



AUTHORIZATION AGREEMENT

First Name	Last Name
First Name (Spouse if Applicable)	Last Name (Spouse if Applicable)
Social Security, Date of Birth	Social Security, Date of Birth (Spouse if Applicable)
Street Address City, State & Zip	County (Required)
Daytime Phone - Evening Phone	E-Mail

Credit Repair Organization Act

Requires any consumer entering into any contract with any credit repair organization to be given a copy of the completed contract with disclosure statement and a copy of any other documents the credit repair organization requires the consumer to sign.

Disclaimer

Implied or expressed guarantees do not apply; We honor this guarantee only: While we can not guarantee a complete restoration of your credit; we do guarantee and state that we will IMPROVE your credit. If we fail to do so, we will refund your money back. Please Note: if requested documentation, by us for the credit repair, is not forwarded to our office or addition of new Derogatories the refund policy will be voided. Client agrees to pay bills on time. Not paying bills on time will result in new Derogatories voiding the refund policy.

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 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. 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. 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 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

Initials _____ I agree to forward **ALL** correspondence received from the 3 Credit Bureaus to the Processing Center within 14 days of receipt.

Please allow _____ Name of Person _____ with _____ Company Name _____ monitor my account.

Did you learn about our service while applying for a **HOME LOAN** or **AUTO LOAN** (Please circle one)

Signatures and Date

I (WE) the above signed do hereby authorize/understand that it may result in inquiries on my credit report(s). In addition I also grant a limited power of attorney to CRS. Which authorizes CRS to act as an agent on his/her behalf with regard to signing their names to any and all documentation for the sole purpose of credit correction. I understand that this process takes between 30-135 days, depending on the situation. I further understand in certain situations additional time may be needed to ensure the best results. I also agree to pre-pay \$500 for an Individual or \$900 for a Couple electing to forfeit right to payment after service is rendered. CRS. does NOT charge for the actual credit repair, all charges are to cover labor, forms, and misc. expenses incurred while working my file.

SEC. 407. RIGHT TO CANCEL CONTRACT

(a) In General. -- Any consumer may cancel any contract with any credit repair organization without penalty or obligation by notifying the credit repair organization any time before midnight of the 3rd business day. To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to credit repair organization before midnight on 3rd day. CRS, 7457 Harwin #301, Houston, TX 77036