

CLIENT INFORMATION

Social Security Number: _____ - _____ - _____ Date of Birth: _____ / _____ / _____

Last Name: _____ Middle: _____ First: _____

Permanent Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____

Previous Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____

Current Employer: _____

Home Phone: _____ - _____ - _____ Work Phone: _____ - _____ - _____

Cell Phone: _____ - _____ - _____ Fax Phone: _____ - _____ - _____

E-mail Address: _____

Username: _____ Password: _____ Security Word: _____

Have you ever been through credit repair before (mandatory)? _____

If so, what method was used? _____

Have any items ever been disputed by you, or anyone else? _____

If yes, which items? _____

How long has it been since any dispute/repairs have taken place? _____

Referred By: _____

Consultant Notes: _____

REPAIR PROGRAMS AND PRICING

Fresh Start Enterprises Inc requires all clients to sign an "Acceptance of Service" acknowledgement. By signing this form you are agreeing to the terms and conditions of service set forth in this agreement and to the terms and conditions of payment. Failure to comply with the terms set forth in this agreement can result in immediate termination of our agreement and you will forfeit any monies paid. It is **Fresh Start Enterprises Inc** intention to service you for the term of service, however should you cease payment under the terms of the agreement we will stop service until payment can be rendered. **Fresh Start Enterprises Inc**, also reserves the right to collect any monies not yet paid under the terms of our agreement. You also agree that any remaining payments will be applied in accordance with our agreement, regardless of your default.

Package Features	"Basic"	"Expedited"
Personalized Dispute Plan Designed to Fit Your Specific Credit Repair Needs	✓	✓
Unlimited Custom Dispute Letters Delivered to the Major Credit Bureaus On Your Behalf	✓	✓
A Professional Credit Specialist Will Work Personally With You Every Step of the Process	✓	✓
Access to Your Client Portal and Updated Information - 24 Hours A Day / 7 Days A Week	✓	✓
Never Be Left In The Dark, Get Updated Every Step of The Way Via Our Online Notification System.	✓	✓
Unlimited Dispute Letters to Unlimited Number of Creditors		✓
Unlimited Creditor Goodwill Request Letters		✓
Unlimited Cease and Desist Letters to Collection Agency's and Creditors Letting Them Know They Can No Longer Call or "Harass You".		✓
High Priority Case and First Class Certified Dispute Letters (Generally Results in a More Accurate Dispute Process)		✓
Individual Price Plan Credit Maintenance A	Individual Initial Consultation Fee 199.99 50.00 Monthly Fee 50.00 per Trade or Account Deleted or Improved/Per Credit Bureau	

Individual Price Plan Credit Maintenance B

Individual Initial
Consultation Fee 399.99
25.00 Monthly Fee
25.00 per Trade or
Account Deleted or
Improved/Per Credit
Bureau

Joint Price Plan Credit Maintenance A

Joint Initial Consultation
Fee 299.99
50.00 Monthly Fee
50.00 per Trade or
Account Deleted or
Improved/Per Credit
Bureau

Joint Price Plan Credit Maintenance B

Joint Initial Consultation
Fee 699.99
25.00 Monthly Fee
25.00 per Trade or
Account Deleted or
Improved/Per Credit
Bureau



CREDIT RESTORATION AGREEMENT

This CREDIT RESTORATION AGREEMENT ("Agreement") is made and effective on _____ (date) by and between **Fresh Start Enterprises Inc** ("Company") and

_____, _____ ("Client").
NOW, THEREFORE, in consideration of the mutual promises contained herein, the parties agree as follows:

1. SCOPE OF DUTIES:

Client retains Provider and/or its assignees to provide Credit Consultation and Restoration. Provider and/or its assignees shall contact each of the three credit reporting agencies who appear to be reporting information on the client's credit reports that must be corrected or deleted and demand, on the behalf of the Client that the erroneous information be corrected or deleted.

