



Dear Client,

Thank you for retaining TITAN CREDIT CONSULTING GROUP, 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 careful review, please complete all paperwork and return the signed retainer agreement to us with proper documentation and payment.

The advice we give you during your credit consultation can be invaluable, however it is essential that you not only understand what we discuss with you, but actually implement it. By following our direction, you can organically improve your credit score markedly and keep it at its highest level for many years to come.

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. [All Credit Bureau documentation you receive needs to be forwarded to us within 3 days of receiving it.](#)

We look forward to helping you to restore your credit to a good standing. Feel confident that you have made the right choice by hiring our company.

Best Regards,

**Titan Credit Consulting Group, LLC**  
**TITANCREDIT.COM**

1911 Douglas Blvd. Suite 85-416 Roseville CA 95661  
P 877.848.2669 F 866.270.7171 [www.TitanCredit.com](http://www.TitanCredit.com) [Info@TitanCredit.com](mailto:Info@TitanCredit.com)

# Instructions

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:**

- 2 Proofs of current mailing address. This can be a utility bill with your name and current address, or a government issued ID (i.e. Driver's License, DMV id, etc...), 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 send a copy of your spouse's Proof of Social Security as well.

**We cannot start on your file until we have received all items on this checklist.**

## **Information needed by Titan Credit Consulting Group, LLC:**

- If you have not already sent it, a current copy of your Credit Report that included data from all three Credit Bureaus is preferred. Report should be no older than 45 days, but the more recent, the better. You can order a copy of your credit report directly from Consumer Information of America's website at [www.ConsumerInformationofAmerica.com](http://www.ConsumerInformationofAmerica.com)
- A retainer payment made payable to TITAN CREDIT CONSULTING GROUP, LLC. Checks, money orders or cashier checks are acceptable. We do not accept credit cards, we want to help you become credit healthy and not increase your debt.

## **Remember:**

1. **For highest rate of success, we will handle all communication** with the Credit Bureaus during this process, unless you are instructed otherwise.
2. All Creditor correspondence during this process should be handled by us while we are working on your file, unless you are instructed otherwise.
3. **Mail All** correspondences from your Creditors and the Credit Bureaus to us immediately after you receive it in the mail. Please make a copy for your records, and **MAIL THE ORIGINAL** to Titan Credit. We use the responses letters to draft subsequent letters. We also may send the original with our dispute letter. You will receive updated credit reports and other types of correspondence from the credit bureaus usually every 4 to 6 weeks over the next 6 months.

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## **Important: Correspondence with Credit Bureaus**

- You will receive updated credit reports from the three Credit Bureaus every 15 to 45 days. Any correspondence from TransUnion, Experian or Equifax must be sent to the following address within three (3) days of receipt\*.

**Titan Credit Consulting Group, LLC**  
**1911 Douglas Blvd Suite 85-416**  
**Roseville, CA 95661**

- 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. PLEASE SEE OUR PRIVACY POLICY LOCATED ON OUR WEBSITE AT WWW.TITANCREDIT.COM.**

## **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 the most favorable reporting to your credit report when settling your account. At a minimum, the best possible settlement will be negotiated.

## **Current Debt with Creditors**

- Please remember you still need to keep current on any and all committed (established) payment obligations to your creditors such as mortgage payments, revolving debt (credit cards), vehicle loans and your monthly expenses.
- As you know we are working to repair your credit from inaccurate and misleading reported items. Moreover, we do not delete your past dues and/or debts. During the restoration process (approx. 6 months) it is important that you pay your bills on or prior to the due date. Timely payments, along with our restoration program, will ensure that you become credit healthy thereby improving your quality of life.

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# 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 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'.

## NOTICE OF CANCELATION

(Use only if you desire to cancel)

You may cancel this contract without penalty or obligation at any time before midnight of the 5<sup>th</sup> business day after the date on which you signed the contract. To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to TITAN CREDIT CONSULTING GROUP, LLC at 1911 Douglas Blvd. Suite 85-416 Roseville CA 95661 before midnight of the 5<sup>th</sup> business day after the date on which you signed the contract.

I, \_\_\_\_\_ do hereby cancel this transaction.

