



Customer Enrollment Packet

- Complete Customer Agreement
- Sign Disclosure Statement
- Sign Limited Power of Attorney
- Learn how to order your credit reports
- Attach Necessary Funds
(Personal Check Money Order, Cashier's Check, Electronic Check Information)
- Attach Necessary Identification
- Complete checklist

HOW DOES CREDIT REPAIR WORK?

1. Customer completes application. The application is sent with payment to CIS.
2. The customer's completed application is received by CIS and is reviewed for completion ensuring the following are received:
 - Three Credit Reports (merged or separate are accepted)
 - Limited Power of Attorney
 - Driver's License, Address and Social Security Number verification (must match application)
 - Payment in full
3. CIS reviews the credit reports and creates a Personalized Dispute Form which is then mailed back to the customer for their final review and signature.
4. Customers can make any changes, additions or deletions on the dispute form and return it to CIS, 10238 Frankstown Rd, Pittsburgh PA 15235. If no changes are required, the customer signs the dispute form and mails it directly to the credit reporting agencies for investigation.
5. Within 30 to 45 days, the credit reporting agencies will respond to the dispute form by sending the customer an updated credit report. This and any other correspondence received from the three credit reporting agencies should be immediately mailed to CIS.
6. After CIS reviews the correspondence from the credit reporting agencies, CIS sends an updated dispute form to the customer for review and signature.
7. After the customer reviews and signs the second dispute form, they send the dispute form directly to the credit reporting agencies.
8. The dispute process will continue until all inaccurate, erroneous or obsolete information is corrected or until the 4 month contract expires, at which time the customer may renew service.
9. Please do not contact the credit reporting agencies directly. You are already contacting them through the restoration process with CIS. By contacting the credit reporting agencies directly you may inadvertently self-verify information for them.



CUSTOMER AGREEMENT

10238 Frankstown Rd
Pittsburgh PA 15235
PH (412) 242-2733
FAX(412) 242-2737

APPLICANT INFORMATION

Circle one: Mr. Ms. Mrs.

PLEASE PRINT CLEARLY OR TYPE

Last Name	First Name	Middle Initial	Social Security No.
			-
Mailing Address			Home Telephone Number
			() -
City	State	Zip Code	Work Telephone Number
			() -
Email Address		Date of Birth	
		Mo. Day Yr.	

SALES REP INFORMATION

Representative Last Name	First Name	Middle Initial	REP ID#
Email Address			Business Telephone Number
			() -

PLEASE ENROLL ME AS A CUSTOMER FOR CONSUMER ADVANTAGE

CIS is a premier credit repair company that helps consumers correct or remove inaccurate, erroneous, and obsolete entries in their credit reports.

Consumer Advantage® provides CIS customers with consumer credit education on the Fair Credit Reporting Act, the Consumer Bill of Rights, and much more.

To obtain your Consumer Advantage Educational Series please provide email address.

Provide my Sales Representative with a copy of my results.

Total Amount \$ _____
Rep's Initials _____
Customer's Initials _____

PAYMENT METHOD

MAKE CHECKS PAYABLE TO CIS ONLY. A \$25.00 HANDLING CHARGE WILL BE ADDED IF YOUR CHECK IS RETURNED.

<input type="checkbox"/> Master Card <input type="checkbox"/> Visa <input type="checkbox"/> American Express <input type="checkbox"/> Discover	Pay by credit card	If Paying By Personal Check, You Must Include Driver's License Number
		State
Account Number _____	Exp Date _____	
Card ID Security Number (last 3 digits of back of card) _____		
Name on Account _____	Phone Number _____	
Address on Account (if different from above) _____		
By signing this form, I am authorizing an electronic charge from my account for the amount indicated above.		
Signature _____	Date _____	

FOR OFFICE USE ONLY

ID Type Validated
Received By
Entered By
Forms Distribution White - Office Yellow - Rep Pink - Customer

PLEASE REVIEW TERMS ON PAGE 4

*I hereby enroll as a Customer to CIS
I agree to the Terms and Conditions set forth on page 4.*

