



CONSUMER INFORMATION SHEET

Please complete the information below in full. Your information will be kept confidential, and we never share your information with anyone without your written approval. (Please print *legibly*)

Full Legal Name: _____

Address: _____

Social Security Number: _____ - _____ - _____ **Date of Birth:** _____

Primary Phone Number: _____

Secondary Phone Number: _____

Email Address (print clearly): _____

Previous Name(s) Used: _____

Credit Karma Account Information

Please go to www.creditkarma.com, and set up an account (it's totally free). Please provide your login information below so we can keep track of your progress (you can track progress, too):

Username: _____ Password: _____

Financing / Credit Extension Denials and/or High Interest Rates:

Please describe any denials of credit and/or any instances where you have been made to pay higher interest rates and/or premiums (i.e. home or auto loan; credit card, store financing, insurance, etc.)

Authorization to Communicate with Third Parties

I give Crockett Credit Repair permission to communicate with other professionals regarding the status of my file, including providing updates, information individual accounts resolved, time estimates, strategies for reaching your goals, etc. You do not have to grant this authorization. If you choose not to, please just cross through this section and initial in the margin.

I certify the information above is correct and will give notice of any changes.

Signature of Consumer

Dated: _____

AGREEMENT FOR CREDIT SERVICES

This Agreement for Credit Services (“Agreement”) is between _____ (“Consumer”), and CROCKETT CREDIT REPAIR (“CCR”) for the provision of credit services and terms thereof.

Scope of Work, Agreement Not to Dual-Hire, & Obligations of Consumer

Consumer hires CCR to act as Consumer’s agent to provide credit services and to pursue any claims resulting therefrom. Services include advising Consumer on credit-related matters, communication with current and former creditors, third-party debt collectors, sureties, and/or credit bureaus, investigating and/or disputing inaccurate information contained in Consumer’s credit reports and/or debts allegedly owed by Consumer, attempting to correct or remove erroneous or inaccurate information from Consumer’s credit report(s), and/or pursuing claims against a creditor or debt collector to enforce Chapter 392 of the Texas Finance Code. As part of this Agreement, Consumer will appoint CCR as its limited attorney-in-fact, limited only to powers necessary to perform this Agreement. Consumer gives permission to CCR to sign client’s name on dispute letters to creditors and debt collectors and gives CCR permission to hire professionals, including attorneys, to pursue litigation on Consumer’s behalf from claims arising from the services rendered under this Agreement. Consumer expressly authorizes CCR to enter into an agreement with an attorney for the provision of legal services on a contingent basis, and authorizes CCR authority to settle any claim on Consumer’s behalf. Consumer agrees he/she has not and will not hire anyone else to perform credit services during the term of this Agreement. Consumer agrees to tell CCR the truth in all matters. Consumer agrees to provide CCR a copy of all documentation Consumer receives from a creditor, debt collector, credit bureau, or other entity related to this Agreement within 5 days of Consumer’s receipt of same. Consumer agrees to promptly respond to all requests and communications from CCR.

Receipt of Disclosures, Notice Regarding Credit Counseling & Notice of Right to Cancel

Consumer acknowledges receipt of disclosures entitled Consumer Credit File Rights Under State and Federal Law, notice regarding non-profit consumer counseling, and two copies of a sample notice of cancellation.

Term of Agreement & Termination

Consumer’s employment of CCR will automatically expire 180 days after execution hereof. Any obligations owed by Consumer under this Agreement shall remain in effect until satisfied along with all rights and remedies available to CCR as to the enforcement of this Agreement. **You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.**

No Out-of-Pocket Costs to Consumer

Consumer shall have no out-of-pocket costs associated with this Agreement. Any fees shall be paid out of settlements.

From time to time, CCR may identify a third-party debt collector who has committed a violation of Chapter 392, Texas Finance Code. In such an instance, CCR, as consumer’s agent, is empowered to hire an attorney to prosecute claims on Consumer’s behalf. Off course, attorneys are not free, and so Consumer understands CCR will endeavor to enter into a contingent fee agreement with an attorney to pursue claims, which ultimately may result in the payment of a settlement or judgment to Consumer. It is expressly Consumer’s objective to have erroneous or inaccurate information removed from Consumer’s credit files; and, so long as Consumer’s objective is achieved, Consumer agrees and authorizes CCR to retain any settlement funds received on Consumer’s behalf, less any fee or expenses paid to the attorney prosecuting Consumer’s claims. Any funds retained by CCR shall be considered a fee for performing the services under this Agreement and acting as Consumer’s agent.

Supremacy, Severance, Performance, Governing Law, and No Guarantee

This Agreement is entire and supreme to any other agreement between Consumer and CCR, and is amendable only by written agreement of the parties. If any portion or clause of this Agreement is held void, unlawful, or invalid, all other provisions remain in full force and effect. The parties agree this is a Texas contract and all rights and/or remedies shall be construed under Texas law, and shall only be resolved in an appropriate Texas forum. Consumer represents Consumer is entering/staying in Texas and doing business with a Texas entity; not vice-versa. Consumer represents Consumer is a Texas resident or domiciliary and wants to be treated as such under this Agreement. This agreement is executed, services shall be rendered, and performed exclusively in Bandera County, Texas. CCR’s principal office is located at 1065 Elm Creek Rd., Medina, TX 78055. A copy of this Agreement has the effect as the original. Consumer understands CCR makes no promises or guarantees as to the outcome of CCR’s efforts.

