**CRO**

**Welcome!**

Thank you for enrolling in our credit repair service. To get started, you will need to read and follow the instructions below.

Maintaining a clean credit report is vital to one’s financial well being as it can affect every aspect of our “financial” lives, including denial of credit, a loan or even employment opportunities. We are a consulting company specializing in improving your credit positioning. We consult with clients on their credit profile, analyze their credit profile, and verify former addresses, employment, and aliases listed on their report. We check the validity of accounts, balances shown, and day’s outstanding and related items.  
  
For those clients who have erroneous or inaccurate information in their credit profiles, we prepare letters with the corrections and send them to the Credit Bureaus (Experian, Equifax, and TransUnion.) If there are no corrections needed, then we work with the Creditor to verify those accounts identified as inaccurate, outdated, misleading or unverified.  
  
Every time an action is performed on your behalf, you will receive notification by email or regular mail describing the steps taken. We want you to be a part of this process. It is your credit profile we are trying to improve, so it is important you are aware of how to manage your accounts to achieve the best possible credit score.  
  
Our system and procedures specifically request that the Credit Bureaus comply with the Fair Credit Reporting Act (FCRA) as well as others. A consumer has the right to full disclosure of the documentation being used to determine the validity of those accounts listed on his/her reports.  
  
We will not knowingly do anything that violates the law as it is written. We comply with all federal and state laws governing the Credit Services Organization Act.  
  
We are here to assist you in improving your credit score through accuracy and education. It is simple to start. Just take the following steps:

1. To best serve you, we need a current, up to date copy of your tri-merge (All three Credit Bureaus - Equifax, Experian, and TransUnion - side-by-side) credit report. To make process quickest and most efficient, a digital copy is best.  
      
   **What do I need to do?**  
      
   Your Credit Repair Company has an exclusive relationship with [IdentityIQ](https://www.identityiq.com/securemax.aspx?offercode=431136iF). (or what Monitoring service you use) For $1, you get a seven (7) day trial where you get access to your tri-merge (Equifax, Experian, TransUnion) credit reports and scores.  
      
   Not to worry, this is a soft credit pull and does no damage to your credit scores. It is important that you use our link. If you go directly to the [IdentityIQ](https://www.identityiq.com/securemax.aspx?offercode=431136iF) website, you will not be given the exclusive perks and features Your Credit Repair Company, offers you.  
      
   To Get A Copy of Your Credit Report: Simply click [HERE](https://www.identityiq.com/securemax.aspx?offercode=431136iF) to be taken directly to the site where you will setup your account.

Once you've setup your account through [IdentityIQ](https://www.identityiq.com/securemax.aspx?offercode=431136iF), we can either log in and pull over the digital reports ourselves, or you can send us a Downloaded Version as well as a PDF copy. We do not see any sensitive personal or payment information. If you have any questions about this process or need clarification, please do not hesitate to contact us.   
   
**MY TRI MERGE CREDIT REPORT**

\_\_\_\_\_ I am attaching a PDF copy of my Tri Merge credit report from IdentityIQ  
   
OR  
   
\_\_\_\_\_ I am requesting Your Credit Repair Company, download my credit reports through my IdentityIQ profile  
   
**My IdentityIQ Information**

USERNAME:  
PASSWORD:  
LAST FOUR OF SSN:

**Should I keep, or cancel my IdentityIQ seven (7) day trial...**  
   
**I plan to cancel:** I understand how important it is to monitor my credit throughout the repair process. If I become a client of Your Credit Repair Company, I understand it is my responsibility to provide Your Credit Repair Company, with an updated digital copy of my tri-merge report and credit scores in a reasonable amount of time when necessary. I understand that this will be an additional cost to me (average $20) and I will not qualify a second time for a seven (7) day trial through IdentityIQ.  
   
**I plan to keep my monthly service with IdentityIQ:** I understand that I will be billed monthly by IdentityIQ per their contract and guidelines. I understand this is a separate charge and not associated with Your Credit Repair Company,

**IT IS YOUR RESPONSIBILITY TO CANCEL YOUR TRIAL:** If you are only planning to use the seven (7) day trial, it is your responsibility to cancel by calling IdentityIQ directly. They are a great company to work with, and they are not going to attempt to bully you into keeping their service. We would not work with them if that were the case. If you happen to have any issues with your IdentityIQ trial or monthly membership, please be sure to let us know.

**IDENTITYIQ**  
   
**Phone:** (877) 875-4347  
**Hours:** Mon - Fri 8:30 am to 5:00 pm CST

Updates:

1. We will evaluate your credit profile and send letters to the appropriate Credit Bureaus. You will then begin to receive correspondence from the Bureaus.
2. Upload or email all correspondence received from the Credit Bureaus to our office, Attn: Update Department or e-mail to [youremail@youdomainname.com](mailto:youremail@youdomainname.com) Attn: Update Department.
3. Communicate with us and ask us any questions.

The system is simple. We are always available to discuss your profile at any time. You can contact us by email at [youremail@youdomainname.com](mailto:youremail@youdomainname.com) or by telephone.  
  
**Important Notice**

The CLIENT(s) agrees to do nothing to lower their credit scores. This includes, but is not limited to, not allowing companies to check their credit history, paying all their bills on time, not making a major purchase on credit (i.e., a new car or furniture), and not significantly increasing the balances on their credit cards or charge accounts of any kind. All these items can adversely affect your credit scores. The CLIENT(s) agrees to forward all correspondence prepared by to the credit bureaus and also agrees to forward all correspondence received from the credit bureaus too. CLIENT(s) also agree to stay in communication with throughout the entire process.  
  
**Notice:** As a consumer, you have the right to review and dispute the completeness and accuracy of any file of yours maintained by any consumer reporting agency and receive a copy of that report containing all information in that file, as provided under the Fair Credit Reporting Act (FCRA) Section 609. A free copy of this report will be provided by the consumer-reporting agency each year to the consumer within thirty (30) days if requested by the consumer. You also have a right to a free copy upon request within (60) days of being turned down for credit.  
  
**Notice:** We want you, the CLIENT, to know that you can do all we do on your own. We do not have a magic solution. What we have is a proven Legally Formatted Dispute System that has worked for our clients.  
  
**Notice of Cancellation:** You may cancel this contract without penalty or obligation at any time by E-mail, phone or in writing before midnight of the third (e) business day, from the signing of this contract. Upon receipt of your signed cancellation notice, return all original letters, and written information provided by to our Processing office. Any payment made by you under this contract will be returned within ten (10) business days.

**Our Guarantee**

We are so confident that we can improve your credit positioning with all three credit bureaus within 120 days that if we cannot, we will return our service fee. We guarantee that we will work your case with maximum diligence.  
  
When dealing with so many variables, we cannot guarantee the exact outcome of a client’s case. The client must agree to follow our instructions, which includes not allowing companies to pull their credit unnecessarily, not applying for new credit unless absolutely necessary, not making major purchases on credit cards or increasing balances on existing credit cards unless absolutely necessary and the client must send all correspondence received from credit bureaus to our office within seven days of receipt.

Always add this to the boot of your email.

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CONFIDENTIALITY NOTICE: The contents of this email message and any attachments are intended solely for the addressee(s) and may contain confidential and privileged information and may be legally protected from disclosure. If you are not the intended recipient of this message or their agent, or if this message has been addressed to you in error, please immediately alert the sender by reply email and then delete this message and any attachments. If you are not the intended recipient, you are hereby notified that any use, dissemination, copying, or storage of this message or its attachments is strictly prohibited.