



Synergy | Credit | Solutions

6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

Dear Client,

Thank you for retaining Synergy Credit Solutions, LLC to help improve your credit rating. We understand that the process of working to improve your credit can be confusing and difficult at times. In order to ensure that you completely understand the process, please read the following pages carefully. After review, complete all paperwork and return to us with proper documentation and payment.

Please be sure to mail copies of all correspondence you receive from the Credit Bureaus after you retain us. The information contained in the reports you receive from the Credit Bureaus is essential to proceed in improving your credit rating. We look forward to helping you to restore your credit to a good standing and feel confident you are making the right choice by hiring our company.

Best Regards,

Joseph Wreh
General Manager
Synergy Credit Solutions, LLC



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

In order to begin the process of improving your credit rating, please send us the following via fax, e-mail, or standard postal delivery. Information needed for the Credit Bureaus:

_ Proof of current mailing address.

This can be a utility bill with your name and current address, or a government issued ID, if it states your current mailing address. PO BOXES are acceptable.

_ Proof of Social Security.

Either a copy of your Social Security Card, a W-2 form, a pay stub, or a 1040 tax form that indicates your Social Security number. If your spouse is also retaining our service, please be sure to note we require a copy of your spouse's Proof of Social Security as well.

Information needed by our company:

_ If you have not already sent it, please submit a current copy of your Credit Report that includes data from all three Credit Bureaus. The report should be with-in 0 - 90 days, but the more recent, the better.

You can get a free copy of your credit report from all three major credit bureaus once a year at www.annualcreditreport.com

_ A retainer payment made payable to Synergy Credit Solutions, LLC if by check, or a copy of the Credit Card Authorization Form located on the last page of this packet. **Remember:**

1. Do not send anything to or talk to the Credit Bureaus while we are working on your file unless instructed otherwise.
2. Do not send anything or talk to your Creditors while we are working on your file, unless instructed otherwise.
3. Mail ALL correspondence from Creditors and the Credit Bureaus to us when you receive it in the mail.

You will receive updated credit reports and other types of correspondence from the credit bureaus usually every 4 to 6 weeks over the next 4 to 6 months.



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

Keeping up with the Status of Your Account

Status of your account will be discussed in person. For credit information, please visit us at:

<http://www.SynergyCredit.org>

- If you have any questions, please contact us at the information below:

joseph.wreh@synergycredit.org P: (763) 269-3351 / (404) 424-6881

Address: 6000 Bass Lake Road

Suite 104

Crystal, MN 55429

Important: Correspondence with Credit Bureaus

- You will receive updated credit reports from the three Credit Bureaus every 15 to 45 days. Any correspondence from Trans Union, Experian or Equifax must be sent to the following address within five days of receipt. If you do not receive these updates, it is your responsibility to contact us and tell us you haven't received it.

PLEASE MAKE SURE TO MAKE A COPY FOR YOUR RECORDS. WE SHRED ALL CREDIT CORRESPONDENCE ONCE WE ARE FINISHED WITH IT IN ORDER TO PROTECT YOUR PRIVACY. WE TAKE YOUR PRIVACY AND PROTECTION OF YOUR IDENTITY VERY SERIOUS.

Synergy Credit Solutions, LLC

Correspondence with Creditors

- Do not talk to creditors unless you intend to pay your balances owed in full
- We suggest you retain our services to settle each unpaid collections account. We have extensive experience in getting collection agencies to agree to delete the account from the credit report with payment. At a minimum, the best possible settlement will be negotiated.

Only enter spouse information if spouse is retaining us also.



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

Agreement

Total Fee: _____ includes Spouse does not include Spouse

This agreement is in response to the undersigned (Hereby referred to as "the Client(s)") desire to hire Synergy Credit Solutions, LLC. By signing this agreement, "the Client(s)" agrees that they read and fully agree with all terms contained in this contract. This agreement covers all representations made by Synergy Credit Solutions, LLC and "the Client(s)" and can only be modified in writing by both parties. If "the Client(s)" has any addendums or changes, "the Client(s)" must contact us with modifications before signing this contract.

We are NOT a credit repair company; we are a consulting firm that works with consumers with less than perfect credit. We have successfully helped many clients improve their credit in the shortest time possible.

