

# TRW Credit Group

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## CUSTOMER AGREEMENT

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Please make check payable to: TRW Credit Group TW01199dw

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## APPLICANTS PERSONAL INFORMATION

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_____ Name (Last, First, Middle Initial)	_____ Social Security Number
_____ Mailing Address (Include Apt Number)	_____ Date of Birth
_____ City, State, Zip	_____ Home Phone
_____ Email Address	_____ Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by TRW Credit Group at its home office in Pottsboro, TX. This writing is the full and complete agreement between TRW and the customer and shall not be orally amended. Processing will be handled by **TRW Credit Group, 680 Hwy 120 East, Suite 100, Pottsboro, Texas 75076. (903) 786-7100.**

### CUSTOMER AGREES TO:

1. Provide TRW with personal credit information, credit bureau reports, and/or authorizes TRW or its designee to obtain credit reports on customers behalf.
2. Immediately notify TRW of any changes of address.
3. Identify in writing any accurate negative information 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 TRW or its designated agent, and to notify TRW if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence.

### CUSTOMER COST AND PAYMENT:

The customer shall pay \$\_\_\_\_\_ for consultation and ordering of all Bureaus plus a **\$49.00** processing fee equaling \$\_\_\_\_\_. All Credit Repair will then be done Free of Charge. Amount will be deposited into an escrow account with Landmark Bank of Texas at the Denison office in Denison, TX, until services are rendered. Customer acknowledges that they have the right to verify the escrow account by contacting TRW. If we do not better your credit profile, we will refund your entire consultation fee.

### SERVICES TO BE PERFORMED BY TRW:

During the evaluation and initial challenge process, TRW will review all credit information provided by the customer, prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverifiable as per the Fair Credit Reporting Act. TRW will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. TRW will follow-up and review all correspondence received by the customer from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. TRW agrees only to challenge items under the Fair Credit Reporting Act. **TRW 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 TRW be unable to improve a customer's credit profile, the customer shall be entitled to a refund of the consultation fee. Any questions concerning your personal credit profile may be answered by contacting TRW at (903) 786-7100. This contract is valid for ONE (1) YEAR from date of signed contract. I understand and agree to the above stated terms of service and payment.

### LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to TRW Credit Group and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax (CSC Credit Services), Experian and Transunion.

x \_\_\_\_\_ x \_\_\_\_\_  
Client's Name (Please Print) Client's Signature Date

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## PRIVACY DISCLOSURE NOTICE

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### TRW CREDIT GROUP PRIVACY POLICY

TRW Credit Group is required by law to inform our clients of our policies regarding privacy of customer information. Therefore, we are providing you with a copy of this policy.

### NON-PUBLIC PERSONAL INFORMATION

TRW collects private, personal information about you that is provided by you or obtained by us on your behalf with information you provide to us.

### DISCLOSURE OF CLIENT INFORMATION

We do not and will not disclose our client's private (non-public) personal information obtained in our process to any third party, except as required by law. No third party will obtain information about you from TRW without your written consent.

### CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

TRW retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic and procedural methods that comply with our professional standards. If you have any questions, please contact us at (903) 786-7100 because your privacy and our professional ethics are most important to us.

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## CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

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You have the 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 the 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 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 or 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.

Credit bureaus are required to follow reasonable procedures to insure 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 investigate 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 to 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.

x \_\_\_\_\_  
Client's Signature

x \_\_\_\_\_  
TRW Representative

### CUSTOMER ACCEPTANCE & ACKNOWLEDGEMENT OF CREDIT RESTORATION SERVICES

For quality and legal purposes it is necessary for TRW Credit Group to have each client initial beside each of the below listed items to confirm that they received all of the following information. It is very important that our clients receive, read and understand all information provided to them by TRW and its representatives.

X \_\_\_\_\_ Customer Agreement                      x \_\_\_\_\_ Limited Power of Attorney                      x \_\_\_\_\_ Privacy Disclosure Notice

X \_\_\_\_\_ Consumer Credit File Rights Under State and Federal Law                      x \_\_\_\_\_ Notice of Cancellation

I fully understand my responsibility in this program and acknowledge all my questions have been answered.

x \_\_\_\_\_  
Client's Signature

x \_\_\_\_\_  
TRW Representative

# We Will Order All 3 Credit Bureaus:

Experian \_\_\_\_\_

Equifax (CSC Credit Services) \_\_\_\_\_

Transunion \_\_\_\_\_

**In order to do this we MUST have a copy of:**

- Your Drivers License
- Your Social Security Card
- 2 ITEMS from the list below dated within the last 2 months with your NAME and CURRENT ADDRESS
  - \*bank statement, cancelled check, Drivers License, water, gas, electric, cable, telephone (no cell) bill, stamped PO Box receipt
- Copy of voided check (if applicable)

These items must be given to your salesperson, mailed or faxed ASAP to:

**TRW Ventures**  
**680 HWY 120 E, Suite 100**  
**Pottsboro, TX 75076**  
**Phone: (903) 786-7100 - Fax: (903) 786-7108**

Until received, the process cannot move forward.

