



Credit Management Systems

CUSTOMER AGREEMENT

Please make check payable for \$1000.00 to: Credit Management Systems

APPLICANTS PERSONAL INFORMATION

Name: Last, First, Middle Initial

Social Security Number

Mailing Address (Include Apartment Number)

Date of Birth

City, State, Zip

Home Phone Number

This agreement is not binding and enforceable until received and accepted by Credit Management Systems (CMS). This writing is the full and complete agreement between CMS and the customer and shall not be orally amended.

CUSTOMER AGREES TO:

1. Provide CMS with personal credit information, credit bureau reports, and/or authorized CMS or its designee to obtain credit reports on customer behalf.
2. Immediately notify, CMS of any change of address.
3. Identify in writing any accurate negative information in which you believe to be true, so that we can be sure not to dispute such item/items as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to CMS or its designated agent, and to notify CMS if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from CMS.

SERVICES TO BE PERFORMED BY CMS:

During the evaluation and initial challenge process, CMS will review all credit information provided by the customer; prepare letters challenging items appearing on the customer's credit report which the customer indicates are inaccurate, incomplete, obsolete, or unverified as per the Fair Credit Reporting Act. CMS will submit transmittals of challenge letter, within 3 to 7 business days but not to exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. CMS will follow-up and review all correspondence received by the customer from the credit reporting agencies preparation of follow-up challenges, as per the Fair Credit Reporting Act, and transmittal of the same. Follow-up services will be fully performed by CMS within ninety days after initial challenges are mailed. CMS agrees only to challenge items under the Fair Credit Reporting Act. CMS makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should CMS be unable to improve a customer's credit profile, the customer shall be entitled to a refund subject to processing fee of \$300.00. Any questions concerning your personal credit profile may be answered by contacting CMS at 877-4MY-CMS1

YOU MAY CANCEL THIS CONTRACT WITHOUT PENALTY OR OBLIGATION AT ANY TIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY (OR AS REQUIRED BY STATE LAW) AFTER WHICH YOU SIGNED THE CONTRACT. SEE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

Customer Agreement Form

I understand and agree to the above stated terms of service.

Signature Date

Driver's License Number State Current Employer

Have you moved within the past two years? If YES, provide previous address(s):

Address City State Zip

Address City State Zip

Address City State Zip

Address City State Zip

Has the Post Office been notified to forward mail to new address: YES or NO