2. SETUP AND OTHER FEES:

Client shall retain Provider and/or its assignees by providing the initial consultation fee of 199.99 (plan A) or 399.99 (Plan B)\$ _____; a monthly fee of 49.99 (plan A) or 24.99 (planB)\$ _____; and per deletion/update fee 50.00 (plan A) or 25.00 (planB) of \$ _____ (please see page 3 and top of 4 for pricing breakdown). The initial consultation fee for Plan A or B is to be charged at the end of the initial consultation session and detailed credit report audit. You will be charged the fee after Fresh Start Enterprises inc. has performed a detailed audit of your credit file. This fee covers the audit of 3 credit reports for one or two individuals. This fee is for the services set for in paragraph 1. The Client will be charged for the initial Consultation Fee on the day of enrollment after a consultation has been provided. The client will be provided the Monthly Fee on the 30th day after the sign up. This fee is for the performance and maintenance on of your file including but not limited to all communication and follow up correspondence sent to the credit bureaus on your behalf. Provider is under no obligation to perform any service for client and will suspend all further work on Client's matter if scheduled payment agreement is not satisfied your account will go into a holding status until the account is brought up to date.

3. CLIENTS OBLIGATION:

Client agrees he/she will promptly forward to Provider and/or its assignees all requested communication from credit reporting agencies. Client will respond to any telephonic or written inquiries, which might be directed to Client by Provider and/or its assignees. Provider and/or its assignees may suspend all further work on Client's matter until the documents are received. Client shall not apply for any new lines of credit or have any inquires on credit report. Client shall not incur any new debts or have any new collection accounts reported. Client shall pay all current debts in a timely manner. (NOTHING PAST 30 DAYS) Client shall not be entitled to a return of any fees paid to Provider and/or its assignees under this agreement if Client has not fully complied with this provision. Client understands that their cooperation is essential to obtain an accurate credit report.

4. GUARANTEE:

Provider and/or its assignees guarantees performance of all services set forth in this agreement to achieve an accurate credit report on the Client's behalf. Provider and/or its assignees comments about the possible and/or potential outcome of Client's matter are based upon experience and prior success in these matters. Each case is unique. Provider and/or its assignees do not guarantee the permanent removal of accurate and verifiable information. Client's active participation in providing Provider and/or its assignees all requested documents, forms, and information including investigation results, as set forth in this agreement are essential for the accomplishment of an accurate credit report. If Provider and/or its assignees does not cause any change or improvement of any item of information whatsoever on Client's credit reports during the 60-day term of this agreement after full payment is received, Client may request a refund in writing of the fees paid in proportion to services rendered. Client understands that if there has been any credit repair done in the past, this process could potentially take longer than the original time frames given _____ (initial).

5. NOTICE OF CANCELLATION



YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE THIRD DAY AFTER THE DATE OF THE TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AND EXPLANATION OF THIS RIGHT

Client Signature: _____

Date: _____

LIMITED POWER OF ATTORNEY

I, _____, residing at _____ hereby appoint "Provider" as my Agent.

My Agent shall have limited power and authority to act on my behalf. This power and authority shall be limited to, the power to:

- 1. Prepare, sign, and file documents with any credit reporting agency or creditor limited to, authorization to:
 - a. Prepare, sign and file disputes with credit reporting agencies by mail, fax or online.
 - b. Obtain information or documents from any creditor or its agencies, and negotiate, compromise, or settle any matter with such creditor or agency.

