

THE CREDIT EMPIRE CLIENT REGISTRATION FORM

IMPORTANT: Please be sure to answer each question. **DO NOT** leave any questions **BLANK!** If a questions does not pertain to you, please write "NA" in the space provided.

CLIENT PERSONAL INFORMATION

Client Name _____ Today's Date _____

Address: _____ City _____ State _____ Zip _____

County _____ Phone _____ Email _____

Date of Birth _____ Social Security Number _____

How many years have you been at your current address? _____

Are you planning on relocating to a new address within the next 30 days? _____

If so, when do you anticipate relocating to the new address? _____

PLEASE DO NOT SKIP THIS PART OF THE APPLICATION

LIST THE PREVIOUS ADDRESS WHERE YOU'VE LIVED OVER THE LAST FIVE YEARS.

Address 1 _____ Years at this address _____

City _____ St _____ Zip _____ County _____

(PLEASE CONTINUE TO THE NEXT PAGE)

PLEASE DO NOT SKIP THIS PART OF THE APPLICATION**LIST THE PREVIOUS ADDRESS WHERE YOU'VE LIVED OVER THE LAST FIVE YEARS.**

Address 1 _____ Years at this address _____

City _____ St _____ Zip _____ County _____

Address 1 _____ Years at this address _____

City _____ St _____ Zip _____ County _____

Address 1 _____ Years at this address _____

City _____ St _____ Zip _____ County _____

EXPERIAN BOOST

Experian Boost is an easy way for you to take control of your credit and build long-term credit health—just by paying your bills. When you connect your bank or credit card, we'll look for bills with positive history that you can add to your Experian credit file. It could also instantly raise your FICO® Score!

On the next page, you will find more information about Experian Boost. Please be sure to read each page thoroughly. If you agree to “Opt-In” for Experian Boost, please check the space beside “Opt-in for Experian Boost” and sign in the designated area.

If you do not wish to sign up for Experian Boost, please leave spaces blank and sign.

(PLEASE CONTINUE TO THE NEXT PAGE)

WHAT IS EXPERIAN BOOST?

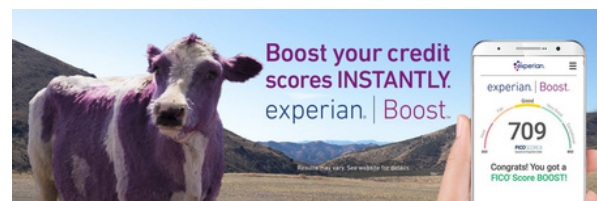
Experian Boost is a free feature that can improve your FICO Score by adding household bill payments to your Experian credit report. Eligible accounts may include utility bills, cable, internet, streaming subscriptions, insurance and online rent payments. Users whose scores improve see an average FICO Score increase of 13 points.

Experian Boost lets you include your history of certain on-time household bill payments in your Experian credit file to help build credit.

Eligible accounts include:

- Phone bills (mobile and landline)
- Utility bills (gas, water, electricity, solar)
- Insurance (excluding health insurance)
- Residential rent (if paid online)
- Internet, cable and satellite providers
- Video streaming subscriptions
- Trash collection services

experian | Boost™



These payments can be reliable indicators of responsible financial management and creditworthiness, but, because they are not considered debt payments, they are not traditionally reported to the consumer credit bureaus (Experian, TransUnion and Equifax). Adding these payments to your Experian credit report allows them to contribute to FICO® Scores based on Experian credit data.

HOW DOES EXPERIAN BOOST WORK?

To use Experian Boost, you choose which bills to share, and you can change that at any time. Up to two years of payment history for each bill is added to your Experian credit report. If a lender or other legally authorized party (such as an auto insurance company) requests a FICO® Score based on your Experian credit report, it will reflect Experian Boost data.

**** OFFICE USE ONLY ****
DO NOT WRITE IN THE AREA

Credit Summary:

Today's Date:

Experian Boost only considers on-time payments. Late payments are ignored, and therefore cannot hurt your FICO® Score.

(PLEASE CONTINUE TO THE NEXT PAGE)

WHAT IS EXPERIAN BOOST?

