



## INFORMATION NEEDED TO ENROLL

- ✓ Drivers License
- ✓ Social Security Card or W-2 or 1099 as proof of your social security number
- ✓ Two bills with your CURRENT address (Only need one with current license)
- ✓ Voided Check (if paying through automatic drafts)



Thank you for enrolling in our credit repair service. To get started, you will need to read and follow the instructions below. **Please read the entire welcome packet as it contains important information about your account!**

We will need this paperwork before any further work will transpire on your file.

Included in this package, you will find the following:

- Consumer Credit File Rights (Sign the attached document and return)
- Contract and Authorization for Payment (Sign and return a copy of the contract and keep a copy for your records)

If we do not already have your current mailing address verification; we will need **two** proofs of current mailing address from each client. This can be your Driver's License, if it has your current mailing address on it and an electric bill, for example. If you do not have your Social Security Card please include some document or statement with your number pre-printed on it. **Make sure your documents do not have an old address on them.** Each item must have your correct name and current mailing address pre-printed on it.

Once you get everything together, you can fax your documents to our secure line at **240-485-0933**. If you have any questions, please contact us at 301-423-7772.



## Maryland Information Statement – CL14-1905

- (1) You have the right to review any file on the consumer maintained by any consumer reporting agency, and the right of the consumer to receive a copy of a consumer report containing all information in that file as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681g) and under § 14-1206 of this title;
- (2) Your credit report containing all information in the consumer's file will be furnished free of charge by the consumer reporting agency if requested by the consumer within 30 days of receiving a notice of a denial of credit as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681j) and under § 14-1209 of this title;
- (3) A nominal charge not to exceed \$5 may be imposed on the consumer by the consumer reporting agency for a copy of the consumer report containing all the information in your file, if you have been denied credit within 30 days from receipt of the consumer's request;
- (4) You have the right to dispute the completeness or accuracy of any item on the consumer contained in any file that is maintained by any consumer reporting agency, as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681i) and under § 14-1208 of this title;
- (5) Nirvana Credit Services will work directly with the credit bureaus on your behalf to delete inaccurate, unverifiable and incomplete information from your credit report. Our services include an initial set up and monthly services. The set up fee is \$199 and the monthly service fee is \$80. All payments are in the rear for services previously provided;
- (6) Accurately reported information may not be permanently removed from the file of a consumer reporting agency;
- (7) You have a right to file a complaint pursuant to § 14-1911 of this subtitle;
- (8) The address of the Commissioner where such complaints should be filed:

Department of Maryland Department of Labor,  
Licensing and Regulation  
500 N. Calvert Street, Suite 402  
Baltimore, MD 21202

- (9) Nirvana Credit Services is covered under a surety bond by American Eagle Bonding Agency, Inc. and you have the right to proceed against the bond under the circumstances and in the manner set forth in § 14-1910 of this subtitle.

I acknowledge that I have received and read the above Maryland Information Statement.

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CLIENT

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DATE

## 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

PLEASE INITIAL HERE \_\_\_\_\_/\_\_\_\_\_ DATE \_\_\_\_\_

## **BRIEF OVERVIEW**

### **Credit Reports:**

*If we do not already have your credit reports; you will either need to order them, and send them to our office as soon as you receive them, or if you already have them, please forward them to us. We cannot start working on repairing your credit until after we receive your credit reports from **you**. You can order your reports any online consumer resource, such as [www.truecredit.com](http://www.truecredit.com) or [www.creditkeeper.com](http://www.creditkeeper.com).*

### **Address Verification:**

*If we do not already have your current mailing address verification; we will need two proofs of current mailing address from each client. This can be your Driver's License, if it has your current mailing address on it and an electric bill, for example. If you do not have your Social Security Card please include some document or statement with your number pre-printed on it. Make sure your documents do not have an old address on them. Each item must have your correct name and current mailing address pre-printed on it.*

### **Recommended Items and Things to Do:**

A folder or large envelope, a calendar, and a pen or highlighter pen.

Mark on your calendar the date you sent us your credit reports and address verification. Go forward in your calendar 60 days, mark that day as the day to receive updated reports. If you do not receive any notification within this time period, it is your responsibility to let us know so we can take appropriate action. Not doing this will jeopardize the guarantee of this program.

### **Brief Overview**

Here is a brief overview of what to expect over the next several months: about two to three weeks after we receive your credit files, you will receive a "thank you" letter from each Credit Reporting Agencies (CRA); don't worry if you don't get one from each of them, not everyone does. Sometimes they also send "Anti-Credit Repair" letters, please do not worry about these letters. Remember they do not want you to repair your credit, it is going to cost them time and money and then they will ultimately lose money! We do, however, need you to keep of all the letters you receive from the three CREDIT REPORTING AGENCIES referring to when updated reports would arrive, and we may need these items at a later date. If you get any kind of letter from them and you want to call the office or fax it to us that will be fine. **If they ask you to call or mail them anything, do not do it!** It is their responsibility to verify the information; you do not have to provide them with anything, **except address verification**. If they request additional address verification or a copy of your SS Card, **please forward it to them as quickly as possible**.

