



**Signup Contract**

1415 NW 43rd St  
 Oklahoma City, OK 73118  
 PO Box 53151  
 Oklahoma City, OK 73152  
 (405) 213-1888  
 vance@vancethecreditdoctor.com

<b>Service Plan and Price (please check one)</b>	
<input type="checkbox"/> \$1,020 Total Restore (Single) <sup>TM</sup> Only select if paying in full.	<input type="checkbox"/> \$200 down payment, 85 a month Total Restore (Single) <sup>TM</sup> Date for monthly payments_____
<input type="checkbox"/> \$1,500 Total Restore (Couples) <sup>TM</sup> Only select if paying in full.	<input type="checkbox"/> \$350 down payment, 125 a month Total Restore (Couples) <sup>TM</sup> Date for monthly payments_____
<b>Applicant Personal Information</b>	
Full Name	Social Security Number
Mailing Address	Date of Birth
City, State Zip	Home Phone Number
Mobile Phone Number	Email Address
<b>Spouse Personal Information (if applicable)</b>	
Full Name	Social Security Number
Date of Birth	Email Address
<b>If you have moved in the last 2 years please provide previous address</b>	
Previous Address	City, State Zip
<b>Payment Information</b>	
Credit Card Number	Expiration Date
Name on Card	CVV2 (3 digit code on back)
<b>Referred by:</b>	
Name	Company
Phone Number	Email Address

Initial \_\_\_\_\_ Spouse \_\_\_\_\_

Comments

**Vance The Credit Doctor, LLC Client Service Agreement**

Client hereinafter referred to as "client" and Vance The Credit Doctor, LLC. , MAILING ADDRESS at PO Box 53151, Oklahoma City, OK 73152, phone 405-213-1888, agree as follows:

**SCOPE OF SERVICES**

The purpose and scope to this agreement is that Client and Vance The Credit Doctor, LLC have entered into a Client Service Agreement. Vance The Credit Doctor, LLC, as requested by client, will be acting as a Credit Counselor and Client authorized Vance The Credit Doctor, LLC to fully assist in the process of removing obsolete, incorrect, misleading, inaccurate, unknown and unverifiable information from their credit reports that is not in compliance with the Federal Fair Credit Reporting Act. Vance The Credit Doctor, LLC services are to include, but not limited to, education of client in reading credit reports, counseling client and informing client of his/her rights under the Fair Credit Reporting Act and the Equal Credit Opportunity Act. Vance The Credit Doctor, LLC acts as Client's personal assistant for the process of Credit Score Improvement and is paid by Client for such services that assist client with the restoration of his/her creditworthiness. Vance The Credit Doctor, LLC only guarantees improvement of credit profile. Vance The Credit Doctor, LLC will provide the best possible help and will use every means available to help the Client repair and restore a good credit report in and effort to establish creditworthiness. Vance The Credit Doctor, LLC will assist Client in obtaining current copies of credit reports for \$30 for an individual and \$60 for a couple. If Client chooses to order their own reports, Client agrees to be responsible for all cost required to obtain consumers credit reports. Vance The Credit Doctor, LLC must receive the reports within 30 days of sign up date Total Restore Individual. This includes the above service in addition to a letter sent to each collection account disputing the validity of the debt. We will dispute 6 times every 60 days for a year. Total Restore Couple. This includes the above service in addition to a letter sent to each collection account disputing the validity of the debt with client and client's spouse. We will dispute 6 times every 60 days for a year. WE DO NOT CHARGE IF YOU NEED TO TALK TO US. Our fees are flat rate not hidden. Client understands that the fees to obtain credit reports are regulated by the Credit Reporting Bureaus and Client is allowed by law to receive one credit report per bureau per year when denied credit by information obtained by said bureau. Client's first installment is a service fee and is due when client initially begins service with Vance The Credit Doctor, LLC. Vance The Credit Doctor, LLC will not be held responsible for any articles that become lost or delayed in the mail. Client must notify Vance The Credit Doctor, LLC in the event Client does not receive one or more reports. Vance The Credit Doctor, LLC will re-order any reports that are missing within a normal period of time.

Client authorizes, Vance The Credit Doctor, LLC, its employees, and servants to prepare all necessary correspondence utilized in the processing of disputes and agrees to submit to Vance The Credit Doctor, LLC any additional information required to support legally the dispute process. Client understands that all disputes must be true and accurate and that Vance The Credit Doctor, LLC will not produce any information that is not accurate to the best of Clients knowledge. Vance The Credit Doctor, LLC will request verification of all information being reported negatively by the credit reporting bureaus and will use every legal means of removing negative data from Clients reports so that Client can restore a more positive credit history. Vance The Credit Doctor, LLC does not change or advise Client to change Clients identification, social security number or any other personal data in an effort to gain credit under a different identity.