This Power of Attorney shall be construed as a Limited Power of Attorney. The listing of specific powers is intended to limit and restrict the powers granted in this Power of Attorney.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

This Power of Attorney shall become effective immediately. This Power of Attorney shall continue effective until rescinded by written notice to my agent:

Date: ____/____/____

Time: ____:____ AM PM



Full Legal Name (printed): _____

Social Security Number: _____ D.O.B. _____

Signature: _____

CREDIT CARD AUTHORIZATION FORM

I fully understand my responsibility to this program and agree to the above terms, as well as acknowledging that all my questions have been answered. I also Acknowledge and agree to the total costs of these services. Please accept my payment in the form of: (Debit/Credit)

Visa **Discover** **MasterCard** **American Express**

Type of Credit Card: _____

Full Name: (as it appears on the credit card): _____

Complete Mailing Address: (address where the statements are sent to): _____

Credit Card Number: _____

Expiration Date: _____ Security Code on Back: _____

X _____ Date _____

Card Holder Authorized Signature

By signing this form, I agree with all terms and conditions of the sale/order, as specified in the Service Agreement, which I have made over the phone, by fax, or via the Internet. I also authorize Fresh Start Enterprises Inc to charge the Recurring Service Fee for ("BASIC") or ("EXPEDITED") services to this card, as well as any additional usage fees applicable, for the service subscription authorization period of 6 months from this date. Fresh Start Enterprises Inc is also authorized to charge this card in the future for any additional services, or service upgrades, that I request on my account, during the service subscription authorization period. I understand that if I cancel my account, Fresh Start Enterprises Inc will cease charging this credit card, and cancel all recurring billing.

I understand that this information will be used for purposes of verification with the credit card issuer/processors to prevent fraudulent usage. This procedure is executed within strict rules established in United States Code, Title 18, Part I, Chapter 63. Please note: If your credit card expiration date changes, and/or if you are issued new credit card numbers, and/or if you wish to utilize a different credit card than presented on this form, and/or upon expiration of the service subscription authorization period authorized by this form, you will need to complete and provide to Fresh Start Enterprises Inc a new/revised Credit Card Authorization Form.

EXHIBIT B SEC. 405. DISCLOSURES

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, 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

EXHIBIT C

Attached hereto is exhibit B which is incorporated herein and executed into this agreement Initial Consultation Fee and Monthly Recurring Maintenance Fee.

As stated in the agreement, a specified initial consultation fee is charged on all new contracts after consultation is provided. All services have associated charges and costs. Costs of said services are only charged and considered earned after the services have been completed. At no time will Fresh Start Enterprises Inc. charge any fees for work that has not already been completed.

1. Analysis and review of client credit report (s)
2. Enter data from clients credit report into internal database
3. Processing request to eliminate erroneous and outdated technical data on credit reports; including but not limited to: Addresses, Date of Births, Social Security Numbers, First Names, Last Names, Employment Data etc.
4. Processing Request to Opt out from prescreened offers
5. Processing of Company Specific Documents and/or files
6. Processing of company Specific Documents and or files
7. Create a unique, secure interactive client web portal for online access
8. Perform opt-out to reduce junk mail
9. Processing request for "Do not call" list for clients

The following items are examples of the actions, and or products that define our monthly maintenance services, Our Monthly fees are only collected upon completion of one or more items as indicated below which would define our "Services"

1. Analysis and review of client file status
2. Create Dispute Letters
3. Assist with Budget questions
4. Assist with Credit questions
5. Provide ongoing credit education
6. Provide ongoing budget advice and counseling
7. Respond to, receive and or initiate correspondence via telephone
8. Respond to, receive and or initiating correspondence via e-mail
9. Review clients credit reports updates to determine next step
10. Create strategic plan to assist clients in meeting their goals



NOTICE OF CANCELLATION

YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE THE CONTRACT IS SIGNED.

IF YOU CANCEL, ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT WILL BE RETURNED WITHIN 10 DAYS FOLLOWING RECEIPT BY THE SELLER 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
FRESH START ENTERPRISES INC
AT PO BOX 481283, CHARLOTTE, NC 28269

I HEREBY CANCEL THIS TRANSACTION.

Date

Buyer's Signature

ONLY SIGN AND RETURN IF YOU INTEND ON CANCELLING SERVICE