



# ASK 4 Premier Credit Repair, Inc.

304 Indian Trace, #730

Weston, Florida 33326

We warmly welcome you to Ask 4 Premier Credit Repair, Inc. To get started, you will need to read and follow the instructions below:

**Please read the entire welcome packet as it contains important information about your account...**

We will need the following paperwork before we are able to assist you in any type of credit restoration work. Included in this package, you will find the following information:

- Consumer Credit File Rights (Sign and date the attached document and return)
- Contract and Authorization for Payment (Sign, date and return a copy of the contract. Please also keep a copy for your records)

We will also need one proof of your social security number and two proofs of your current mailing address, as required by the F.C.R.A. The bureaus demand this or they will be unable to assist us. This will be included with every dispute we conduct on your behalf.

**(Your driver license can be used as one proof of your current mailing address as long as the address on your D.L. is, in fact, your current mailing address.)**

Once you get everything together, you can fax your documents to 954-756-7518. Thanks for helping us to help you restore your credit as quickly as possible...

Best Regards,  
The Staff At  
Ask 4 Premier Credit Repair, Inc.

Give Your Credit Score A Confidence Boost  
with: [www.ask4PremierCreditRepair.com](http://www.ask4PremierCreditRepair.com)

**866-598-6364**  
**Nationwide**

**954-217-3763**  
**Local**

**954-756-7518**  
**Fax**

## Brief Overview

### Credit Reports:

*If we do not already have your credit reports, you will either need to order them and send them to our office as soon as you receive them, or if you already have them, please forward them to us ASAP. We cannot start working on repairing your credit until after we receive your credit reports from you. You can order your reports from this link if you need to: <http://www.creditchecktotal.com>*

### Items You Need To Get Started:

- 1) **Copy of your social security card or proof of your S.S. number. If you are sending a stmt with your S.S. number on it, please make sure that it contains your current mailing address on the stmt.**
- 2) **Two proofs of address from each client.... i.e., A) your D.L. with your current mailing address on it and/or B) 1 or 2 statements (depending on if you forward your D.L. to us,) with your current mailing address on it.**
- 3) **Please send the above to, along with copies of the attached signed documents, a voided check if you are paying by check and your credit report(s) to: Ask 4 Premier Credit Repair, Inc., 304 Indian Trace, #730, Weston, Florida 33326. Please Note: Initial credit reports can also be emailed to: [Alicia@Ask4PremierCreditRepair.com](mailto:Alicia@Ask4PremierCreditRepair.com) or faxed to 954-756-7518.**

### Recommended Helpful Items to Keep Handy and Things to Do:

A folder or large envelope, a calendar, and a pen or highlighter pen.

Mark on your calendar the date you sent us your credit reports and address verification. Go forward in your calendar 45-60 days and mark this period as the period to receive updated reports in the mail. If you do not receive any notification within this time period, it is your responsibility to let us know so we can take appropriate action.

Please also note that Ask 4 Premier Credit Repair, Inc. may ask you to pull your credit report on average, every 3 to 4 months, IF we are not in receipt of a particular bureau's updated credit report, from you. Although the tri-merger report is a free report; Ask 4 Premier Credit Repair charges a nominal fee of \$30.00 to reconcile your tri-merger credit report in conjunction with your back office account, which is very much in your interest IF, again, we are not in receipt of your updated reports in the mail.

### Things to know about the credit reporting agencies.

And Things to expect over the next several months:

About two to three weeks after we receive your credit files, you will receive a "thank you" letter from each Credit Reporting Agency (CRA). Do not worry if you do not receive one from each of the bureaus; not everyone does. We do, however, need you to keep all of the letters you receive from the three CRAs referring to when updated reports are expected to arrive. Kindly mail us all Original updated reports and letters received from the 3 cra's within 5 days of receipt. If they ask you to call or mail them anything, **do not do it!** It is the cra's responsibility to verify the information; you do not have to provide them with anything, **except address verification**. If they request additional address verification or a copy of your SS Card, **please forward it to them as quickly as possible**.

