



**Vance the Credit Doctor, LLC**  
 PO Box 53191 Oklahoma City, OK 73152  
 405-406-7323  
 vance@vancethecreditdoctor.com

**Signup Contract**

<b>Service Plan and Price (please check one)</b>	
<input type="checkbox"/> \$400 QuickClose™	<input type="checkbox"/> \$800 TotalRestore™
<input type="checkbox"/> \$600 QuickClose™	<input type="checkbox"/> \$1000 TotalRestore™
<b>Applicant Personal Information</b>	
Full Name	Social Security Number
Mailing Address	Date of Birth
City, State Zip	Home Phone Number
Mobile Phone Number	Email Address
<b>Spouse Personal Information (if applicable)</b>	
Full Name	Social Security Number
Date of Birth	Email Address
<b>If you have moved in the last 2 years please provide previous address</b>	
Previous Address	City, State Zip
<b>Payment Information</b>	
Credit Card Number / Account Number	Expiration Date / Routing Number
Name on Card / Account	CVV2 (3 digit code on back) / Check Number
<b>Referred by:</b>	
Name	Company
Phone Number	Email Address
<b>Comments</b>	

Initial \_\_\_\_\_ Spouse \_\_\_\_\_

### Vance The Credit Doctor, LLC Client Service Agreement

Client hereinafter referred to as "client" and Vance The Credit Doctor, LLC. , MAILING ADDRESS at PO Box 53191, Oklahoma City, OK 73152, phone 405-406-7323, agree as follows:

#### SCOPE OF SERVICES

The purpose and scope to this agreement is that Client and Vance The Credit Doctor, LLC have entered into a Client Service Agreement. Vance The Credit Doctor, LLC, as requested by client, will be acting as a Credit Counselor and Client authorized Vance The Credit Doctor, LLC to fully assist in the process of removing obsolete, incorrect, misleading, inaccurate, unknown and unverifiable information from their credit reports that is not in compliance with the Federal Fair Credit Reporting Act. Vance The Credit Doctor, LLC services are to include, but not limited to, education of client in reading credit reports, counseling client and informing client of his/her rights under the Fair Credit Reporting Act and the Equal Credit Opportunity Act. Vance The Credit Doctor, LLC acts as Client's personal assistant for the process of Credit Score Improvement and is paid by Client for such services that assist client with the restoration of his/her creditworthiness. Vance The Credit Doctor, LLC only guarantees improvement of credit profile. Vance The Credit Doctor, LLC will provide the best possible help and will use every means available to help the Client repair and restore a good credit report in and effort to establish creditworthiness. Vance The Credit Doctor, LLC will assist Client in obtaining current copies of credit reports for \$10 for an individual and \$20 for a couple. If Client chooses to order their own reports, Client agrees to be responsible for all cost required to obtain consumers credit reports. Vance The Credit Doctor, LLC must receive the reports within 30 days of sign up date. QuickClose Individual. This includes obtaining copies (for the fee listed above) of your credit reports from Experian, Equifax, and Trans Union, setting up account, evaluation of your reports from Experian, Equifax, and Trans Union, and cleaning up and restoring client's credit with each of the three credit reporting agencies listed above with three rounds of disputes. You pay nothing over what is listed here. QuickClose Couple. This includes obtaining copies (for the fee listed above) of your credit reports from Experian, Equifax, and Trans Union, setting up account, evaluation of your reports from Experian, Equifax, and Trans Union, and cleaning up and restoring client's and client's spouse/significant other's credit with each of the three credit reporting agencies listed above with three rounds of disputes. You pay nothing over what is listed here. TotalRestore Individual. This includes the above service in addition to a letter sent to each collection account disputing the validity of the debt. We will dispute 6 times every 60 days for a year. TotalRestore Couple. This includes the above service in addition to a letter sent to each collection account disputing the validity of the debt with client and client's spouse. We will dispute 6 times every 60 days for a year. WE DO NOT CHARGE IF YOU NEED TO TALK TO US. Our fees are flat rate not hidden. Client understands that the fees to obtain credit reports are regulated by the Credit Reporting Bureaus and Client is allowed by law to receive one credit report per bureau per year when denied credit by information obtained by said bureau. Client's first installment is a service fee and is due when client initially begins service with Vance The Credit Doctor, LLC. Vance The Credit Doctor, LLC will not be held responsible for any articles that become lost or delayed in the mail. Client must notify Vance The Credit Doctor, LLC in the event Client does not receive one or more reports. Vance The Credit Doctor, LLC will re-order any reports that are missing within a normal period of time.