\_\_\_\_\_

DATE

\_\_\_\_\_

SIGNATURE

\_\_\_\_\_

PRINTED NAME

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Account Rep: \_\_\_\_\_

## Retainer Agreement

**Credit Consulting / Repair Fee:** \$ \_\_\_\_\_  includes Spouse

Payment Schedule: Initial Payment: \$ \_\_\_\_\_ .00 (consultation, analysis & set-up)  
Balance due beginning 30-days after initial payment:  
\$ \_\_\_\_\_ .00 Per Month for a period of \_\_\_\_\_ months

**Debt Settlement Fee:** \$ \_\_\_\_\_ for \_\_\_\_\_ items @ \$ \_\_\_\_\_ per item

This agreement is between \_\_\_\_\_ (“Client”) and Titan Credit Consulting Group, LLC (“Titan”), and is in response to the Client’s desire to hire Titan. By signing this agreement, Client agrees that Client has read and fully agrees with all terms contained in this contract. This agreement covers all representations made by Titan and Client, and can only be modified if in writing and signed by both parties. If Client has any addendums or changes, Client must contact us with modifications before signing this contract.

We are a Credit Consulting Firm that works with consumers with less than perfect credit in an effort to improve their credit worthiness through consultation, advice, and actively attempting to correct inaccurate information reported to the consumer’s credit report. We rely 100% on the Client’s disclosure of what is inaccurate and what the Client wants us to address. We work directly with creditors and credit bureaus on the Client’s behalf. We have successfully helped many clients improve their credit in the shortest time possible. This consulting agreement is month to month contract by and between Client and Titan for a period of up to 6 months. Client may cancel this agreement any time any only owe for services already rendered.

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

By signing this agreement, Client acknowledges that Client has fully read and agrees with everything contained herein.

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Signature of Spouse (if applicable)

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Spouse Printed Name

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\_\_\_\_\_  
Initials

**Client agrees as follows:**

- Client has read and understands SEC. 405. DISCLOSURES, of the Credit Repair Organizations Act, attached to this package.
- Client has received a copy of SEC. 405. DISCLOSURES, of the Credit Repair Organizations Act,
- Client has read and understands this agreement in its entirety.
- Client understands that the fee quoted includes all services contracted for at the time of initial hire. This fee includes an initial consultation fee whereby advice is given in detail on how Client can improve credit worthiness and credit score by making active changes to the way Client handles their credit profile.
- The fee also includes initial set-up of client in Titan’s computer database. Additionally included in the fee are services discussed for any debt negotiation, removal of inaccurately reported negative items, and debt consolidation/settlement. If Client requires any additional services not originally discussed, those services will be contracted for separately from this agreement.
- Client agrees that if they were referred to us by a mortgage company, auto dealer or any other entity that 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 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. Client hereby releases and holds harmless 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.

Date: \_\_\_\_\_

Date: \_\_\_\_\_

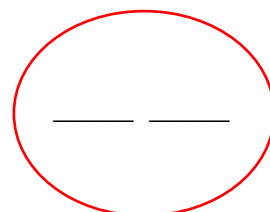
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Signature of Client

\_\_\_\_\_  
Signature of Spouse (if applicable)

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Spouse Printed Name

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## 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. (If Spouse is retaining our services, **please both initial**).

              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 **within 3 days of receiving them**.

              You understand that the fee listed at the beginning of this document is considered earned in it's entirety after we: 1) Perform the initial credit consultation. 2) Completely set-up all inaccuracies identified by you in our system. 3) Make certain that 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 other services contracted for can take up to 6 months to complete, and there is never a guarantee that we will be 100% successful.

              You understand that we do not keep copies of the paperwork you forward to us. Due to confidentiality and security reasons, a very limited amount of information is kept in your 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 before you forward to us.

              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 attorneys. We are not acting as your attorney or legal guardian in any way and it is your responsibility to seek outside legal assistance if you perceive the need for an Attorney to protect your rights.

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Signature of Spouse (if applicable)

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Spouse Printed Name

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## TITAN'S SATISFACTION GUARANTEE

**Titan Credit guarantees satisfaction.** Once applicant(s) has been enrolled and the account is set up, the applicant(s) must continue working in good faith with Titan Credit for at least 6 months. After 6 months enrollment or 3 completed dispute cycles, applicant may request a refund if applicant is not satisfied for any reason. Applicant(s) will receive a full refund of his or her enrollment (set-up) fee less a Three Hundred Ninety Nine Dollar (\$399 processing fee and a one hundred fifty dollar (\$150) fee for each credit item removed or corrected per credit bureau while applicant was enrolled. Applicant(s) will be required to furnish a tri-merge report upon request for comparison. In order for this guarantee to be valid, ALL of the following must apply:

1. Client must have contracted Titan to address six (6) or more negative items.
2. Client must have not used a Credit Repair Company in the past two (2) years
3. Client must not have attempted to repair Client's credit on Client's own in the past two (2) years.
4. Client also agrees that *collections and charge-off accounts with balances are not included in this guarantee.*
5. Client must mail an updated credit report from each of the three major credit bureaus: TransUnion, Equifax, and Experian, within (3) days of receipt.
6. Client must mail within (3) days of receipt any updates or correspondence from the three major credit bureaus: TransUnion, Equifax, and Experian.
7. The guarantee only applies to items Titan is contracted to address. Any negative item(s) on the credit report added after Titan is retained is not included in the guarantee and will require an additional fee for Titan to address.