Also, for your reference, the CRAs do not like credit repair agencies at all! It makes their job harder (they do not make a profit from credit repair agencies) and it makes them look bad to their subscribers. A person with "bad credit" has 70% more inquiries on their file than a person with 'good credit.' Think about that for a minute. Every time a credit file is pulled, the CRAs make money (in between three and five dollars a piece)! Therefore, do not be surprised if you receive "junk mail" warning you about 'credit repair agencies.' It is mailed out randomly so you may not get any at all. Remember, the CRAs are NOT government agencies; they are for-profit, multi-million dollar companies that collect and sell your personal information! AND if they find out that you are working with a credit restoration company, they just might ignore our requests that we put in, and make it VERY difficult for us to help you to better your credit situation.

Again, after an additional 45-60 days, if you have not received a report from any or all of the agencies, e-mail or call the office and we will send a demand letter to that company. When you have all three updated reports, please make a copy for yourself and send the original to us. **Please do not fax updated reports to the office! We actually require the original updated credit reports.** We will review them and proceed to the next step if necessary. Also, please try your best not to apply for credit; unless absolutely necessary, until this process is finished.

Once you receive all responses and they are sent into the office, we will cross reference each response with each request and formulate what our next step will be. We will then schedule our next plan of action.. Once the credit reports are sent off to the CRA's, please wait approximately 45 days again for the bureaus to respond. This process will repeat itself until all items that can be restored according to State and Federal Credit Reporting Laws, are either removed, corrected or changed on your report.

You must keep paying all the bills that you are currently paying on, in a timely manner! Please contact us if you receive anything on an old debt. If you are currently making payments to a collection agency, please notify us.

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Signature and date acknowledging above information

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Spouse's Signature and date acknowledging above information

Updated on 02/22/15

**General Terms and Conditions:**

**A.** This Credit Repair Service Contract between Ask 4 Premier Credit Repair, Inc. and the undersigned "Client" (refers to both in case of a couple) is for the purpose of purchasing credit report repair and improvement services (the "Services"). The Services will include preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which the Client states appears on the credit reports of which the Client has furnished Ask 4 Premier Credit Repair Inc. This is not a debt settlement, credit consolidation, or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed from consumer credit reports by reporting agencies. Ask 4 Premier Credit Repair, Inc. agrees to use its best efforts to provide the Services, and will perform them in accordance with Federal and State laws. As per Florida Statutes 817.7005, Ask 4 Premier Credit Repair, Inc. is bonded and insured by Great American Insurance Company, which is a corporation of the State of Ohio and duly licensed to transact a surety business in the State of Florida. You have a right to proceed against this bond as per s.817.7005 if you have a reason to believe that Ask 4 Premier Credit Repair, Inc. violated the Credit Repair Organization Act.

**B.** The Client understands that there will be an initial Account Set Up/Analysis/Review Fee of \$299.00 for an individual or \$499.00 for a couple (\$249.00 each), billed 24 hours after this Contract is signed and upon receipt of credit reports for all Non-Florida and Florida Residents. For all Florida residents, your account can be billed upon signing of this contract (as per Florida Statutes 817.7005) and held in Ask 4 Premier Credit Repair Inc.'s trust account until 24 hours after receipt of credit reports. Ask 4 Premier Credit Repair, Inc. will upon receipt of credit reports and contract, review and set up the Client's account as well as develop a plan to delete, correct or change those negative items which can be deleted, corrected or changed under current Federal and State law during the contract period. Except for the Account set-up/Analysis/Review Fee, there will not be any fees or any other charges associated with the Services until after the completion of the first month of services. The Client understands and agrees that after the first month of Services, a fee of \$99.00/month for an individual or \$175.00/month (\$87.50 each) for a couple will be due monthly, on the anniversary date of this agreement, and that this fee is for all costs and fees associated with the previous month's Services. The work will continue until this contract is cancelled by either the client and/or the Credit Service Organization. The Client understands that the monthly fee includes the continuing analysis/review of up to three credit bureau reports per client, (up to six for couples), all correspondence associated with the credit restoration process, the review of changes requested by the Client on the Client's credit reports, contacts made on the Client's behalf with each applicable credit bureau, creditor or public record holder, and the continuing planning and creation of documents (which is considered to be proprietary property) for the purpose of credit report repair and improvement.