Client authorizes, Vance The Credit Doctor, LLC, its employees, and servants to prepare all necessary correspondence utilized in the processing of disputes and agrees to submit to Vance The Credit Doctor, LLC any additional information required to support legally the dispute process. Client understands that all disputes must be true and accurate and that Vance The Credit Doctor, LLC will not produce any information that is not accurate to the best of Clients knowledge. Vance The Credit Doctor, LLC will request verification of all information being reported negatively by the credit reporting bureaus and will use every legal means of removing negative data from Clients reports so that Client can restore a more positive credit history. Vance The Credit Doctor, LLC does not change or advise Client to change Clients identification, social security number or any other personal data in an effort to gain credit under a different identity.

By signing client agrees to the full terms of this agreement and no other promises have been made. Client also understands that there are other options client could take to improve clients credit and has chosen to let Vance The Credit Doctor, LLC assist them with the above named service. Client understands they are not under contract with Vance The Credit Doctor, LLC and can stop assistance at any time with written notification but will owe the last billing for work previously performed.

#### MONEY BACK GUARANTEE

Vance The Credit Doctor, LLC offers a 100% money back guarantee. If Vance The Credit Doctor, LLC cannot better your credit profile within 120 days with our QuickClose plans, we will send you a full refund but not after 150 days. If Vance The Credit Doctor, LLC cannot better your credit profile with in 365 days with our TotalRestore plans, we will send you a full refund but not after 395 days. Factors that would nullify a refund are as follows: new inquiries, new collections, new late payments, new charge offs, new bankruptcies, new judgments, new tax liens, any new derogatory item that shows up on customer's credit report after sign up date will nullify MONEY BACK GUARANTEE. It is the customer's responsibility to make sure no new derogatory items appear on report after sign up.

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**NOTICE OF CANCELLATION**

Federal and State law requires that you may cancel, without any penalty or obligation, at any time before midnight of the 3rd business day which begins after the date the contract is signed by you. Vance The Credit Doctor, LLC will give full refund of any monies paid within 10 days of receipt of this written cancellation notice.

Send written notice to Vance The Credit Doctor, LLC. , MAILING ADDRESS at PO Box 53191, Oklahoma City, OK 73152, or email to vance@vancethecreditdoctor.com

Vance The Credit Doctor, LLC does not have any restriction on cancellation. You can cancel our service at any time. We have no long term binding agreement. This is a month-to-month service contract. You can stop assistance at any time with written notification but will owe the last billing for work previously performed.

Send written notice to Vance The Credit Doctor, LLC. , MAILING ADDRESS at PO Box 53191, Oklahoma City, OK 73152, or email to vance@vancethecreditdoctor.com

**LIMITED POWER OF ATTORNEY/ELECTRONIC SIGNATURE**

**Your electronic signature is a limited power of attorney and is used only to help you with the repair and restoration of your credit. This does not give us full power of attorney over your affairs only for the use with credit concerns.**

I give and appoint Vance The Credit Doctor, LLC, its officers, employees and agents, mailing address PO Box 53191, Oklahoma City, OK 73152, phone 405-406-7323 as my assistant for my behalf, as set forth in the following matters only. Signing of correspondence address to the credit bureaus, signing of correspondence addressed to creditors, obtaining credit information over the telephone, fax, computer/internet, through written correspondence from credit bureaus, creditors or collection agencies. If mediation of a debt is necessary I give Vance The Credit Doctor, LLC, its officers, employees and agents the right to discuss information to help resolve a debt. I further authorize Vance The Credit Doctor, LLC, its agents, servants and employees bearing this release or copy the thereof within 12 months of this date to obtain any information in my credit report that may involve medical records and/or credit records. I hereby direct said record holder to release such information upon the request of the bearer of the authorization to release information and durable power of attorney for limited purposes. I hereby release the bearer of this authorization as well as the recipient, including but not limited to, the custodian of such records, repository of the court records, credit bureau, (Experian, Equifax, and Trans Union) consumer reporting agency, retail business establishment, lending institution, student loans agencies (public and/or private), including whatever kind, which may at any time result to me, my heirs, family or associates, because of compliance with this authorization to release information, or any attempt to comply with it. Should there be any questions as to the validity of this release, you may contact me. I have the right to revoke or terminate this power at any time. This power shall terminate 12 months from the date of execution set forth below. All questions pertaining to validity, interpretation and administration of the power shall be determined in accordance with the laws of Oklahoma. This power is valid throughout the United States in all information set forth in the paragraph above by my electronic signature.

Note to consumer: you may cancel this electronic signature/power of attorney at any time by submitting a letter via email or U.S. mail stating you no longer authorize electronic signature/ power of attorney to our office. We will no longer be able to represent you at that time and this authorization becomes null and void. Account is closed.

**CREDIT REPAIR ORGANIZATION ACT SEC.405.DISCLOSURES**

Consumer Credit File Rights Under State and Federal Law

The Federal Trade Commission and State Laws Require us to Keep This Document with Your File.

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 bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for up to 10 years. You have a 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 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 score improvement organization that violates the credit score improvement Organization Act. This law prohibits deceptive practices by credit score improvement organizations. You have the right to cancel your contract with any credit repair organization for any reason within 3 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.

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