  Charge Offs  
 Inquiries   
  Tax Liens   
  Judgment

What do you want to accomplish with your credit repair?

- Buy a Home   
  Refinance   
  Buy a Car   
  Get a Credit Card   
  Employment  
 Other (please specify) \_\_\_\_\_

How did you find out about us? \_\_\_\_\_

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# SEND US YOUR CREDIT REPORTS

- 1) Do not ever make any marks or notes of any kind on the originals of the credit reports you receive as these are used in the dispute process with the bureaus.
- 2) Review your credit reports and note all incorrect items on a separate note paper. Make sure amounts, dates, spelling of names, social security numbers, and date of birth are completely accurate. If they are inaccurate, please specify the correct amount or information in need of change on a separate note paper. Include copies of any documentation that may support the dispute such as checks, receipts, bills marked "paid", letters from creditors acknowledging errors, etc.
- 3) If there is something on the report you wish to further point out, do so on a second copy of the report or with note paper. **PLEASE, DO NOT WRITE ON THE ORIGINALS.**
- 4) Please return the following items to us to begin service:
  - a) Three original credit reports per person (one from each: Experian, Trans Union & Equifax)
  - b) Any notes about your reports and support information (if you wish)
  - c) All signed pages of the CREDIT REPAIR AGREEMENT
    - i) Information Statement
    - ii) Client Profile
    - iii) Consumer Credit File Rights
    - iv) Service Agreement
    - v) Limited Power of Attorney

Thank you for your trust in our service and for your time and cooperation in helping us do the best job possible for you.

## Referral Program

Tell your family and friends about us and reward yourself through our **Referral Program**.  
Call for details

*Retain copies of all paperwork for your records.  
Only send original copies of your credit report*

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## 3 Ways to Order your Credit Reports

## Mail, Phone, or Online

**When ordering your credit reports you will want to make sure you do not order a tri-merge i.e. 3 in1 report and that each report you receive has a confirmation number.**

If you have not received a free credit report in the last 12 months, you are entitled to a free annual report from each bureau. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) and follow the prompts or call direct at **877-322-8228**. Although the credit bureau suggests only ordering one bureau per quarter, it is necessary for you to request all three bureaus to forward to NCA, Inc.

If you have been turned down for credit in the last 60 days, you are entitled to a Complimentary copy of your credit report at no cost.

Else wise the cost to order a copy of your individual credit report from each agency.

**EXPERIAN \$11.00 ♦ TRANS UNION \$11.00 ♦ EQUIFAX \$11.00**

### By Mail

**5 to 7 day turnaround**

Addresses to obtain your credit report:

Sample request letter located at the end of this packet.  
Send a separate letter for each person requesting a report

<b>EXPERIAN</b> PO Box 9702 Allen, TX 75013	<b>Equifax</b> PO Box 740241 Atlanta, GA 30374	<b>Trans Union</b> PO Box 2000 Chester, PA 19022
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### By Phone

**3 to 5 day turnaround**

To order by phone, you must have a credit card to pay for each report

<b>EXPERIAN</b> 1-800-311-4769	<b>Equifax</b> 1-800-685-1111	<b>Trans Union</b> 1-800-916-8800 1-800-888-4213
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### Online

**Instant access to print**

Follow the instructions below:

<b>EXPERIAN</b> <a href="http://www.experian.com">www.experian.com</a> - Experian Credit Report - Follow Prompts	<b>Equifax</b> <a href="http://www.equifax.com">www.equifax.com</a> Other Manage Credit Products - Equifax Credit Report – Order Now - Follow Prompts	<b>Trans Union</b> <a href="http://www.transunion.com">www.transunion.com</a> - Very Bottom Right - Click on Purchase - Follow Prompts
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You MUST use one of the THREE WAYS ABOVE to obtain your reports.  
No other reports will be accepted.

**DO NOT ORDER 3 in 1 REPORTS!!! We will not be able to use them!**

IF YOU ARE HAVING DIFFICULTIES PLEASE CONTACT US FOR FURTHER ASSISTANCE.

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## CONSUMER CREDIT FILE RIGHTS

# UNDER STATE AND FEDERAL LAW

You have a right to dispute inaccurate information in your credit report by contracting the credit bureau directly. However, neither you nor a credit 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 credit 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 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 sign the contract.

[Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes do occur.](#)

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of the information in your file. The credit bureau must then reinvestigate and modify or remove the inaccurate or incomplete information. The credit bureau may not charge a 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 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: Public Reference Branch, Federal Trade Commission, Washington, DC 20580.

I confirm the fact that I agree and understand what I am signing and acknowledge that I have received a copy of Consumer Credit File Rights.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Date Signed

**National Credit Auditors Inc.**

**THIS AGREEMENT IS MADE AS OF {date} \_\_\_\_\_ 2010 BY AND BETWEEN NATIONAL CREDIT AUDITORS, Inc. HEREINAFTER REFERRED TO AS "NCA" AND {Client Name(s)} \_\_\_\_\_**

**HEREINAFTER REFERRED TO AS "CLIENT", AGREE AS FOLLOWS:**

A NCA agrees to provide information to client for the purpose of obtaining credit report[s]. NCA cannot be responsible for any delays in client obtaining reports from credit bureaus. Client agrees that client is responsible for obtaining the client's credit reports, forwarding disputed reports to NCA, and notifying NCA of disputed reports not received. [See information sheet on obtaining reports].

B NCA will not assume responsibility for any article lost or delayed in mail. [Reports ]

C CLIENT authorizes NCA to analyze his/her credit report[s].

D NCA will assist in the process of removing information from credit reports under provisions of the Fair Credit Reporting Act. And updates of that act.

E NCA is acting as a credit report consultant on clients behalf at request of client.

F CLIENT authorizes NCA to prepare necessary correspondence in settlement of certain derogatory information which is contained in client's credit report[s] and client will furnish reason for disputes.

G CLIENT understands that we may not produce information that is not accurate or untrue on behalf of the client. Client understands that all disputes must be true and accurate. ORS 646.384 [b]

H CLIENT understands the term of this agreement is 18 months. And no other time frame can by law be given for completion of client reports. ORS646.348 [a] [b]

I CLIENT agrees to forward all reports to NCA within 7 days of receipt.

J CLIENT agrees to provide NCA with the original or original quality copy of all correspondence received. [credit reports]

K CLIENT understands that if he/she does not comply with terms of this agreement or does not make full payments per agreement the contract will be canceled. Should the CLIENT decide to reinstate contract, the contract will be re-dated to new reinstatement date.

L CLIENT agrees that due to existing State and Federal laws, it is unlawful to guarantee the removal or correction of any inaccurate or incomplete information or the addition of favorable information.

M CLIENT gives NCA full authorization to act at their discretion in communication with the credit reporting agencies, or others which provide public recorded information as the client's representative and to sign all correspondence on behalf of client to the credit bureaus on his/her behalf.

N CLIENT understands that moneys will be refunded if inaccurate or outdated information is not removed, on a pro-rated basis. Refunds will be made based upon the percentage of remaining inaccurate or outdated entries after 18 months, when compared to the number of such entries which appeared on the credit report prior to NCA's involvement. 100% refund if NO improvement on any bureau reports is obtained.

O NCA does not guarantee the improvement of the credit report; they do not promise any particular standard of improvement will be attained. A refund will be made if no improvement on inaccuracies is made "see N" ORS 646.384(1)(a).

P CLIENT agrees that this constitutes their entire agreement. A copy of contract was left with them.

Q CLIENT UNDERSTANDS THAT THIS AGREEMENT WILL BE CANCELED IF THE CLIENT DOES NOT COMPLY WITH THE TERMS OF THIS AGREEMENT.

R ALL correspondence, contracts, and checks must be addressed to NCA Inc. and all communications must be in writing. "A written and signed agreement is necessary between parties"

**SERVICES AGREED TO: 1. INITIAL VISIT AND CONSULTATION 2. CORRECT CREDIT RECORD**

**PER ABOVE AGREEMENT FOR FEE OF \$850.00 SINGLE \_\_\_\_\_ \$1,500 COUPLE \_\_\_\_\_**

**CLIENT UNDERSTANDS AND AGREES.**

**Client Initials:**

**CLIENT HAS READ AGREEMENT AND UNDERSTANDS THAT: (Please initial each)**

\_\_\_\_ Under the provisions of The Fair Credit Reporting Act, and all its revisions, Client has the right to investigate and challenge entries on Client's Credit Report personally but desires to use the audit, verification and correction service provided by National Credit Auditors.