This consulting agreement is by and between "the Client(s)" and

Synergy Credit Solutions, LLC

6000 Bass Lake Rd. Suite 104

Crystal, MN 55429

(763) 269-3351

By signing this agreement, Client agrees that it has read and fully agrees with all items on this contract.

Client agrees as follows:

_ Client has read and understands SEC 405 of the Credit Repair Organizations Act, attached to this package.

_ Client has read and understands this agreement in its entirety

_ Client understands that debt negotiation, removal of negative items and debt consolidation are not a part of the fees listed above and are considered separate services. If Client requires these separate services, those services will be contracted for with a separate agreement from this agreement.

Client agrees that if they were referred to us by a mortgage company, auto dealer or any other entity that



Synergy | Credit | Solutions

6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

ran their credit within 6 months prior to client contracting us, that client gives us permission to send

Client's referring entity updates on Client's account unless client specifically says not to in writing. Client

acknowledges and agrees that the referral to us by the Client's referring entity shall not be construed as

creating any duty on the part of referring entity or any other obligation charged upon such referring entity

with respect to the

services to be provided by us as contemplated within this agreement. The Client hereby releases and

holds harmless the Client's referring entity against any and all claims it may have against them or it as a

result of the referring entity's referral to us.



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

ACKNOWLEDGEMENT OF PROGRAM GUIDELINES

Please initial each item to confirm that you understand the guidelines of the program. Without this document, we will not start your file.

_____ You understand that throughout the program you will from time to time receive standard form letters from the three major credit bureaus that include, but are not limited to: Letters telling you that you do not have to use a credit repair company, letters telling you that you have to send proof of identification if the credit bureaus feel you cannot be identified with the documents submitted, etc. These are standard letters and you should not be alarmed. Simply mail these letters to us along with any updated credit reports you receive from each of the three credit bureaus.

_____ You understand that the fee listed at the top of page 4 is considered earned in its entirety after we perform the initial credit consultation and also completely set-up all inaccuracies identified by you in our system to the point where all inaccuracies are listed on your client login page and completely accessible by you through our advanced web-based interface. You also acknowledge that any and all separate services contracted for can take up to 6 months to complete unless your separate signed agreement for these services states it will be shorter.

_____ You understand that we do not keep copies of all of the paperwork you forward to us. Due to confidentiality and security reasons, a very limited amount of information is kept in your physical file. All other paperwork is shredded. It is your responsibility to keep copies of any paperwork that you may want to reference at a later date.

_____ You understand that you should not send original court documents or collection notices to us. Only send copies of documents that will support your case. (i.e. proof of payment, court dismissal documents, etc.). We are not acting as your legal guardian in any way and it is your responsibility to seek outside legal assistance if the need ever arises for an Attorney needed to protect your rights.



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

CREDIT REPAIR ORGANIZATIONS ACT

SEC. 405. DISCLOSURES.

(a) Disclosure Required.--Any credit repair organization shall provide any consumer with the following written statement before any contract or agreement between the consumer and the credit repair organization is executed:

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, 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 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 5 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



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

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

Date: _____ Date: _____

Signature of Client Signature of Spouse (if hiring us also)

Client Printed Name Spouse Printed Name



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

_ The Client(s) believes that the below noted negative credit listings on their consumer credit report(s) are 100% accurate, timely, and verifiable. All negative items not listed are not 100% accurate and the Client(s) wishes them to be set-up in the database using one or more of the reasons listed below in the event of a future dispute or telephone negotiation on client's behalf by our company.

_ The Client(s) understands that the credit listings noted below may not be disputed and that these credit listings will remain on their consumer credit report(s) until the agencies remove them.

_ The Client(s) understands that our company will appeal all other negative items not noted here.

List Items NOT to be negotiated that are 100% accurate and verifiable under the F.C.R.A.: We will not set these items up in the system nor dispute them at any time in the future.