After reading about Experian Boost and learning the way it works, you have the option to opt in to sign up. If you choose not to opt-in, please sign.

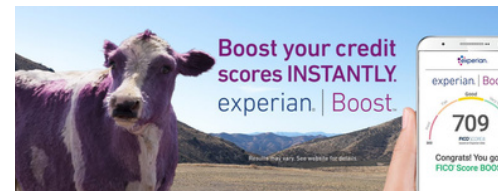
experian | Boost™

☐ Opt-in for Experian Boost

Place a ✓ mark beside each bill that you pay each month. If applicable, write the name of the company in the appropriate space.

Monthly Bills:

- | | |
|--|--|
| <input type="checkbox"/> Utilities | <input type="checkbox"/> Netflix |
| <input type="checkbox"/> Gas: _____ | <input type="checkbox"/> Disney+ |
| <input type="checkbox"/> Cell phone: _____ | <input type="checkbox"/> Internet: _____ |
| <input type="checkbox"/> Hulu | <input type="checkbox"/> Landline: _____ |



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Credit Summary:

Today's Date:

(PLEASE CONTINUE TO THE NEXT PAGE)

CREDIT REPAIR QUESTIONNAIRE

What is/are the main reason(s) you're seeking credit repair services? _____

Do you currently know your FICO score? _____

If so, what is your FICO score? _____ What source did you use to check it? _____

When was the last time you checked your FICO score? _____

Do you check your FICO score often? _____

If so, what is affecting your FICO score the most? _____

Do you budget your finances? _____

Currently, what is your highest debt and with who? _____

How much is your highest debt? _____

What is your FICO score goal? _____

Do you currently, have medical bills? _____

Do you currently have student loans? _____

Are you currently in bankruptcy? _____

Do you currently have late payments? _____

**** OFFICE USE ONLY ****
DO NOT WRITE IN THE AREA

Credit Summary:

Today's Date:

**** ATTENTION ****

You have reached the end of the "Credit Repair" part of the registration.

(PLEASE CONTINUE TO THE NEXT PAGE)

CREDIT REPAIR QUESTIONNAIRE CONT'D

Do you currently have a mortgage? _____ If so, how much is your mortgage?

Do you currently owe more than \$10,000 in debt? _____

What items are you aware of that may appear on your credit report?

Are you an Authorized User on another's person's credit account? _____ If yes, what type of account is it? _____

Do you currently owe more than \$5,000 in personal loans? _____

How many credit cards do you own? _____

Are you seeking consolidation? _____

Have you ever undergone debt consolidation in the past seven years? _____

Do you currently have repossessions? _____

Do you currently have evictions? _____

Do you currently have student loans? _____

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Credit Summary:

Today's Date:

**** ATTENTION ****

You have reached the end of the "Credit Repair" part of the registration.

(PLEASE CONTINUE TO THE NEXT PAGE)

ACKNOWLEDGMENT OF CLIENT RESPONSIBILITIES

As a valued client of VC Professional Entity Services/The Credit Empire, it is imperative that you understand your duties and responsibilities to ensure the success of your business development and/or credit repair process. In line with our commitment to providing efficient and effective services, we require that all requested information be submitted within three days from the date of the request.

Please note that failure to provide the necessary documentation within this timeframe may result in the termination of services without a refund. We appreciate your cooperation and commitment to this process, which is essential for achieving your goals.

I, _____ acknowledge and understand the 'Client Duties & Responsibilities. I attest to adhere the statement above.

PRINT Name _____

Date _____

Signature  _____

Date _____

PAYMENT & SHARED INFORMATION

SHARED INFORMATION: PLEASE PROVIDE THE NAMES OF ANY **NEW** LOAN OFFICERS, REALTORS, OR OTHER INDIVIDUALS WE ARE TO KEEP INFORMED.