**C.** Non Payment. If any form of payment you supply is uncollectible for any reason, Ask 4 Premier Credit Repair Inc., may charge you a dishonored payment fee of \$30.00. The Client will agree not to close the bank account or credit card that Ask 4 Premier Credit Repair, Inc. is authorized to withdraw payments from. Should the Client be required to change the authorized bank account or decide to change the authorized credit card for payment, you must notify Ask 4 Premier Credit Repair, Inc. immediately and complete a new Electronic Payment authorization, as any interruption in the payment of our fees will require Ask 4 Premier Credit Repair, Inc. to discontinue your service agreement. The resulting actions undertaken by the credit card companies, collection agencies, and/or law firms against the client will not be the responsibility of Ask 4 Premier Credit Repair, Inc. In the event Ask 4 Premier Credit Repair engages in collection efforts, client will be required to reimburse Ask 4 Premier Credit Repair, Inc. for out of pocket expenses as the result of such efforts. Client further agrees to hold Ask 4 Premier Credit Repair, Inc and its employees, officers, directors, agents and representatives harmless from any claim, suit action or demand made by any of clients creditors or any other person which may arise from the action (s) taken by client's creditors in connection with any services rendered by Ask 4 Premier Credit Repair, Inc. on client's behalf.

**D.** Credit Application. The client should make every effort to not apply for any type of credit until they have completed the process. If the client fails to comply with our expressed request and applies for any credit, we cannot be held responsible for the direct influence this action may have on your credit score.

**E.** The Client agrees to send, via postal mail, all updated credit reports and/or correspondence received from credit bureaus and/or creditors to Ask 4 Premier Credit Repair, Inc within five (5) days after the date received. If the Client has not received any credit reports or correspondence from the credit bureaus within 45-60 days after the date of the initial Account Set-Up/Analysis/Review, the Client must notify Ask 4 Premier Credit Repair, Inc. so appropriate measures can be taken. Non compliance can result in termination of account. Client further understands that Ask 4 Premier Credit Repair, Inc. recommends that client remain in the program for at least an estimated period of 8 to 10 months, in order to allow Ask 4 Premier Credit Repair, Inc. an optimal amount of time to maximize client's credit profile.

**F.** By executing this Contract to obtain Ask 4 Premier Credit Repair’s, Inc. Services, Client grants Ask 4 Premier Credit Repair, Inc. during the term of this Contract, a limited power of attorney, by and through its authorized representatives, to: 1) use the Customer information that the Client provides in order to obtain from credit bureaus, creditors, collection agencies and other holders of records of Client’s credit reports, Client’s credit history or other creditor information for the Services; 2) sign correspondence to the record holders; 3) use Client’s name to send correspondence addressed to creditors; 4) obtain credit information over the telephone, fax, and or through the internet from record holders. Ask 4 Premier Credit Repair, Inc. acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Customer Information. As such, Ask 4 Premier Credit Repair, Inc. will use its best efforts to ensure that Customer Information will be handled in a responsible and professional manner. The Customer shall have the right to revoke or terminate the limited power of attorney provided under this Contract at any time upon written notice to Ask 4 Premier Credit Repair, Inc. Otherwise, the limited power of attorney shall terminate upon termination of this Contract. All questions pertaining to validity, interpretation and administration of this Contract shall be determined in accordance with the laws of Florida. Client agrees that Ask 4 Premier Credit Repair’s limited power of attorney is valid throughout the United States for all Customer Information to be obtained by Ask 4 Premier Credit Repair, Inc. pursuant to this Contract by the binding and enforceable signatures set forth below. This Agreement contains the entire agreement of the parties and there are no other promises or conditions in any other agreement whether oral or written. This Agreement supersedes any prior written or oral agreements between the parties.