Customer Signature _____ Date _____

Sales Representative Signature _____ Date _____

Received by CIS _____ Date _____

CREDIT INVESTIGATION SERVICE TERMS AND CONDITIONS

CUSTOMER TERMS AND CONDITIONS

1. This agreement is not binding and enforceable until received and accepted by CIS at CIS corporate office.
2. The term of this Agreement shall be for a period of **4 months**.
3. **Customer agrees:**
 - a. **To provide CIS (including initial credit reports and social security/address verification) within 14 days of receipt a copy of all correspondences received from credit reporting agencies or creditors relating to credit report entries which are the subject matter of this subscription by virtue of the credit report entries challenged by CIS for verification of accuracy.**
 - b. **Not to apply for any type of credit, i.e., credit card, car loans, or secured financing, during the period of this agreement without a 7 day prior written notification to CIS and an opportunity on the part of CIS to consult with Customer with regard thereto.**
 - c. Customer understands that the results obtained by CIS on behalf of Customer are dependent on numerous factors, including but not limited to Customer's ability to repay debts and loans, cooperation of Customer's creditors, and credit reporting agencies ability to verify information provided to them by CIS on behalf of Customer.
 - d. Customer understands that accurate information may not be removed unless it is listed beyond a lawful time period.
 - e. Customer will contact CIS by phone, fax, or email if they have not received their initial dispute documentation with 14 days.
 - f. Customer will contact CIS by phone, fax, or email if they have not received any correspondence from the credit reporting agencies (CRA's) within 45 to 60 days.
4. **CIS agrees:**
 - a. To provide educational materials to customer.
 - b. To evaluate Customer's current credit reports as listed with applicable credit reporting agencies and to help identify inaccurate, erroneous or obsolete information. To advise Customer as to the necessary steps to be taken on the part of Customer in conjunction with CIS to dispute any inaccurate, erroneous, or obsolete information contained in the customer's credit reports.
5. This Agreement is governed under the laws of the State of Pennsylvania. Any controversy or dispute arising among the parties or under this agreement shall be resolved by arbitration conducted at Kittanning, Pennsylvania, in accordance with the rules of the American Arbitration Association. The determination of the arbitrator shall be binding on the parties, shall not be appealable, and judgment on the award rendered may be entered in any court having jurisdiction on the matter. Each party shall bear their own costs and expenses (including but not limited to attorney fees) incurred in enforcing its rights under the arbitration process. Any party who brings an action that is not in accordance with this provision shall bear all costs and attorney fees that it incurs as a result of bringing the action as well as all costs and attorney fees incurred by the party defending the action, without regard to who is deemed the prevailing party in the action.

CIS LIMITED POWER OF ATTORNEY

Be it known that I, the undersigned, am the individual/authorized officer of the business/ personal entity listed below and as such do hereby grant a Limited Power of Attorney to CIS, and any and all persons they employ, shall have the necessary power and authority to undertake and perform the CIS process on my behalf.

CUSTOMER NOTICE OF CANCELLATION

You may cancel this transaction, without any penalty or obligation, within five business days from the date this contract is received by CIS. To cancel this transaction, you must send a signed and dated cancellation notice or any other written notice via certified mail to CIS 10238 Frankstown Rd Pittsburgh PA 15235.

If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned following receipt by the seller of your cancellation notice. And any security interest arising out of the transaction will be cancelled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale; or you may, if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk. (Not applicable in Nevada.)

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your notice of cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the seller and fail to do so, then you remain liable for performance of all obligations under this contract. (Not applicable in Nevada.)

To cancel this transaction complete and mail the Notice of Cancellation found on page 6.

