

TRW Credit Group

CUSTOMER AGREEMENT

Please make check payable to: TRW Credit Group TW01412

APPLICANTS PERSONAL INFORMATION

_____ Name (Last, First, Middle Initial)	_____ Social Security Number
_____ Mailing Address (Include Apt Number)	_____ Date of Birth
_____ City, State, Zip	_____ Home Phone
_____ Email Address	_____ Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by TRW Credit Group at its home office in Pottsboro, TX. This writing is the full and complete agreement between TRW and the customer and shall not be orally amended. Processing will be handled by **TRW Credit Group, 696 Hwy 120 East, Pottsboro, Texas 75076. (903) 786-7100.**

CUSTOMER AGREES TO:

1. Provide TRW with personal credit information, credit bureau reports, and/or authorizes TRW or its designee to obtain credit reports on customers behalf.
2. Immediately notify TRW of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item/items as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to TRW or its designated agent, and to notify TRW if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from TRW.

CUSTOMER COST AND PAYMENT:

The customer shall pay \$ _____ for consultation and ordering of all Bureaus plus a ~~\$19.00~~ processing fee equaling \$ _____. All Credit Repair will then be done Free of Charge. Amount will be deposited into an escrow account with Landmark Bank of Texas at the Denison office in Denison, TX, until services are rendered. Customer acknowledges that they have the right to verify the escrow account by contacting TRW. If we do not better your credit profile, we will refund your entire consultation fee.

SERVICES TO BE PERFORMED BY TRW:

During the evaluation and initial challenge process, TRW will review all credit information provided by the customer, prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverified as per the Fair Credit Reporting Act. TRW will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. TRW will follow-up and review all correspondence received by the customer from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. Follow-up services will be fully performed by TRW within ninety days after initial challenges are mailed. TRW agrees only to challenge items under the Fair Credit Reporting Act. TRW makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should TRW be unable to improve a customer's credit profile, the customer shall be entitled to a refund subject to processing fee. Any questions concerning your personal credit profile may be answered by contacting TRW at this number: (903) 786-7100. This contract is valid for ONE (1) YEAR from date of signed contract. I understand and agree to the above stated terms of service and payment.

LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to TRW Credit Group and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax, Experian and Transunion. I have received and signed a copy of the Consumer Credit File Rights Under State and Federal Law.

X _____ X _____
Client's Name (Please Print) Client's Signature Date

Customer Agreement

TRW CREDIT GROUP PRIVACY POLICY

TRW Credit Group is required by law to inform our clients of our policies regarding privacy of customer information. Therefore, we are providing you with a copy of this policy.

NON-PUBLIC PERSONAL INFORMATION

TRW collects private, personal information about you that is provided by you or obtained by us on your behalf with informationn you provide to us.

DISCLOSURE OF CLIENT INFORMATION

We do not and will not disclose our client's private (non-public) personal information obtained in our process to any third party, except as required by law. No third party will obtain information about you from TRW without your written consent.

CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

TRW retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic and procedural methods that comply with our professional standards. If you have any questions, please contact us at (903) 786-7100 because your privacy and our professional ethics are most important to us. x _____

Initials

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have the 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 the 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 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.

Credit bureaus are required to follow reasonable procedures to insure 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 investigate 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 to 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.

x _____
Client's Signature

x _____
TRW Representative

CUSTOMER ACCEPTANCE & ACKNOWLEDGEMENT OF CREDIT RESTORATION SERVICES

For quality and legal purposes it is necessary for TRW Credit Group to have each client initial beside each of the below listed items to confirm that they received all of the following information. It is very important that our clients receive, read and understand all information provided to them by TRW and its representatives.

x _____ Customer Agreement x _____ Limited Power of Attorney x _____ Privacy Disclosure Notice

x _____ Consumer Credit File Rights Under State and Federal Law x _____ Notice of Cancellation

x _____ I fully understand my responsibility in this program and acknowledge all my questions have been answered.

x _____
Client's Signature

x _____
TRW Representative

We Will Order All 3 Credit Bureaus:

Experian _____

Equifax _____

Transunion _____

In order to do this we MUST have a copy of:

- Your Drivers License
- Your Social Security Card
- 2 ITEMS dated within the last 2 months with your NAME and CURRENT ADDRESS
i.e. utility bill or bank statement
- Copy of voided check (if applicable)

These items must be given to your salesperson, mailed or faxed ASAP to:

TRW Ventures
696 Hwy 120 East
Pottsboro, TX 75076
Phone: (903) 786-7100 - Fax: (903) 786-7108

Until received, the process cannot move forward.