All other items on my credit report are the results of one or more of the following reasons that pertain to the verifiability and/or lack of accuracy of that account:

- I do not recall the listings as they are being as they are being reported
- I think that I may be a victim of ID Theft
- These accounts do not belong to me
- The status of the listings is not accurate
- I do not believe these listings are verifiable
- I was never late on the accounts
- The items are incomplete

Client's Signature: _____ Date: _____

Spouse's Signature: _____ Date: _____

(Only if retaining us also)

*You may cancel this contract without penalty or obligation at any time before midnight of the 5TH business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.



Synergy | Credit | Solutions

6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

Notice of Cancellation

You may cancel this contract, without any penalty or 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 (name of credit repair organization) at (address of credit repair organization) before midnight on (date).

I hereby cancel this transaction,

(date) _____

(purchaser's signature). _____

(purchaser's printed name). _____



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

WARRANTIES

For items we are retained to remove in the future, Synergy Credit Solutions, LLC agrees to give a 100% refund to "the Client" if we do not improve "the Client's" credit. "Improve" shall be defined as removing at least 25% of negative items we are hired to remove from the three major credit bureaus: Trans Union, Equifax, and Experian, with-in six months from the date of contract when client hires us for full credit restoration services. "The Client" must have contracted us to have four (4) or more negative items removed in order to qualify for this Warranty.

"The Client" must have not used a "Credit Repair Company" in the past two (2) years for the warranty to be in effect and "the Client" may not have attempted to repair his/her credit on his/her own in the past two (2) years. "The Client" also agrees that collections and charge-off accounts with balances are not included in the warranty. "The Client" must mail an updated credit report from each of the three major credit bureaus: Trans Union, Equifax, and Experian, every forty-five (45) days for the warranty to apply.

The warranty only applies to items we are contracted to remove by "the Client". Any negative item on the credit report added after we are retained is not included in the warranty and will require an additional fee for us to attempt to remove.

Your Full Name: Spouse Name:

Account Executive: Spouse Cell Phone:

Current Address: Spouse E-mail:

Last Address: Spouse SSN:

Home Phone: Spouse DOB:

Your SSN:

Your DOB:



POWER OF ATTORNEY

I. PRINCIPAL AND ATTORNEY-IN-FACT

I hereby appoint the following person to serve as my attorney-in-fact, to act for me in any lawful way with respect to the subjects indicated below.

Name: Synergy Credit Solutions, LLC
Address: 6000 Bass Lake Road, Suite 104
Crystal, MN 55429

II. EFFECTIVE TIME

This Power of Attorney shall become effective immediately and shall continue to be effective for one year or until I give written notice of cancellation to the address listed above.

III. POWERS OF ATTORNEY-IN-FACT

My attorney-in-fact shall have the power to act in my name, place and stead in any way which I myself could do with respect to the following matters to the extent permitted by law:

The power to: Act on my behalf in negotiating payment terms with my creditors and also the power to submit letters on my behalf to all credit bureaus and receive documents that relate to my credit and credit history; that shall include credit reports, prior dealings with creditors and settlement offerings made by creditor.

My attorney-in-fact is empowered to take all further action, including the payment of expenditures and the preparation and execution of all documents, as the attorney-in-fact deems necessary or appropriate in order to fully effectuate these matters.

IN WITNESS WHEREOF, the undersigned has executed this Power of Attorney on the date set forth below.

Date: _____ Signature of Client _____

Client Printed Name _____



6000 Bass Lake Road, Suite 104 • Crystal, MN 55429 • 763-269-3351

Credit Report Release and Information Form

The Undersigned hereby authorizes Synergy Credit Solutions, LLC to disclose pertinent information as requested below to other agencies or firms, as may be necessary, for the sole purpose of obtaining a standard credit report on the undersigned, including investigations of personal credit history, employment and other financial situations.

The Undersigned understands that the information obtained will be treated as totally confidential and that NO information on the report will be accessible to any party not directly involved.

(Applicant) (Date) (Co-Applicant) (Date)

Attested by Agency staff:

(Staff Member) (Date)

(Supervisor) (Date)

Applicant Co-Applicant

Name:

Name:

Social Security #:

Social Security #:

Birth Date:

Birth Date:

Current Address and Zip code: Current Address and Zip code:

The above information is true and correct to the best of my/our knowledge.

(Applicant Signature) _____ Date _____

(Co-Applicant Signature) _____ Date _____