You should receive all 3 bureau reports in no more than 15 days. **IF YOU DON'T**, you must call the office immediately at (903) 786-7100. After receiving your reports, we will dispute all items immediately. All results will be mailed directly to you in approximately 36 to 45 days. If you do not receive them, you must call the office at (903) 786-7100. When you do receive the results, please forward them to this office. If everything isn't removed, we will continue to dispute any remaining adverse items. **(THIS IS AN ONGOING PROCESS).**

If you do not forward the bureaus or contact us, we will take for granted everything was removed and you were happy with the results. X \_\_\_\_\_

You should receive NEW BUREAUS approximately every 36 to 45 days. Mark this on your calendar. X \_\_\_\_\_

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## NOTICE OF CANCELLATION

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You may cancel this contract without any penalty or obligation at any time prior to midnight of the third business day after the contract is signed. If you cancel, any payment placed in escrow by TRW Credit Group will be returned within 10 days following receipt by the seller of your cancellation notice. To cancel this contract, fax or deliver a signed and dated copy of this cancellation notice, or any other written notice to:

**TRW CREDIT GROUP, 680 Hwy 120 East, Suite 100, Pottsboro, TX 75076 – Fax (903) 786-7108**

NO LATER THAN MIDNIGHT OF \_\_\_\_\_ I HEREBY CANCEL THIS TRANSACTION.

X \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**DO NOT SIGN ON THE LINE ABOVE UNLESS YOU INTEND TO CANCEL**

# TRW Credit Group

## Payment Options

(Choose One)

- I choose to pay one full payment of \$699 (\$100 Savings)
- I choose to pay two payments- 1<sup>st</sup> \$350, 2<sup>nd</sup> \$349 (\$100 Savings)\*
- I choose the "\$99 down" Finance Plan (\$799) \*\*

\*First payment due with contract, second payment to be debited 30 days later.

\*\*Initial payment of as little as \$99 with 4 equal payments of the balance.

### How I will Pay

#### CREDIT OR DEBIT CARD:

TYPE OF CARD (CIRCLE ONE) VISA AMEX DISCOVER MC

NAME ON CARD \_\_\_\_\_

CARD# \_\_\_\_\_ EXP DATE \_\_\_\_\_ SECURITY CODE \_\_\_\_\_

*I authorize TRW Credit Group to charge/ debit my account for the selected service for the amounts and dates shown.*

SIGNATURE \_\_\_\_\_ DATE (S) \_\_\_\_\_

**OR**

#### CHECK AUTHORIZATION

**\*\*\* ATTACH A VOIDED CHECK AND FILL OUT ALL BANK INFO BELOW \*\*\***

NAME ON CHECK \_\_\_\_\_

BANK NAME \_\_\_\_\_

ROUTING # \_\_\_\_\_ ACCOUNT # \_\_\_\_\_

AMOUNT OF CHECK (S) \_\_\_\_\_ DATES (S) \_\_\_\_\_

*I authorize TRW Credit Group to print a check on my bank account for the selected service in the amount shown. I understand that the check will show on my monthly statement as any other check. I also authorize TRW to draft my account for a return check charge of \$25.00 in the event any of my checks are returned.*

SIGNATURE: \_\_\_\_\_ DATE (S) \_\_\_\_\_

BY PHONE: \_\_\_\_\_ MOTHER'S MAIDEN NAME: \_\_\_\_\_

**RGR Finance**  
**3026 Mockingbird Lane #118**  
**Dallas, TX 75205**  
**(214) 361-7909**

Customer Agreement

This is a written agreement between RGR Finance and \_\_\_\_\_ referred herein as customer. This agreement will be put in effect once the customer's signature is recorded at the bottom of this agreement.

RGR Finance agrees to lend customer \$700 for a period of 4 months. The customer agrees to repay the loan back to RGR Finance in 4 monthly installments of \$175.

The customer agrees to allow RGR Finance to draft the monthly payments directly from customer's checking account or credit card as indicated on the following dates with the following check numbers.

**Dates to draft:** 1<sup>st</sup> \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_ 3<sup>rd</sup> \_\_\_\_\_ 4<sup>th</sup> \_\_\_\_\_

**Bank Information:**

Check Numbers: 1<sup>st</sup> \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_ 3<sup>rd</sup> \_\_\_\_\_ 4<sup>th</sup> \_\_\_\_\_

Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

Bank Name: \_\_\_\_\_

**Credit Card Information:**

Type of card (circle one) VISA AMEX DISCOVER MC Bank Name: \_\_\_\_\_

Billing Zip Code: \_\_\_\_\_ Exp Date: \_\_\_\_\_ Code on Back of Card: \_\_\_\_\_

Credit Card # \_\_\_\_\_

If the customer does not meet the payment agreement set forth in this contract RGR Finance will begin collection efforts immediately. All costs incurred by RGR Finance in an effort to collect this debt will be charged to and paid by the customer. Also, RGR Finance will immediately request TRW Credit Group to stop the credit repair process until payment(s) has been satisfied.

Customer Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Phone Number: \_\_\_\_\_ 2<sup>nd</sup> Phone Number: \_\_\_\_\_

E-mail address: \_\_\_\_\_ **(we must have 2 forms of contact information)**

Signature: \_\_\_\_\_ Date of Signature: \_\_\_\_\_

Name, phone number and relationship of two relatives not living with you:

1. \_\_\_\_\_

2. \_\_\_\_\_

**Contract will not be accepted unless all applicable blanks are filled out**