CONSUMER CREDIT FILE RIGHTS
UNDER STATE AND FEDERAL LAW

UNDER THE FAIR CREDIT REPORTING ACT 15 USC SECTION 1681 ET SEQ., YOU HAVE THE RIGHT TO OBTAIN A COPY OF YOUR CREDIT FILE FROM CONSUMER CREDIT REPORTING AGENCY. YOU MAY BE CHARGED A REASONABLE FEE (\$8.00 IN NEVADA) 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 (30 DAYS IN NEVADA). THE CONSUMER CREDIT REPORTING AGENCY MUST PROVIDE SOMEONE TO HELP YOU INTERPRET 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 THE RIGHT TO DISPUTE INACCURATE INFORMATION BY CONTACTING THE CONSUMER CREDIT REPORTING AGENCY DIRECTLY. HOWEVER, NEITHER YOU NOR ANY CREDIT REPAIR COMPANY OR CREDIT SERVICES ORGANIZATION HAS THE RIGHT TO HAVE ACCURATE, CURRENT AND VERIFIABLE INFORMATION REMOVED FROM YOUR CREDIT REPORT. UNDER THE FEDERAL FAIR CREDIT REPORTING ACT, THE CONSUMER CREDIT REPORTING AGENCY MUST REMOVE ACCURATE, NEGATIVE INFORMATION FROM YOUR REPORT ONLY IF IT IS OVER SEVEN (7) YEARS OLD, BANKRUPTCY INFORMATION IS REPORTED FOR TEN (10) YEARS. YOU MAY, ON YOUR OWN, NOTIFY A CREDIT REPORTING AGENCY IN WRITING THAT YOU DISPUTE THE ACCURACY OF THE INFORMATION IN YOUR CREDIT FILE, THE CONSUMER CREDIT REPORTING AGENCY MUST THEN REINVESTIGATE AND MODIFY OR REMOVE INACCURATE INFORMATION. THE CREDIT REPORTING AGENCY MAY NOT CHARGE A FEE FOR THIS SERVICE. ANY PERTINENT INFORMATION AND COPIES OF DOCUMENTS YOU HAVE CONCERNING AN ERROR SHOULD BE GIVEN TO THE CONSUMER CREDIT REPORTING AGENCY. CREDIT AGENCIES ARE REQUIRED TO FOLLOW REASONABLE PROCEDURES TO ENSURE THAT THE INFORMATION THEY REPORT IS ACCURATE, HOWEVER, MISTAKES MAY OCCUR.

IF REINVESTIGATION DOES NOT RESOLVE THE DISPUTE TO YOUR SATISFACTION, YOU MAY SEND A BRIEF STATEMENT TO THE CONSUMER CREDIT REPORTING AGENCY TO KEEP IN YOUR FILE, EXPLAINING WHY YOU THINK THE RECORD IS INACCURATE, THE CONSUMER CREDIT REPORTING AGENCY MUST INCLUDE YOUR STATEMENT ABOUT DISPUTED INFORMATION IN ANY REPORTS IT ISSUES ABOUT YOU. PLEASE NOTE THAT THERE ARE NON-PROFIT CONSUMER CREDIT COUNSELING AGENCIES IN YOUR STATE WHO WILL ASSIST YOU TO RESOLVE CREDIT PROBLEMS AT NO COST OR FOR A NOMINAL FEE.

YOU HAVE THE RIGHT TO CANCEL YOUR CONTRACT WITH CIS FOR ANY REASON WITHIN FIVE WORKING DAYS FROM THE DATE IT IS RECEIVED BY CIS. IF FOR ANY REASON YOU DO CANCEL THE CONTRACT DURING THIS TIME, YOU DO NOT OWE ANY MONEY, YOU HAVE A RIGHT TO SUE A CREDIT SERVICES ORGANIZATION IF IT MISLEADS YOU. THE FEDERAL TRADE COMMISSION REGULATES CREDIT AGENCIES AND CREDIT REPAIR ORGANIZATIONS. FOR MORE INFORMATION, CONTACT THE PUBLIC REFERENCE BRANCH OF THE FEDERAL TRADE COMMISSION, WASHINGTON, D.C. 80580.

