



1730 South College Avenue, Suite 205, Fort Collins CO 80525

Name: _____
Address: _____
Telephone: _____
Fax: _____
Email: _____
SSN: _____
Birth Date: _____

Credit Repair Agreement

A – This agreement between Vitesse Financial and the undersigned (“client”) is for the express purpose of credit report improvement. Vitesse Financial will attempt the removal of errors, misrepresentations, or unverifiable information that the client claims to appear on the credit report(s) they have furnished Vitesse Financial. This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed, regardless of accuracy. Vitesse Financial agrees to act diligently in the pursuit of this matter, and will carry out this agreement within all Federal and States laws.

B – The client understands that there will not be any fee or other charges associated with the credit restoration service until after the monthly Credit Verification Audit is performed. The client understands and agrees that on the 15th of every month they will be charged \$59.00 for all costs and fees associated with the previous month’s Credit Verification Audit. Vitesse Financial agrees to perform the service for this amount and states that there are no additional costs for the credit restoration services. The client understands that the monthly Credit Verification Audit includes the evaluation of all three credits bureau reports and all correspondence associated with the verification process. Should a payment be returned, dishonored by your bank or credit card Company, we will redraft the payment and add a \$15.00 late fee. We will continue to draft your account during a 30-day period until payment is received. If your payment has not been received after 30 days your case will be suspended until payment arrangements can be made.

C – The client agrees to send all correspondence and credit reports to Vitesse Financial as soon as received. The client must notify Vitesse Financial if they have not received any credit reports or correspondence from the credit reporting agencies 40 days after the last correspondence from Vitesse Financial or the credit reporting agencies. Failure to do so will cause the client’s Credit Verification to be continued on a repetitive basis.

D – The term of this agreement shall be Month to Month. If the client decides to cancel the monthly Credit Verification Audit at any time, a written request must be typed and sent to Vitesse Financial. If Vitesse Financial has worked on your file prior to receiving your written cancellation but after the 10th of the previous month, you will be charged for the current month and then cancelled. If you do not cancel, Vitesse Financial will automatically renew this agreement, if the credit Verification Audit has not been completed. Vitesse Financial will at any time end the procedure if we conclude that no further work is necessary.

E – Due to the nature of this credit service, client understands that individuals that assist Vitesse Financial in this matter may view client’s file and its contents. All people such as legal or research assistants and secretaries have been alerted to the sensitivity of these documents. Vitesse Financials staff will take all reasonable measures to ensure that this information will be handled in a responsible manner.

Client’s Initial’s _____

F – I, the undersigned client, give Power of Attorney to Vitesse Financial, for the sole purpose of acquiring, request typing verification and disputing any information in regards to my credit report(s). By signing this document, I acknowledge receiving my “Consumer Credit File Rights Under Federal and State Law, and my agreement cancellation form.

RIGHTS UNDER COLORADO AND FEDERAL LAW

You have a right to obtain a copy of your credit report from a credit bureau for a small fee. You have a right to dispute inaccurate information by contacting the credit bureau directly. However, you have no right to have accurate information removed from your credit bureau report. Under the federal “Fair Credit Reporting Act”, the credit bureau must remove accurate negative information from your report only if it is over 7 years old. Bankruptcy can be reported for 10 years. Even when a debt has been completely repaid, your report can show that it was paid late if that is accurate. You have a right to sue a credit repair company that violates the “Colorado Credit Services Organization Act”. This law prohibits deceptive practices by repair companies. The “Colorado Credit Services Organization Act” also gives you a right to cancel your contract for any reason within 5 working days from the date you sign it.

The Federal Trade Commission enforces the federal “Fair Credit Reporting Act”. For more information, call or write the Denver regional office of the Federal Trade Commission. The administrator of the uniform consumer credit code enforces the “Colorado Credit Services Organization Act”. For more information, call or write the Colorado attorney general’s office.

You, the buyer, may cancel this contract at any time prior to midnight of the fifth working day after the date of the transaction. See the attached notice of cancellation form for an explanation of this right.

AGREEMENT MUST BE SIGNED AND RETURNED FOR US TO RELEASE YOUR CREDIT REPORTS.

By signing here I agree to the above conditions

____ Check Here

Client, Signature and Date

Client’s Initial’s _____

FEDERAL 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 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 repair organizations. For more information contact:

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

By signing here I agree to the above conditions
_____ **Check Here**

Client, Signature and Date

Client's Initial's_____



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We will need copies of the following:

Please Fax or Mail to: 970.407.9172

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1. Drivers license or ID card
2. Your social Security card (if you have) OR any document that shows your name and SS# (such as W-2 form, pay stub, bank statement or medical insurance card.)
3. Any ONE of the following showing your NAME and CURRENT ADDRESS: electric, gas, water, cable TV bill, voters or auto registration or top part of any bank statement.
4. A copy of your current credit report issued by a consumer credit reporting agency, which shall be annexed to this Agreement, with the adverse entries and proposed modifications clearly marked.
5. Your list of the adverse information appearing on your credit report that Vitesse Financial shall attempt to repair, which shall be incorporated into the Agreement.

Greg Tilley, Signature Only Date
President Vitesse Financial

Vitesse Financial Account Executive



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NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within five (5) working days from the date the contract is signed.

If you cancel any payment made by you under this contract, it will be returned within ten (10) days following receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to Vitesse Financial at 1730 South College Avenue, Suite 205, Fort Collins CO 80525 not later than midnight.

_____ (Date)

I hereby cancel this transaction.

_____ Date

_____ Purchaser's Signature

PLEASE FILLOUT INFORMATION BELOW FOR AUTOMATIC BILL PAY

First name:	_____
Last name:	_____
Street address:	_____
City:	_____
State or province:	_____
ZIP or postal code:	_____

For the credit card Automatic payment plan:

Please note we accept: Visa, MasterCard, American Express and Discover
 As well as all checking cards

Payment Information	
___: Pay By Credit Card	___: Pay By Check card
Payment method:	_____
(type of card)	
Card Number:	_____
Expiration Date (MM/YY):	_____

For the checking account Automatic payment plan:

Please fill out the ABA number and the checking account number.
 Also please send in a VOIDED check with this form

___: Checking	___: Savings
Payment method: Vitesse Financial LLLP	\$59.00
<u>Fifty nine dollars and 00/100 -----Dollars</u>	
For professional credit repair:	
ABA: <input type="text"/>	<input type="text"/>

 Client, Signature and Date