



Greetings!!!

Thank you for retaining **PRAYLOR FINANCIAL GROUP** to help improve your credit rating. We understand that the process of working to improve your credit can be confusing and difficult at times. So, to ensure that you completely understand the process, please read the following pages carefully. Upon review, complete all enclosed paperwork and return it to us with proper documentation and payment.

Please be sure to email us copies of all correspondence you receive from the Credit Bureaus after you retain us. The information contained in the reports you receive from the Credit Bureaus is essential to proceed in improving your credit rating.

We look forward to helping you to restore your credit to a good standing and feel confident that you are making the right choice by hiring our company.

Best Regards,

**Constance LeBlanc – Praylor,**

**Founder, CEO**

## PRAYLOR FINANCIAL GROUP

To begin the process of improving your credit rating, please send us the following via email.

1. Copy of utility bill with your name
2. Copy of Government-issued ID/ DL
3. Copy of SSN Card
4. Copy of Credit report
5. Copy of Signed Application (this document)
6. Choice of Program: 3 month = \$350 or 6 month = \$550

There is a NON- REFUNDABLE one-time charge of \$350.00 for the 6-month program or \$550 for the 12-month program. The fee includes a detailed review of each of your three major credit reports and derogatory negative items on your credit report. The goal is to evaluate each individual plan of attack that will give us the greatest opportunity for success. The methods of payment are as follows: ZELLE or CASH. If using Zelle send to the following email address: [info@praylorfinancialgroup.org](mailto:info@praylorfinancialgroup.org) Remember:

Do not send anything to or talk to the Credit Bureaus while we are working on your file unless instructed otherwise.

Do not send anything or talk to your Creditors while we are working on your file unless instructed otherwise.

Mail ALL correspondence from Creditors and the Credit Bureaus to us when you receive it in the mail. If you do not receive these updates, it is your responsibility to contact us and tell us you have not received it. You will receive updated credit reports and other types of correspondence from the credit bureaus within 30-45 days. If we do not receive your credit reports in a timely fashion, we cannot work on your credit files, which will delay your progress.

## Correspondence with Creditors

Do not talk to creditors unless you intend to pay your balances owed in full. We suggest you retain our services to settle each unpaid collection account. We have experience in getting collection agencies to agree to delete the account from the credit report with payment. At a minimum, the best possible settlement will be negotiated. Only enter spouse information if your spouse is retaining us also.

This agreement is in response to the undersigned (Hereby referred to as “the Client(s)”) desire to hire **PFG**. By signing this agreement, “the Client(s)” agrees that they read and fully agree with all terms contained in this contract. This agreement covers all representations made by **PFG**. And “the Client(s)” and can only be modified in writing by both parties. If

“The Client(s)” has any addendums or changes, “the Client(s)” must contact us with modifications before signing this contract. We have successfully helped many clients improve their credit in the shortest time possible. This consulting agreement is by and between “the Client(s)” and **PRAYLOR FINANCIAL GROUP**:

This agreement is in response to the undersigned (Hereby referred to as “the Client(s)”) desire to hire **PFG**. By signing this agreement, “the Client(s)” agrees that they read and fully agree with all terms contained in this contract. This agreement covers all representations made by **PFG**. And “the Client(s)” and can only be modified in writing by both parties. If “the Client(s)” has any addendums or changes, “the Client(s)” must contact us with modifications before signing this contract.

We have successfully helped many clients improve their credit in the shortest time possible.

This consulting agreement is by and between “the Client(s)” and **PRAYLOR FINANCIAL GROUP**

You understand that we do not keep copies of all the paperwork you forward to us. Due to confidentiality and security reasons, a limited amount of information is kept in your physical file. All other paperwork is shredded. It is your responsibility to keep copies of any paperwork that you may want to reference later.

YES

NO

You understand that you should not send original court documents or collection notices to us. Only send copies of documents that will support your case (i.e., proof of payment, court dismissal documents, etc.). We are not acting as your legal guardian in any way, and it is your responsibility to seek outside legal assistance if the need ever arises for an Attorney needed to protect your rights.