**G. Money Back Guarantee/Cancellation.** This agreement may be canceled by either party, at any time, without any penalty or further obligation (other than the dollar amount currently owed on client’s account, as of the date of cancellation). In order to cancel (subsequent to the initial first 5 day cancellation policy), client must send written notice to Ask 4 Premier Credit Repair advising of notice of cancellation. After 6 months have passed, and you have forwarded credit reports every forty five to sixty days and complied with the commitments to the service, and we have not been able to improve your credit file by removing any derogatory items from your account, we will gladly offer you a full refund of this service, with the following exceptions: if you should be involved in a current bankruptcy proceeding; a short sale proceeding; a foreclosure proceeding, involved in a debt settlement program and/or have 2 or less accounts on your credit reports. Ask 4 Premier Credit Repair, Inc. agrees to work on improving client(s) credit profile by making every effort to have deleted inaccurate and unverifiable items as long as client is actively enrolled in the program. Client(s) understands that the results obtained by Ask 4 Premier Credit Repair, Inc. on behalf of client(s) are dependent on numerous factors, including but not limited to client(s) ability to repay debts and loans, cooperation of client(s) creditors, and credit bureaus ability to verify information provided to them by Ask 4 Premier Credit Repair, Inc. on behalf of client(s). Client will advise/consult with Ask 4 Premier Credit Repair of clients intended conversations with client’s creditors (on the derogatory side of client’s credit report) prior to contacting these creditors... Upon cancelling enrollment with Ask 4 Premier Credit Repair, there will be a set-up fee, upon request to re-enroll, of \$75.00 after initial 30 days have passed since cancellation date followed by \$75.00 for every 3 month interval of time up until 9 months..

**H.** Ask 4 Premier Credit Repair may provide a referral fee to an affiliate of Ask 4 Premier Credit Repair as a way of showing appreciation for referring an enrolled client to receive the services of Ask 4 Premier Credit Repair, Inc.

**I.** Client agrees for Ask4 Premier Credit Repair to use client’s before and after credit scores, in addition to updated credit reports reflecting items deleted from client’s reports (with client’s identity obscured) as part of Ask 4 Premier Credit Repair’s ongoing display of testimonials for prospective clients to view.

**J. I,** the client, understand that with proper information, I could undertake the same or similar techniques to repair my own credit and am choosing to hire this Service Provider to undertake the services outlined in this agreement without duress or provocation.

I have read and understand the terms and conditions of this agreement.

1) Signature	Date	2) Spouse’s Signature	Date
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**Note: You may cancel this contract, without penalty or obligation at anytime, before midnight of the 5<sup>th</sup> day which begins after the date the contract is signed by you. If you should decide to cancel; any payment made by you under this contract, Ask 4 Premier Credit Repair will return to you within 10 days following receipt of our cancellation notice. To cancel this contract, mail or deliver a signed copy of our cancellation notice, (see last page) or any other written notice to: Ask 4 Premier Credit Repair, Inc., 304 Indian Trace, # 730, Weston, Florida 33326**

## Disclosure

Ask 4 Premier Credit Repair's goal is to provide credit repair services to assist our client's in achieving an accurate credit report. Our client's hereby acknowledge that Ask 4 Premier Credit Repair does not guarantee any specific outcomes or results on behalf of our client. Client but contracts to provide the specific list of services as more fully described herein. Ask 4 Premier Credit Repair does not charge for, nor shall Ask 4 Premier Credit Repair collect for, any services, until such services as detailed in the listed contracted services are fully provided. Ask 4 Premier Credit Repair does not contract for services to remove accurate and/or verifiable information from our clients credit file. Clients hereby acknowledges that active participation in providing Ask 4 Premier Credit Repair with all requested documents, forms, and information including investigation results, is essential to providing the credit services for our client. Ask 4 Premier Credit Repair does not provide tax, legal or financial advice. If you need any type of legal advice, you must contact a licensed professional.