NAME: _____ FIRM: _____ PHONE: _____

ADDRESS: _____ EMAIL: _____

NAME: _____ FIRM: _____ PHONE: _____

ADDRESS: _____ EMAIL: _____

PAYMENT INFORMATION : PAYMENT SCHEDULE

I AUTHORIZE THE CREDIT EMPIRE TO CHARGE MY ACCOUNT FOR SUBSCRIPTION AND/OR RETAINER FEES ACCORDING TO THE PAYMENT SCHEDULE BELOW ON OR ABOUT THE EFFECTIVE DATE DATE OF ENROLLMENT UNTIL ALL SCHEDULED PAYMENTS HAVE BEEN RECEIVED. **IF PAYMENT IS MADE BY CHECK:**

I AUTHORIZE THE CREDIT EMPIRE TO MAKE AND ELECTRONIC FUNDS TRANSFER (EFT) USING THE INFORMATION THAT IS LOCATED ON MY CHECK.

✗

SIGNATURE - ACCOUNT HOLDER

DATE

ACH BANK DRAFT

☐ CHECKING ☐ SAVINGS

ACCT HOLDER NAME: _____

NAME OF BANK: _____

ROUTING #: _____

ACCT #: _____

PLANNED PAYMENT SCHEDULE

PAYMENT \$ _____ DRAFT DATE _____

PAYMENT \$ _____ DRAFT DATE _____

1ST MONTHLY PAYMENT \$ _____

DATE OF 1ST MONTHLY
PAYMENT _____

NUMBER OF MONTHLY
PAYMENTS SCHEDULED _____

CREDIT/DEBIT CARDS ACCOUNT HOLDER NAME: _____

BILLING ADDRESS (IF DIFFERENT FROM ABOVE) _____ (AS SHOWN ON CARD)

CREDIT CARD # _____ EXP DATE _____ CVV _____

INFORMATION STATEMENT REQUIRED UNDER FEDERAL LAW CONSUMER CREDIT 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 UNEMPLOYMENT 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 THE 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: PUBLIC REFERENCE BRANCH, FEDERAL TRADE COMMISSION, WASHINGTON, D.C. 20580

SIGNATURE  _____ DATE _____

NOTICE OF CANCELLATION OF CONTRACT

YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN 5 BUSINESS DAYS AFTER THE DATE ON WHICH THE CONTRACT IS SIGNED.

TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE TO: THE CREDIT EMPIRE, 641 BELL QUARTERS ROAD, SHORTER, ALABAMA 36075, NOT LATER THAN MIDNIGHT OF THE 5TH BUSINESS DAY AFTER THE DATE YOU SIGNED THE CONTRACT

I HEREBY CANCEL THIS TRANSACTION

PRINT NAME: _____

SIGNATURE: _____

DATE: _____

YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN 5 BUSINESS DAYS AFTER THE DATE ON WHICH THE CONTRACT IS SIGNED.

TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE TO: THE CREDIT EMPIRE, 641 BELL QUARTERS ROAD, SHORTER, ALABAMA 36075, NOT LATER THAN MIDNIGHT OF THE 5TH BUSINESS DAY AFTER THE DATE YOU SIGNED THE CONTRACT

I HEREBY CANCEL THIS TRANSACTION

PRINT NAME: _____

SIGNATURE: _____

DATE: _____

CREDIT REPAIR SERVICE AGREEMENT

THIS AGREEMENT IS BETWEEN YOU, THE BUYER OF THE CREDIT REPAIR SERVICE, AND CREDIT MATTERS, INC., THE COMPANY, PROVIDING THE CREDIT REPAIR SERVICE.

BUYER'S INFORMATION

NAME:

EMAIL:

ADDRESS:

BUYER AUTHORIZATION: BUYER AUTHORIZES THE COMPANY TO DISPUTE, ON BUYER'S BEHALF, INFORMATION APPEARING IN BUYER'S CREDIT REPORTS THAT BUYER BELIEVES IS INACCURATE OR OBSOLETE. FURTHERMORE, BUYER AUTHORIZES THE COMPANY TO SHARE BUYER'S CREDIT INFORMATION WITH THE FOLLOWING PERSON(S).