IN WITNESS WHEREOF, this Agreement is executed on this _____ day of _____, 20_____.

X _____

Consumer’s Printed Name: _____

CROCKETT CREDIT REPAIR

By: CHRISTOPHER JOHNSON, Managing Member

IMPORTANT DISCLOSURES ABOUT YOUR RIGHTS AS REQUIRED BY LAW

Pursuant to 15 USC §1679c, we are required to provide you the following information and disclosures:

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 (about \$10/ea.). 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.

NOTICE OF NON-PROFIT CONSUMER COUNSELING PURSUANT TO §393.105(9), TEXAS FINANCE CODE: There are non-profit, credit counseling services available to you. Credit counseling services work with your creditors to consolidate debts, reduce interest rates, reduce or remove fees, and accept monthly payments so you can pay off debts faster than you normally might be able to if the accounts were still open under your original agreement with the creditor. If you're interested in credit counseling you may call (800) 270-6696 or visit www.aadmo.org.

Pursuant to Section 393.202 of the Texas Finance Code, below are two detachable copies of a cancellation notice.

FIRST COPY

Notice of Right of Cancellation

You may cancel this contract, without any penalty or obligation, within three days after the date this contract is signed. If you cancel, any payment made under this contract will be returned within 10 days after the date of receipt by the seller of your cancellation notice. To cancel this contract, mail or deliver a signed dated copy of this cancellation or other notice to P.O. Box 1354, Medina, Texas 78055. This contract may be cancelled not later than midnight on the third day following the date you sign this contract.

I hereby cancel this contract.

Name: _____ Signature: _____ Date: _____

(detach here if desired)

SECOND COPY

Notice of Right of Cancellation

You may cancel this contract, without any penalty or obligation, within three days after the date this contract is signed. If you cancel, any payment made under this contract will be returned within 10 days after the date of receipt by the seller of your cancellation notice. To cancel this contract, mail or deliver a signed dated copy of this cancellation or other notice to P.O. Box 1354, Medina, Texas 78055. This contract may be cancelled not later than midnight on the third day following the date you sign this contract.

I hereby cancel this contract.

Name: _____ Signature: _____ Date: _____

DO NOT SIGN HERE UNLESS YOU WISH TO CANCEL

LIMITED POWER OF ATTORNEY

STATE OF TEXAS §
COUNTY OF _____ §

NOTICE: THE POWERS GRANTED BY THIS DOCUMENT ARE BROAD AND SWEEPING. THEY ARE EXPLAINED IN THE DURABLE POWER OF ATTORNEY ACT, SUBTITLE P, TITLE 2, ESTATES CODE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO. IF YOU WANT YOUR AGENT TO HAVE THE AUTHORITY TO SIGN HOME EQUITY LOAN DOCUMENTS ON YOUR BEHALF, THIS MUST BE SIGNED BY YOU AT THE OFFICE OF THE LENDER, AN ATTORNEY, OR A TITLE COMPANY.

I, _____, my date of birth being _____, hereby appoint **CROCKETT CREDIT REPAIR**, its manager(s), member(s), officer(s), employee(s), and/or designee(s) (collectively "CCR"), as my agent (attorney-in-fact), to act for me in any lawful way with respect to the following powers:

- 1) The authority to communicate with, file disputes with, negotiate, and/or enter into agreements with, file suits/complaints against, and/or take any and all action(s) relating to/with my creditor(s). "Creditor(s)" is defined as any entity which claims I owe(d) them/it monies (whether I do or not) including but not limited to original creditors, third-party debt collectors, debt buyers, or any entity attempting to collect a debt; and
- 2) The authority to communicate with, request and receive my credit report from, file a dispute with, and/or take any action on my behalf regarding any credit reporting bureau, including but not limited to Experian, TransUnion, Equifax, and/or CSC Credit Services, and may obtain my credit report from a third-party provider as well.

I agree any third-party who receives a copy of this document may act under it. Revocation of this power of attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party because of reliance on this power of attorney. This appointment may be terminated by me or CCR if notice is given in writing. Otherwise, the powers granted herein shall exist for 180 days following the execution hereof, and at such time shall expire without further notice. This instrument is not affected by my subsequent disability or incapacity.

Except as provided for by the Uniform Durable Power of Attorney Act, I hereby bind myself, my agents, heirs, and/or assigns to indemnify and hold harmless CRR against any and all claim(s), damage(s), and/or other action(s), including but not limited to expenses, costs, attorneys fees, exemplary/punitive damages, and/or compensatory damages, in contract or in tort, from the date I execute this instrument until the end of time, so long that my agent is acting pursuant to this instrument in good faith.

IT WITNESS WHEREOF, I execute this instrument which shall become effective immediately.

Signature: _____

Printed Name: _____

This document was acknowledged before me by the forenamed person on _____.

Notary Public – State of Texas

THE ATTORNEY IN FACT OR AGENT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT,
ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.