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**Signature and Date Acknowledging Above Information**

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**Spouse's Signature and Date Acknowledging Above Information**

**Application**

Name \_\_\_\_\_ Spouse Name \_\_\_\_\_  
 Address \_\_\_\_\_ Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Date of Birth \_\_\_/\_\_\_/\_\_\_ SS# \_\_\_\_\_ Date of Birth \_\_\_/\_\_\_/\_\_\_ SS# \_\_\_\_\_  
 Phone # \_\_\_\_\_ Phone # \_\_\_\_\_  
 Cell Phone Provider \_\_\_\_\_ Cell Phone Provider \_\_\_\_\_  
 E-mail \_\_\_\_\_ E-mail \_\_\_\_\_

**Payment Options:** You may either affix a voided check to this contract or fill in your credit card information below. Please check the applicable boxes.

Individual  Monthly (\$299.00 initial set-up/analysis/review fee) and \$99.00 monthly

Couple  Monthly (\$499.00 initial set-up/analysis/review fee) and \$175.00 monthly.

**Payment Method**

ACH Debit/Check (Attach a *VOIDED* check with this contract)   
 Amt Charged for Initial Set-up/Analysis/Review Fee \_\_\_\_\_ Amt Charged for Monthly Fee \_\_\_\_\_

Credit Card  ( )  
 Visa  Mastercard  Amex  Discover  
 Name On Card \_\_\_\_\_  
 Card Acct. Number \_\_\_\_\_  
 Expiration Date \_\_\_\_\_  
 CVC (#'s on back of card) \_\_\_\_\_  
 Billing Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Amt Charged for Initial Set-up/Analysis/Review Fee \_\_\_\_\_  
 Amt Charged for Monthly Fee \_\_\_\_\_  
 Signature \_\_\_\_\_  
 (signature of credit card holder)

\*\* Upon choosing a payment plan I hereby authorize Ask 4 Premier Credit Repair, Inc. to automatically deduct monthly from my credit card or draft my monthly payments the agreed upon amounts, on the monthly anniversary of this contract (i.e., 01/06/08, 02/06/08, 03/06/08, 04/06/08, etc.).

Signature \_\_\_\_\_ Date \_\_\_\_\_ Spouse's Signature \_\_\_\_\_ Date \_\_\_\_\_

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**Do Not Write Below Line.. For Office Use Only..**

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## Consumer Credit File Rights Under State and Federal Law

### Disclosures

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 bureaus 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 as provided under the Federal Fair Credit Reporting Act. You may be charged a reasonable fee of approximately anywhere between \$15.00 to \$30.00. 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 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.

You have the right to cancel your contract with a credit restoration company for any reason within 5 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:

The Public Reference Branch  
Federal Trade Commission  
Washington, D.C. 20580.

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Signature and date acknowledging above information

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Spouse's Signature and date acknowledging above information



**NOTICE OF CANCELLATION**

You may cancel this contract, without any penalty or obligation at anytime, before midnight of the 5<sup>th</sup> day which begins after the date the contract is signed by you.

If you should decide to cancel; any payment made by you under this contract, Ask 4 Premier Credit Repair will return to you within 10 days following receipt of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to:

*Ask 4 Premier Credit Repair, Inc.  
304 Indian Trace, # 730  
Weston, Florida 33326*

Not later than midnight on: \_\_\_\_\_ (date).

I hereby cancel this transaction on: \_\_\_\_\_ (date).

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Signature & Date Acknowledging Above Information

\_\_\_\_\_  
Spouse's Signature & Date Acknowledging above Information

**NOTICE OF CANCELLATION**

You may cancel this contract, without any penalty or obligation at anytime, before midnight of the 5<sup>th</sup> day which begins after the date the contract is signed by you.

If you should decide to cancel; any payment made by you under this contract, Ask 4 Premier Credit Repair will return to you within 10 days following receipt of your cancellation notice.

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Weston, Florida 33326*

Not later than midnight on: \_\_\_\_\_ (date).

I hereby cancel this transaction on: \_\_\_\_\_ (date).

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Signature & Date Acknowledging Above Information

\_\_\_\_\_  
Spouse's Signature & Date Acknowledging Above Information