\_\_\_\_ Client is responsible for obtaining and paying for Client's Credit Reports, and for forwarding credit reports and all ongoing reports as received (within 7 days) to NCA. Client may need to reorder from time to time a new revised report from one or more of the Credit Reporting agencies during the dispute process contract period. NCA will inform Client if such action is needed.

\_\_\_\_ Client's file will be reviewed each time a new report is sent to NCA to determine appropriate action on remaining disputed items.

\_\_\_\_ Client's file may be closed if Client does not make Client's required payments or Client tenders a check that is not honored by Client's bank. All checks must be made payable to NCA, Inc.

\_\_\_\_ Client's file will be closed if Client does not return all correspondence, Credit Reports, within 60 days of receipt of them. See line K All reports must be reordered if dated more than 45 days. If Client has not received a report from any one of the three credit bureaus, Client is to make this known to NCA. NCA will inform Client as to what action to take.

\_\_\_\_ Client's service agreement covers a period of 18 months from contract date. See line H.

\_\_\_\_ Client understands that National Credit Auditors Inc. is a licensed and bonded Credit Services Organization No. 90004 OR.

Client has read this agreement and accepts and acknowledges the provisions therein. Do not sign this agreement if it contains any blank spaces. If anything is not clear ask for clarification. Client is entitled to a copy of this agreement at the time Client signs it.

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

Telephone # \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# LIMITED POWER OF ATTORNEY

To Whom It May Concern:

I/We   [Client Name(s)]   hereinafter referred to as Principal(s), in the County of \_\_\_\_\_ State of \_\_\_\_\_, appoint National Credit Auditors, Inc. (NCA, Inc.) his/her true lawful attorney-in-fact, to represent Principal(s) on a limited basis regarding the following:

1. The handling of all relevant credit matters with any credit bureau, financial institution and/or creditor. NCA, Inc. will act at its discretion for the purposes of communication with Principal(s)' creditors and credit reporting agencies as the Principal(s)' lawful representative in fact and in person.
2. The questioning of the accuracy of any item on Principal(s)' credit report and the creation of all documents necessary to correspond with any credit agency by mail or other means in order to make deletions or corrections to Principal(s)' credit report with any credit bureau and/or creditor. The contents of such letters are at the discretion of NCA, Inc.
3. The employment of other professionals including attorneys employed by NCA, Inc. to assist in the correction of Principal(s)' credit information.
4. If original credit reports become inactive for any reason, NCA, Inc., at its discretion, may order additional credit bureau reports to maintain a timely dispute process.

Giving and granting to said attorney full power and authority to do all and every act and thing whatsoever requisite and necessary to be done relative to any of the foregoing as fully to all intents and purposes as principal(s) might or could do if personally present.

All that said attorney shall lawfully do or cause to be done under authority of this power of attorney is expressly approved.

Signed this Date \_\_\_\_\_

Client Signature \_\_\_\_\_

Signed this Date \_\_\_\_\_

Client Signature \_\_\_\_\_

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Send the following letter to each of the three credit bureaus to order your report through the mail:

- 1 To Whom It May Concern, please send me a copy of my report
- 2 Full Name (Last, First, Middle, Jr., Sr., III) If you married, divorced, or use a nick name please indicate other names you may be known by
- 3 Current Address and Zip Code
- 4 Former Address and Zip Code (last 2 years)
- 5 Social Security Number and Date of Birth
- 6 Copy of credit denial letter from creditor or name of creditor, if requesting complimentary copy
- 7 Send certification of name and address, such as copy of Drivers License, Social Security Card, Bank Statement or something that certifies proper person is requesting the credit report. If spouse's report requested, the same information is needed, ID proof must match your current address
- 8 Send current fee (see above) with each letter or send a copy of your credit denial letter received within 60 days
- 9 Each person requesting assistance from NCA must send their own letter to the credit bureaus

# Sample Letter to Credit Reporting Agency

**EXPERIAN**  
**PO Box 9702**  
**Allen, TX 75013**

**March 7, 2010**

To Whom It May Concern;

Please send me a copy of my credit report.

Name: **Jones, Richard J Sr.**                      A.K.A.: **Jones, Dick J Sr.**  
Social Security **555-55-5555**  
Date of Birth **03-10-1965**

Current Address

**1234 Any Street**  
**My Town, OR 97215**

Previous Address (last 2 years)

**567 Some Pl**  
**My Town, OR 97213**

**987 No Where**  
**Old Town, WA 98632**

Sincerely,

**Richard J Jones Sr**