YES

NO

## **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 three 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 the 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 Full Name

---

**SIGNATURE** \_\_\_\_\_

## PRAYLOR FINANCIAL GROUP

### Permission Form

#### I. PRINCIPAL AND ATTORNEY-IN-FACT

I hereby appoint **PFG** to serve as my attorney-in-fact, to act for me in any lawful way with respect to the subjects indicated below.

#### II. EFFECTIVE TIME

This shall become effective immediately and shall continue to be effective on an as need basis I give written notice of cancellation to the address listed above.

#### III. Permission to work on your behalf

My attorney-in-fact shall have the power to act in my name, place, and stead in any way which I myself could do with respect to the following matters to the extent permitted by law:

**The power to: Act on my behalf in negotiating payment terms with my creditors and the power to submit letters on my behalf to all credit bureaus and receive documents that relate to my credit and credit history; that**

**shall include credit reports, prior dealings with creditors and settlement offerings made by creditor.**

**IN WITNESS WHEREOF**, the undersigned has executed this on the date set forth below.

Client Full Name

---

**SIGNATURE** \_\_\_\_\_

## CREDIT RESTORATION APPLICATION

**FIRST NAME:** \_\_\_\_\_

**MI:** \_\_\_\_\_

**LAST NAME:** \_\_\_\_\_

**MAIDEN NAME:** \_\_\_\_\_

**CURRENT ADDRESS:** \_\_\_\_\_

**CITY:** \_\_\_\_\_

**STATE:** \_\_\_\_\_

**ZIP:** \_\_\_\_\_ **PREVIOUS ADDRESS (IF LESS THAN 3 YEARS):**

\_\_\_\_\_

**HOME PHONE:** \_\_\_\_\_

**WORK PHONE:** \_\_\_\_\_

**MOBILE PHONE:** \_\_\_\_\_

**FAX NUMBER:** \_\_\_\_\_

**EMAIL ADDRESS:** \_\_\_\_\_

**DATE OF BIRTH:** \_\_\_\_\_

**SOCIAL SECURITY NUMBER:** \_\_\_\_\_

**EMPLOYED BY:** \_\_\_\_\_

**REFERRED BY:** \_\_\_\_\_

**REASON FOR CREDIT RESTORATION:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Have you or your spouse ever used a credit repair company to dispute any accounts?**

**YES** \_\_\_\_\_ **NO** \_\_\_\_\_

**NAME OF COMPANY (IF YES TO PRIOR QUESTION):**

**WHEN? DATE OF YEAR DISPUTED?** \_\_\_\_\_

**WHAT ACCOUNTS WERE DISPUTED?** \_\_\_\_\_

**WHAT WAS SAID IN THE DISPUTES?** \_\_\_\_\_

**ARE YOU PLANNING ON MAKING ANY LARGE PURCHASES ON YOUR CREDIT CARDS?**

**YES** \_\_\_\_\_ **NO** \_\_\_\_\_



**This is an important question because your utilization ratio can increase and reduce scores during our process increasing your credit score.**

**PLEASE WRITE YOUR INITIALS STATING THAT YOU UNDERSTAND THIS**

**INITIALS:** \_\_\_\_\_

**SIGNATURE:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

## PRIVACY NOTICE

This privacy notice explains PRAYLOR FINANCIAL GROUP privacy policies and practices, the type of information we collect and how you can direct us not to share certain information with third parties. The practices described in this policy are applicable to current and past clients that do business with PRAYLOR FINANCIAL GROUP. The policy also explains how PRAYLOR FINANCIAL GROUP protects the Confidentiality and security of our client's information.

1. PRAYLOR FINANCIAL GROUP collects non-public personal information about you from the following sources:

Information we receive from your application with  
PRAYLOR FINANCIAL GROUP.

Information we receive from the Credit Bureaus

Information we receive from our affiliates or other  
third parties.

2. PRAYLOR FINANCIAL GROUP will not disclose non-public personal information about you without written authorization.
3. To protect your non-public personal information, we maintain physical and procedural safeguards that comply with federal guidelines.

I have read and received a copy of the Privacy Notice on the date described below.

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

**DATE:** \_\_\_\_\_