



"Get Started Program"
www.ncnlcorp.com

Service Agreement

Application Date: _____

Name: _____
(First, Middle, Last Name)

Email: _____ Fax: _____

Home Telephone _____ Business Telephone _____

Cellular Number _____ Cellular Carrier _____

Current Address _____ Apt. _____ City _____ State _____ Zip _____

Previous Address _____ Apt. _____ City _____ State _____ Zip _____
(If less than 2 years)

Social Security Number _____ Date of Birth _____ Drivers License Number _____

I agree and understand to the following terms of this agreement: I have received a copy of my rights under the **Fair Credit Reporting Act (15U.S.C. SEC 168 ET SEQ)** to dispute any information contained in my credit reports that is believed to be inaccurate or outdated. NewCredit NewLife, Corp. will assist you in properly ordering the credit reports from all three reporting credit bureaus (Experian, Trans Union and Equifax.) We will dispute any inaccuracy in your credit reports due to late payments, bankruptcies, judgments, charge-offs, repossessions etc.. Each credit bureau will be analyzed and proper recommendation to re-establish your credit will be suggested such as settlements, according to how quickly you want to see results. You are authorizing us to order your credit reports with Experian, Trans Union and Equifax, the three reporting credit bureaus. Every individual case is completely different from all others. You agree to follow our advice on the handling of your credit accounts. This is a one-time service fee; service fee will be paid in full on the date of this agreement. All credit reports will be sent directly to you by the credit bureaus (in accordance to credit laws.) You are responsible in making sure that all reports are sent to our office in a timely matter. We will not be responsible for late or lost documents. If you do not receive your credit reports within the first 30 days you must notify our office immediately. You agree not to contact the bureaus (Experian, Trans Union and Equifax) directly for any reason, at anytime. It is your responsibility to keep in contact with any updates on your credit reports. Should your address or information change you must notify us in writing immediately, in order to continue the process without any interruptions, discrepancies and or delays. *By signing below I acknowledge reading and agree to all terms stated above. I have also received a copy of my rights and agree to the following payment terms:*

Get Started Program Payment of \$500.00 (Credit Card Payment with Paypal newcreditnewlifecorp@yahoo.com)

Fico Score Subscription \$8.95

NCNL Personalized Credit Coaching \$49.99

Credit Card Information _____ Visa MasterCard AMEX

Exp. Date: _____ Security Code: _____

Credit Card Billing Address: _____

Signature _____

Digital Signatures. The Client agrees that his or her digital signature is equivalent to a handwritten signature as provided in The Federal E-Sign Act.

CREDIT REQUEST FORM

NAME: _____

MIDDLE NAME: _____

LAST NAME: _____

SOCIAL SECURITY NUMBER: _____

DATE OF BIRTH: _____

PRESENT ADDRESS: _____

PREVIOUS ADDRESS: _____

NAME OF EMPLOYER: _____

WORK TELEPHONE: (_____) _____

HOME TELEPHONE: (_____) _____

Signature Authorization

POWER OF ATTORNEY

I _____, authorize
NewCredit NewLife Corp. to represent me with all credit reporting agencies and
creditors that are reporting inaccurate information.

I also fully authorize **NewCredit NewLife Corp.** to represent me in any legal matters
concerning claims against me by a creditor.

Signature Authorization

NewCredit NewLife Corp.

Witness

Credit Rights - What are your rights under the law?

The 7 guaranteed rights you have as a debtor

Even as a debtor you have certain rights that you can use to ensure you don't become a victim of unfair practices.

By Mary Rowland

Even if you have a clean credit record, it doesn't necessarily mean that you'll get a credit card. However, once you use a credit card – even if you abuse it – you have certain rights as a debtor. You should be aware of the seven most important debtor's rights:

You have the right to find out what your credit report says about you. Lots of people look at your credit report. Certainly when you request a new credit card, the lender looks at your file. So does a mortgage lender, a prospective employer or an insurance company.

You probably already knew that, but did you know that a "notification service" might look at your file and then report to lenders that you're falling behind on some of your other bills? There are also "location services" that help creditors track down delinquent debtors by providing names of next-door neighbors. If all these people can look at your credit record, shouldn't you know what it says?

You have a right to an accurate and complete report. If the report you receive is not correct, you have the right to ask the credit bureau to fix it. The Fair Credit Reporting Act says both creditors and credit bureaus must investigate reports of erroneous material on credit reports and, if an error is found, they must report the correction to all three credit-reporting bureaus.

You have a right to give your side of the story. Suppose you say that some information in your file is incorrect, but the creditor disagrees and refuses to remove it from your file. You can ask to have a statement attached to your file giving your side of the story. You should write a concise statement to attach to the reporting agency's file, but that may not be helpful if a computer scores your file.

You have the right to a fresh start. Negative information must be erased from your file after seven years; a bankruptcy is erased after 10 years.

You have the right to know who has seen your file and, if adverse action has been taken, you have the right to know about it. The full name of the company that asked for your report must be given. The bureau must also provide you with an address if you request it.

If you're turned down for credit, a job or a promotion, or if your insurance rates are increased because of information in your credit report, you must be told that and furnished with the name and address of the bureau that made the report.

You have the right to confidentiality. That seems a bit odd, doesn't it, when so many people have the right to look at your credit file? In fact, your credit file can be examined without your permission for credit, employment and insurance purposes, as well as other business purposes. That might include an investor who plans to invest in a pool of mortgages — including yours — who wants to see how you're doing.

However, there are specific instances when people are not permitted to look at your report. For example, credit reports can't be used by lawyers for litigation purposes. If you're divorced, or in the process of getting a divorce, your former spouse may not look at your report. Check your report and see who has seen it.

You have the right to sue the credit bureau, although it could be expensive and difficult to win.

Credit bureaus must also respond quickly to investigate any information that you contend is inaccurate. If the bureau finds an error, they must send the correction to other bureaus immediately through an automated system.