NAME(S):

AGENT:

COST OF SERVICES: COST OF SERVICE: BUYER WILL PAY THE COMPANY AFTER THE COMPANY COMPLETES THE SERVICE DESCRIBED BELOW. FULL PAYMENT IS DUE UPON COMPLETION OF CREDIT REPAIR SERVICE. BUYER WILL PAY THE COMPANY 2 MONTHLY PAYMENTS OF \$59.00 FOLLOWING THE COMPLETION OF ANY SUCCESSIVE CREDIT REPAIR SERVICE AS DESCRIBED BELOW FOR SERVICE PROVIDED WITHIN ONE YEAR OF THE DATE OF THIS AGREEMENT. BUYER AGREES THAT ANY FEDERAL AND STATE DISCLOSURES, NOTICE OF CANCELLATION, AND ANY OTHER PAPERS ACCOMPANYING THE INITIAL CREDIT REPAIR SERVICE PROVIDED, SHALL SERVE AS DISCLOSURE AND NOTICE FOR ANY SUCCESSIVE CREDIT REPAIR SERVICE PROVIDED WITHIN A PERIOD OF ONE YEAR OF THIS AGREEMENT.

DESCRIPTION OF SERVICE TO BE PERFORMED BY THE COMPANY

- ANALYZE BUYER'S CREDIT REPORTS WITH BUYER TO DETERMINE IF INACCURATE INFORMATION IS CONTAINED IN THE REPORTS.
- DISCLOSE TO BUYER HIS/HER RIGHTS ACCORDING TO THE FEDERAL FAIR CREDIT REPORTING ACT.
- PREPARE CORRESPONDENCE TO THE CRA TO INITIATE A REINVESTIGATION OF ITEMS APPEARING INACCURATE OR FALSELY ON THE BUYER'S CREDIT REPORTS. CORRESPONDENCE ON REINVESTIGATIONS WILL BE SENT TO THE CRA ONE TIME.
- PREPARE DISPUTE CORRESPONDENCE TO CREDITORS LISTED ON BUYER'S CREDIT REPORTS OF INACCURATE INFORMATION FURNISHED TO THE CRA, IF NECESSARY.

- CORRESPONDENCE ON REINVESTIGATIONS WILL BE SENT TO CREDITORS ONE TIME, IF NECESSARY.
- THE COMPANY WILL MAINTAIN BUYER'S PERSONAL INFORMATION IN STRICT CONFIDENCE. BUYER'S INFORMATION WILL BE RELEASED ONLY TO PERSONS, MERCHANTS, CREDITORS OR ORGANIZATIONS NECESSARY TO COMPLETE THE SERVICES DESCRIBED IN THIS CONTRACT

ACTIONS REQUIRED OF BUYER

1. BUYER AGREES TO PROVIDE THE COMPANY WITH A COMPLETE COPY OF BUYER'S CREDIT REPORTS RECEIVED FROM THE CRA IN ORDER FOR THE COMPANY TO BEGIN CREDIT REPAIR SERVICE ON BEHALF OF BUYER.

BUYER SIGNATURE _____ DATE _____

COMPANY SIGNATURE Courtney Powell DATE _____

DO NOT SIGN THIS CONTRACT UNTIL YOU HAVE RECEIVED AND READ THE INFORMATION STATEMENTS AND NOTICES OF CANCELLATION REQUIRED BY STATE AND FEDERAL LAW, EVEN IF OTHERWISE ADVISED. BY SIGNING THIS CONTRACT YOU ACKNOWLEDGE RECEIPT OF THESE DISCLOSURES PRIOR TO THE TIME OF SIGNING AND AGREE TO THE TERMS OF THIS CONTRACT. BUYER MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE 5TH BUSINESS DAY AFTER THE TRANSACTION DATE. SEE THE ATTACHED NOTICE OF CANCELLATION FOR AN EXPLANATION OF THIS RIGHT.

COMPANY NAME: THE CREDIT EMPIRE

PHONE: 334-246-1726

PRINCIPAL ADDRESS: 641 BELL QUARTERS ROAD SHORTER, AL 36075

EMAIL: INFO.THECREDITEMPIRE@GMAIL.COM