By signing client agrees to the full terms of this agreement and no other promises have been made. Client also understands that there are other options client could take to improve clients credit and has chosen to let Vance The Credit Doctor, LLC assist them with the above named service.

**MONEY BACK GUARANTEE**

Vance The Credit Doctor, LLC offers a 100% money back guarantee. If Vance The Credit Doctor, LLC cannot better your credit profile within 365 days with our Total Restore plans, we will send you a full refund but not after 395 days. Factors that would nullify a refund are as follows: new inquiries, new collections, new late payments, new charge offs, new bankruptcies, new judgments, new tax liens, any new derogatory item that shows up on customer's credit report after sign up date will nullify MONEY BACK GUARANTEE. It is the customer's responsibility to make sure no new derogatory items appear on report after sign up.

**NOTICE OF CANCELLATION**

Federal and State law requires that you may cancel, without any penalty or obligation, at any time before midnight of the 3rd business day which begins after the date the contract is signed by you. Vance The Credit Doctor, LLC will give full refund of any monies paid within 10 days of receipt of this written cancellation notice.

This is a 12 month service contract.

Send written notice to Vance The Credit Doctor, LLC. , MAILING ADDRESS at PO Box 53151, Oklahoma City, OK 73152, or email to [vance@vancethecreditdoctor.com](mailto:vance@vancethecreditdoctor.com)

Initial \_\_\_\_\_ Spouse \_\_\_\_\_

**LIMITED POWER OF ATTORNEY/ELECTRONIC SIGNATURE**

**Your electronic signature is a limited power of attorney and is used only to help you with the repair and restoration of your credit. This does not give us full power of attorney over your affairs only for the use with credit concerns.**

I give and appoint Vance The Credit Doctor, LLC, its officers, employees and agents, mailing address PO Box 53151, Oklahoma City, OK 73152, phone 405-213-1888 as my assistant for my behalf, as set forth in the following matters only. Signing of correspondence address to the credit bureaus, signing of correspondence addressed to creditors, obtaining credit information over the telephone, fax, computer/internet, through written correspondence from credit bureaus, creditors or collection agencies. If mediation of a debt is necessary I give Vance The Credit Doctor, LLC, its officers, employees and agents the right to discuss information to help resolve a debt. I further authorize Vance The Credit Doctor, LLC, its agents, servants and employees bearing this release or copy the thereof within 12 months of this date to obtain any information in my credit report that may involve medical records and/or credit records. I hereby direct said record holder to release such information upon the request of the bearer of the authorization to release information and durable power of attorney for limited purposes. I hereby release the bearer of this authorization as well as the recipient, including but not limited to, the custodian of such records, repository of the court records, credit bureau, (Experian, Equifax, and Trans Union) consumer reporting agency, retail business establishment, lending institution, student loans agencies (public and/or private), including whatever kind, which may at any time result to me, my heirs, family or associates, because of compliance with this authorization to release information, or any attempt to comply with it. Should there be any questions as to the validity of this release, you may contact me. I have the right to revoke or terminate this power at any time. This power shall terminate 12 months from the date of execution set forth below. All questions pertaining to validity, interpretation and administration of the power shall be determined in accordance with the laws of Oklahoma. This power is valid throughout the United States in all information set forth in the paragraph above by my electronic signature.

Note to consumer: you may cancel this electronic signature/power of attorney at any time by submitting a letter via email or U.S. mail stating you no longer authorize electronic signature/ power of attorney to our office. We will no longer be able to represent you at that time and this authorization becomes null and void. Account is closed.

**CREDIT REPAIR ORGANIZATION ACT SEC.405.DISCLOSURES**

Consumer Credit File Rights Under State and Federal Law

The Federal Trade Commission and State Laws Require us to Keep This Document with Your File.

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 up to 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 score improvement organization that violates the credit score improvement Organization Act. This law prohibits deceptive practices by credit score improvement 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 score improvement organizations. For more information contact:

The Public Reference Branch  
Federal Trade Commission  
Washington, D.C. 20580

**CREDIT CARD AUTHORIZATION**

I fully authorize Vance The Credit Doctor, LLC to charge my credit card or debit my bank account for the agreed amount indicated on page 1 of this agreement. \$35.00 will be There is an Insufficient Funds Fee of \$35.00 each time on every failed transaction from the date above.

Initial \_\_\_\_\_ Spouse \_\_\_\_\_

