

3145 Geary Boulevard, Suite 707

San Francisco, Ca 94118

415-819-4223 or 415-668-7770

Fax: 415-668-6280

www.CRService.org

Consumers 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 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 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.

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Notice of Cancellation

You may cancel this contract without any penalty of obligation, at any time before midnight of the 5th 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 CREDIT RESOLUTION SERVICES at 680 8th Street Suite 230B, San Francisco, Ca, 94103 before midnight on _____.

Date

If mailed the postmark must indicate no more than 5 business days from date of contract.

I hereby cancel this transaction

.....
Signature

.....
Date

CRS ... **CREDIT RESOLUTION SERVICES**

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Name

Street Address

City, State, Zip

Mailing Address if different

Date of Birth

Social Security Number

Home Phone

Work Phone

Cell Phone

I HAVE RECEIVED A Copy OF ALL 5 OF THESE DOCUMENTS

.....
SIGNATURE

DATE



CREDIT RESOLUTION SERVICE

3145 GEARY BLVD, suite 707

SAN FRANCISCO, CA 94118

415-819-4223 / fax: 415-668-6280

(TRI-MERGE FEES WAIVED:SEL)

CODE: SEL100 A

{ Now that you have signed up: } The **CRS DELETION** process begins :

Signing date: _____ / STATE: _____

After signing, and forwarding your completed application, with a copy of your drivers license (enlarged), and a copy of your social security card, with all signed pages complete with a check for the appropriate fees: made payable to CRS, we will process your application. This will take as little as 40 days and possible as much as 90 days.

During the next {40 to 90 days,} you are "NOT TO OPEN ANY LINES OF CREDIT", or run you or your spouses social security number related to any inquiry into your credit file. This will only create a problem, when we are trying to correct your file, the bureaus see you applying for more credit, they now question our validation on your behalf.

You will receive soon within about 20 days (3) three "*green postal receipt post cards*" signed by each credit bureau, and from that date, we have a document with time and date stamped from them, "officially opening" an investigation and validation process of your credit file. We document our facts and now represent your interests correcting your file.

Send us at the above address "*all letters, responses, or material*" sent to you from these three credit bureaus as soon as they arrive. We thank you for your business.

We look forward to correcting your file.

Best regards,

Mr. S.E. LAWRENCE

Client Service

Dear Equifax,

Dear Experian,

Dear Trans Union,

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