



## Credit Repair and Consulting Contract

- Provide professional advice and counseling on how to repair and maintain good credit
- Assist in disputing inaccurate items on your credit report.
- Assist in the preparation of the proper legal forms to be filed with the credit agencies reporting these inaccurate items.
- Complete a 90 day review with clients to go over the updated credit report.
- All paperwork shall be held confidential as stated in the Privacy Act and Consumer Credit Protection Act.
- The fees for our services are \$550.00 per person or \$700.00 per couple due at after initial credit consultation has been completed.

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**You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.**

*I have read and understand the above agreement between myself and JRW Top Beacon, In*

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*Customer Signature*

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*JRW Top Beacon, Inc. Representative*

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*Customer Print Name*

---

*Date*



# Credit Repair Application

\_\_\_\_\_  
*Client Name*

\_\_\_\_\_  
*Spouse Name*

\_\_\_\_\_  
*Address*

\_\_\_\_\_  
*City State Zip*

\_\_\_\_\_  
*Previous Address*

\_\_\_\_\_  
*City State Zip*

\_\_\_\_\_  
*Date of Birth*

\_\_\_\_\_  
*Spouse Date of Birth*

\_\_\_\_\_  
*Social Security Number*

\_\_\_\_\_  
*Spouse Social Security Number*

\_\_\_\_\_  
*Current Employer Phone*

\_\_\_\_\_  
*Spouse Current Employer Phone*

\_\_\_\_\_  
*Position*

\_\_\_\_\_  
*Position*

\_\_\_\_\_  
*Annual Income*

\_\_\_\_\_  
*Annual Income*

\_\_\_\_\_  
*Preferred Phone*

\_\_\_\_\_  
*Preferred Phone*

\_\_\_\_\_  
*E-mail Address*

\_\_\_\_\_  
*E-mail Address*

*How did you hear about JRW Top Beacon? \_\_\_Search Engine \_\_\_\_\_ Referral (Name?)\_\_\_\_\_*  
*\_\_\_Radio ad \_\_\_TV ad Other (Please specify)\_\_\_\_\_*

**The information that you have provided to JRW Top Beacon, Inc. allows the company to assist you in obtaining your credit report. This form also allows JRW Top Beacon, Inc. to assist you in disputing any inaccurate information in your credit report.**

\_\_\_\_\_  
*Client Signature*

\_\_\_\_\_  
*Spouse Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*



## Customer Obligation Contract

To complete the full process of credit repair, when you receive information in the mail from Equifax, Experian and Trans Union, it is imperative that you contact JRW Top Beacon, Inc. immediately. The information received from the credit bureaus will help us to continue the dispute process. Failure to contact us promptly will result in delay or non-completion of your credit repair.

It is the customer obligation not to apply for new credit while JRW Top Beacon, Inc. is in process of disputing and resolving disputed items on your credit report. By applying for new credit it will negate the progress that we have made.

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*I have read and understand the completion process. I understand that it is my responsibility when I receive information in the mail from the Credit Bureaus to contact JRW Top Beacon, Inc. immediately. JRW Top Beacon, Inc. will not be held responsible or liable for my credit repair if I fail to satisfy the Customer Obligation Contract.*

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*Client Signature*

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*Spouse Signature*

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*Client Print Name*

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*Spouse Print Name*

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*Date*

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*Date*



## Privacy Notice

This privacy notice explains JRW Top Beacon, Inc. privacy policies and practices, the type of information we collect and how you can direct us not to share certain information with third parties. The practices described in this policy are applicable to current and past clients that do business with JRW Top Beacon, Inc. The policy also explains how JRW Top Beacon, Inc. protects the confidentiality and security of our client’s information.

1. JRW Top Beacon collects non-public personal information about you from the following sources:
  - a. Information we receive from your application with JRW Top Beacon, Inc.
  - b. Information we receive from the Credit Bureaus
  - c. Information we receive from our affiliates or other third parties
2. JRW Top Beacon, Inc. will not disclose non-public personal information about you without a written authorization.
3. To protect your non-public personal information, we maintain physical and procedural safeguards that comply with federal guidelines.

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*I have read and received a copy of the Privacy Notice on the date described below.*

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*Client Signature*

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*Spouse Signature*

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*Print Name*

---

*Print Name*

---

*Date*

---

*Date*



## Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for credit repair services through **JRW Top Beacon, Inc.** As part of the credit repair process, **JRW Top Beacon, Inc.**, may verify information contained in my credit report.
2. I/We authorize you to provide to **JRW Top Beacon, Inc.** any and all information that they request. Such information includes, but is not limited to, mortgage, credit card, and installment loan information.
3. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
*Client Signature*

\_\_\_\_\_  
*Spouse Signature*

\_\_\_\_\_  
*Print Name*

\_\_\_\_\_  
*Print Name*

\_\_\_\_\_  
*Social Security Number*

\_\_\_\_\_  
*Social Security Number*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*



## Fair Credit Reporting Act

The Fair Credit Reporting Act gives you the right to accurate credit reporting. You can exercise that right by having your inaccurate credit items either verified as accurate or deleted from your credit reporting according to the Fair Credit Reporting Act.

A Credit Repair Company provides a service to assist the client to dispute inaccurate items on the credit report. Consumers have the right to attempt to repair their credit on their own. However, JRW Top Beacon Inc. offers professional advice and services to assist in the credit repair process. We have proven methods and process that will effectively removed inaccurate information on your credit report. Our service is not guaranteed to remove every item on all credit bureaus. However, we strive to remove every item within the legal bounds of the Fair Credit Reporting Act.

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*I have read and understand my rights in accordance with the Fair Credit Reporting Act.*

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*Client Signature*

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*Spouse Signature*

---

*Date*

---

*Date*



## **Refund Policy Disclosure**

JRW Top Beacon, Inc. strives to have 100% satisfied clients. We stand behind our credit repair service. Our service is backed by a refund policy which entitles you to some or all of your money back.

If JRW Top Beacon, Inc. does not successfully dispute and have the credit bureaus delete a combined total of 4 inaccurate items on your credit report within 180 days, you will be entitled to half your money back. If we can not successfully dispute and have the credit bureaus delete any inaccurate items on your credit report within 180 days, you will be entitled to a full refund within 30 days of your written request to receive a full refund.



# Consumer Credit Protection Act Disclosure Statement

## Consumer Credit File Rights Under State and Federal Law

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 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 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 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. 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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### Consumer Credit Act Disclosure

Consumer Credit File Rights Under State and Federal Law (Sec. 405. Disclosures)

This disclosure has been furnished to you in accordance with the Consumer Credit Protection Act.

*I acknowledge that I have received a copy of the Consumer Credit File Rights under State and Federal Law in accordance with the Consumer Credit Protection Act.*

\_\_\_\_\_  
*Client Signature*

\_\_\_\_\_  
*Spouse Signature*

\_\_\_\_\_  
*Print Name*

\_\_\_\_\_  
*Print Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*





# Notice of Cancellation

RIGHT TO CANCEL CONTRACT

(SEC. 407, Consumer Credit Protection Act)

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

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

JRW Top Beacon  
1713 190<sup>th</sup> PL SW  
Lynnwood WA 98036

before midnight on \_\_\_\_\_.  
*Date*

*I hereby cancel this transaction;*

\_\_\_\_\_  
*Customer Signature*

\_\_\_\_\_  
*Spouse Signature (If applicable)*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*