THE UNDERSIGNED HEREBY CERTIFIES THAT HE/SHE HAS READ THE FOREGOING AND HAS BEEN PROVIDED A COPY HEREOF ON THE DATE HEREINAFTER SET FORTH.

CUSTOMER'S NAME (PRINT): _____ SALES REP. I.D. # _____

CUSTOMER'S SIGNATURE: _____ DATE _____ SALES REP. SIGNATURE _____ DATE _____

NOTICE OF CANCELLATION

YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME WITHIN 5 BUSINESS DAYS FROM THE DATE THE CONTRACT IS RECEIVED BY CIS

IF YOU CANCEL, ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT MUST BE RETURNED WITHIN 15 DAYS FOLLOWING RECEIPT BY CIS OF YOUR CANCELLATION NOTICE.

TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE TO: CIS AT 10238 Frankstown Rd Pittsburgh PA 15235 BEFORE MIDNIGHT ON _____ (DATE).

I HEREBY CANCEL THIS TRANSACTION, _____ (DATE), _____ (APPLICANT'S SIGNATURE)

REPRESENTATIVE'S NAME (PRINT): _____ REP. I.D. # _____

CLIENT AUTHORIZATION

Be it known that I, the undersigned, am the individual/authorized officer of the business/ personal entity listed below and as such do hereby grant a Limited Power of Attorney to Credit Investigation Service (CIS). Credit Investigation Service (CIS), and any and all persons they employ, shall have the necessary power and authority to undertake and perform the Credit Repair process on my behalf.

Client Name _____

E-Mail Address _____

Mailing Address _____

City _____ State _____ Zip _____

Social Security Num ___ - ___ - _____ Date of Birth ___ / ___ / ___

Phone: Home _____ Office _____

Signature _____ Date _____

Client has signed in the presence of this witness whose signature appears below:

Signature of Witness _____ Date _____

CIS CANNOT PROCESS YOUR APPLICATION WITHOUT THE FOLLOWING ITEMS:

- 1) **Social Security Verification (as required by the credit reporting agencies)**
Listed below are the acceptable forms of verification. Include ONE of the following:
 - Photocopy of your Social Security Card
 - Photocopy of your pay stub displaying full Social Security number
 - Photocopy of your W-2
 - Photocopy of health insurance card that contains your full social security number

- 2) **Current Picture ID (as required by the credit reporting agencies)**
Listed below are the acceptable forms of verification. Include ONE of the following:
 - Photocopy of your driver's license
 - Photocopy of your state ID

- 3) **Address Verification (only required if Picture ID has a different address than what appears on the application)**
 - Photocopy of a preprinted bill (utility, credit card, etc.) with your name and current address where you reside

- 4) **Signed Limited Power of Attorney (included in your application packet)**

- 5) **Signed Disclosure Statement (included in your application packet)**

- 6) **All three credit reports included (merged or separate are accepted)**

Attention CIS Customers

In order to begin the CIS process, we must receive your three credit reports from the three major credit reporting agencies (TransUnion, Equifax, and Experian; see below). Note: Processing of CIS enrollment forms will be delayed if credit reports are not sent in with enrollment forms. We accept merged or separate credit reports from the three major credit reporting agencies.

If you do not have your credit reports, you may obtain them from the agencies (see below for instructions). Our mission at CIS is to do what we do best--credit repair. Therefore, our complete and total focus will be on credit repair and the dispute process for our customers.

Merged or Separate Credit Reports Accepted

Merged or separate credit reports will be accepted.

HOW TO ORDER YOUR CREDIT REPORTS

Request your report: For quickest service, order your credit reports online. All consumers are eligible for a free copy of their credit reports. Please visit www.annualcreditreport.com or call 1-877-322-8228.

Addresses of the three credit reporting agencies are as follows:

Trans Union
P.O.Box 1000
Chester, PA 19022
www.transunion.com
800-888-4213

Experian
P.O.Box 2002
Allen, TX 75013
www.experian.com
888-397-3742

Equifax
P.O.Box 740256
Atlanta, GA 30374
www.equifax.com
800-685-5000