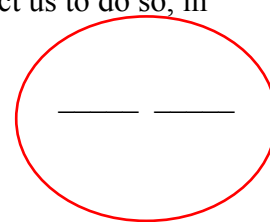
## PERSONAL INFORMATION:

We now ask that you take a moment to describe for us the line items from your credit report that you either wish us to address or not address. Please list them in the most convenient way possible. You may EITHER list any correct items on your credit report(s) that you DO NOT wish Titan to dispute (these are items that you have determined to be 100% accurate, timely, and/or verifiable, or items you are planning on addressing yourself without Titan's assistance) OR you may list any negative items you DO wish Titan to dispute.

PLEASE CHECK ONE:

- Listed below are items I wish Titan to address:** You have determined that all the negative items on your credit report(s) listed below are inaccurate and desire them to be set-up in the Titan database using one or more of the reasons listed below to be used for disputing or telephone negotiation on your behalf by Titan.
- Listed below are items I DO NOT wish Titan to address:** Please note that Titan will NOT be disputing these items, and they are not to be considered part of this agreement or the Titan Guarantee. These items are 100% accurate and verifiable under the F.C.R.A. Titan will NEITHER set these items up in the system nor dispute them at any time in the future unless you decide to contract us to do so, in which case a separate fee will apply.

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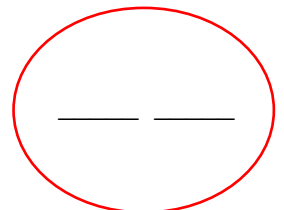
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Any additional items should be listed on a separate sheet of paper and forwarded with this agreement.

*I testify that all negative items on my credit report that I wish Titan to address are the results of one or more of the following reasons that pertain to the verifiability and/or lack of accuracy of those accounts:*

- I do not recall the listings 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 are not accurate
- I do not believe these listings are verifiable
- I was never late on the dates listed on this account(s)
- The items are incomplete

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**SET-UP:**

Full Name: \_\_\_\_\_

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

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

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Fax: \_\_\_\_\_

SSN: \_\_\_\_\_

DOB: \_\_\_\_\_

**Enter Spouse Information if applicable**

Spouse Name: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Spouse E-mail: \_\_\_\_\_

**(Must be different than primary e-mail)**

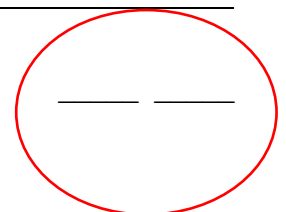
SSN: \_\_\_\_\_

DOB: \_\_\_\_\_

**Enter Referral Information if applicable**

Affiliate or Realtor: \_\_\_\_\_

Lender: \_\_\_\_\_



# CREDIT REPAIR ORGANIZATIONS ACT

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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: \_\_\_\_\_

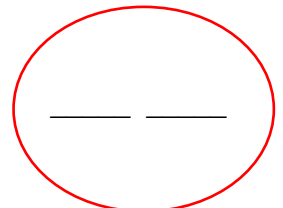
\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Signature of Spouse (if applicable)

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Spouse Printed Name

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**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: TITAN CREDIT CONSULTING GROUP, LLC  
Address: 1911 Douglas Blvd. Suite 85-416 Roseville CA 95661

**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: 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.**
- The power to: Act on my behalf in negotiating payment terms with my creditors, 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.

**IV. Liability**

You the client, hereby agree to indemnify, defend and hold harmless Titan Credit Consulting Group, LLC and its officers, directors, owners, agents, employees, information providers, affiliates, licensors and licensee (collectively, the "Indemnified Parties") harmless from and against any and all liability and costs incurred by the Indemnified Parties in connection with any claim arising out of any breach by You, the Client of this Agreement, without limitation, including attorneys' fees and costs.

You understand and agree that dispute letters drafted, signed and mailed on your behalf and/or in your name by Titan Credit Consulting Group, LLC are propriety to Titan Credit Consulting Group, LLC and will not be kept as part of your client file.

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

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Signature of Spouse (if applicable)

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Spouse Printed Name

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