After receiving all the items above in the office you should receive all 3 bureau reports in no more than 15 days. **IF YOU DON'T**, you must call the office immediately at (903) 786-7100. After receiving your reports, we will dispute all items immediately. All results will be mailed directly to you in approximately 36 to 45 days. If you do not receive them, you must call the office at (903) 786-7100. **x** When you do receive the results, please forward them to this office. If everything isn't removed, we will continue to dispute any remaining adverse items. **(THIS IS AN ONGOING PROCESS UNTIL COMPLETED)**.

If you do not forward the NEW BUREAUS or contact us, we will take for granted everything was removed and you were happy with the results. **x** _____

Again, each time after we receive your bureau results, you should receive NEW BUREAUS again in approximately 36 to 45 days. Mark this on your calendar. **x** _____

NOTICE OF CANCELLATION

You may cancel this contract without any penalty or obligation at any time prior to midnight of the third business day after the contract is signed. If you cancel, any payment placed in escrow by TRW Credit Group will be returned within 10 days following receipt by the seller of your cancellation notice. To cancel this contract, fax or deliver a signed and dated copy of this cancellation notice, or any other written notice to:

TRW CREDIT GROUP, 696 Hwy 120 East, Pottsboro, TX 75076 – Fax (903) 786-7108

NO LATER THAN MIDNIGHT OF _____ I HEREBY CANCEL THIS TRANSACTION.

x _____
Signature Date

DO NOT SIGN ON THE LINE ABOVE UNLESS YOU INTEND TO CANCEL

TRW Credit Group

Payment Options

(Choose One)

- I choose to pay one full payment of \$699 (\$100 Savings)
- I choose to pay two payments- 1st \$350, 2nd \$349 (\$100 Savings)*
- I choose the "\$99 down" Finance Plan (\$799) **

*First payment due with contract, second payment to be debited 30 days later.

**Initial payment of as little as \$99 with 4 equal payments of the balance.

How I will Pay

CREDIT OR DEBIT CARD:

TYPE OF CARD (CIRCLE ONE) VISA AMEX DISCOVER MC

NAME ON CARD _____

CARD# _____ EXP DATE _____ SECURITY CODE _____

I authorize TRW Credit Group to charge/ debit my account for the selected service for the amounts and dates shown.

SIGNATURE _____ DATE (S) _____

OR

CHECK AUTHORIZATION

***** ATTACH A VOIDED CHECK AND FILL OUT ALL BANK INFO BELOW *****

NAME ON CHECK _____

BANK NAME _____

ROUTING # _____ ACCOUNT # _____

AMOUNT OF CHECK (S) _____ DATES (S) _____

I authorize TRW Credit Group to print a check on my bank account for the selected service in the amount shown. I understand that the check will show on my monthly statement as any other check. I also authorize TRW to draft my account for a return check charge of \$25.00 in the event any of my checks are returned.

SIGNATURE: _____ DATE (S) _____

BY PHONE: _____ MOTHER'S MAIDEN NAME: _____

RGR Finance
3026 Mockingbird Lane #118
Dallas, TX 75205
(214) 361-7909

Customer Agreement

This is a written agreement between RGR Finance and _____ referred herein as customer. This agreement will be put in effect once the customer's signature is recorded at the bottom of this agreement.

RGR Finance agrees to lend customer \$700 for a period of 4 months. The customer agrees to repay the loan back to RGR Finance in 4 monthly installments of \$175.

The customer agrees to allow RGR Finance to draft the monthly payments directly from customer's checking account or credit card as indicated on the following dates with the following check numbers.

Dates to draft: 1st _____ 2nd _____ 3rd _____ 4th _____

Bank Information:

Check Numbers: 1st _____ 2nd _____ 3rd _____ 4th _____

Routing Number: _____ Account Number: _____

Bank Name: _____

Credit Card Information:

Type of card (circle one) VISA AMEX DISCOVER MC Bank Name: _____

Billing Zip Code: _____ Exp Date: _____ Code on Back of Card: _____

Credit Card # _____

If the customer does not meet the payment agreement set forth in this contract RGR Finance will begin collection efforts immediately. All costs incurred by RGR Finance in an effort to collect this debt will be charged to and paid by the customer. Also, RGR Finance will immediately request TRW Credit Group to stop the credit repair process until payment(s) has been satisfied.

Customer Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Social Security Number: _____ Date of Birth: _____

Phone Number: _____ 2nd Phone Number: _____

E-mail address: _____

Signature: _____ Date of Signature: _____

Name, phone number and relationship of two relatives not living with you:

1. _____

2. _____