Also, a word of warning, the CREDIT REPORTING AGENCIES do not like credit repair at all! It makes their job harder (they make no profit from it) and it makes them look bad to their subscribers. A person with "bad credit" has 70% more inquiries on their file than a person with "good credit"; think about that for a minute, every time a credit file is pulled the CREDIT REPORTING AGENCIES make money (in between three and five dollars a piece)! So do they want you to fix your credit, absolutely not! Therefore, do not be surprised if you get some "junk mail" warning you about "credit repair agencies", it is mailed out randomly so you may not get any at all. The CREDIT REPORTING AGENCIES may send you a letter requesting you to notify them of our company. Please disregard their attempts to discredit our business, you can feel safe doing business with us! Remember, the CREDIT REPORTING AGENCIES are NOT government agencies; they are for-profit multi-million dollar companies that collect and sell your personal information!

PLEASE INITIAL HERE \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ DATE \_\_\_\_\_

AND if they find out that you are working with a credit repair company, they will ignore any requests that we put in and make it VERY difficult to help your credit situation. After an additional 45 days, if you have not received a report from all of the agencies, e-mail or call the office and we will send a demand letter to that company. When you have all three updated reports, please make a copy and send it to us. **Please do not fax updated reports to the office! Please mail it in or bring it in within 72 hours of receiving these reports.** They will not make it in and will be unusable. We will review them and proceed to the next step if necessary. **Also, you should not apply for any credit until this process is finished.**

Once you receive all responses and they are sent into the office, we will cross reference each response with each other and formulate what our next step will be. We will schedule your next step, and once it is sent off you will wait 45 days again for the bureaus to respond. This process will repeat itself.

You must keep paying all the bills you are currently paying on in a timely manner! Do not start paying old collection accounts; contact us if you receive anything on an old debt. If you are currently making payment to a collections agency, please notify us. Do not contact the credit bureaus without our consent. Doing so will jeopardize the guarantee of this program and can result in account cancellation.

Thank you

The staff of NIRVANA CREDIT SERVICES

PLEASE INITIAL HERE \_\_\_\_\_/\_\_\_\_\_ DATE \_\_\_\_\_

## **General Terms and Conditions:**

**A.** This Credit Repair Service Contract between NIRVANA CREDIT SERVICES and the undersigned "Client" (refers to both in case of a couple) is for the purpose of purchasing credit report repair and improvement services (the "Services"). The Services will include preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which the Client states appears on the credit reports which the Client has furnished NIRVANA CREDIT SERVICES. This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed from consumer credit reports by reporting agencies. NIRVANA CREDIT SERVICES agrees to use its best efforts to provide the Services, and will perform them in accordance with federal and state laws.

**B.** The Client understands that there will be an initial Setup and Analysis fee of \$199.00 for an individual (depending on your chosen plan) to be billed after the setup and analysis has been fully performed. After the initial setup has been completed, NIRVANA CREDIT SERVICES will audit the Client's credit reports and develop a plan to delete, correct or change inaccurate, unverifiable and obsolete items under current federal and state law during this contract. After each month services have been fully performed, client will be billed. Client understands and agrees that after a month of services has been fully performed, a fee \$80.00 for an individual (depending on your chosen plan) will be due, and that this fee is for all costs and fees associated with the previous month's Services. This process will continue until Client cancels service. The Client understands that the monthly fee includes the continuing analysis/audit of up to three credit bureau reports (per client, up to six for couples), all correspondence associated with the credit improvement process, the review for changes requested by the Client to the Client's credit reports as a result of contacts made on the Client's behalf with each applicable credit bureau, creditor or public record holder, phone consultations with client and the continuing planning and creation of documents for the purpose of credit report improvement.

**C. Non Payment.** If any form of payment you supply is uncollectible for any reason, NIRVANA CREDIT SERVICES may charge you a dishonored payment fee of \$25.00. The Member will agree not to close the bank account that NIRVANA CREDIT SERVICES is authorized to withdraw payments from. Should the Member be required to change the authorized bank account, you must notify NIRVANA CREDIT SERVICES immediately and complete a new Electric Payment authorization, as any interruption in the payment of our fees will require NIRVANA CREDIT SERVICES to discontinue your service agreement. The resulting actions undertaken by the credit card companies, collection agencies, and/or law firms against the client will not be the responsibility of NIRVANA CREDIT SERVICES.

**D. Credit Application.** The client shall not apply for any type of credit until they have completed the process. If the client fails to comply with our expressed request and applies for any credit and is denied, we cannot be held responsible for additional negative remarks and the direct influence this might have on your credit score.

**E.** The Client agrees to send, via mail, all credit reports and/or correspondence received from credit bureaus and/or creditors to NIRVANA CREDIT SERVICES within 72 hours after the date received to guarantee the success of this program. If the Client has not received any credit reports or correspondence from the credit bureaus within 60 days after the date of the initial Credit Report Analysis/Audit, the Client must notify NIRVANA CREDIT SERVICES so appropriate measures can be taken. Non compliance can result in termination of account.

**F.** By executing this Contract to obtain Credit Services, Client grants NIRVANA CREDIT SERVICES during the term of this Contract, a limited power of attorney, by and through its authorized representatives, to: 1) use the Customer Information that the Client provides in order to obtain from credit bureaus, creditors, collection agencies and other holders of records of Client's credit reports, Client's credit history or other creditor information for the Services; 2) sign correspondence to the record holders; 3) use Client's name to sign correspondence addressed to creditors; 4) obtain credit information over the telephone, fax, and or through the internet from record holders; 5) to discuss information with any record holders to help resolve a debt if mediation of a debt is necessary. NIRVANA CREDIT SERVICES acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Customer Information.

PLEASE INITIAL HERE \_\_\_\_\_ / \_\_\_\_\_ DATE \_\_\_\_\_

As such, NIRVANA CREDIT SERVICES will use its best efforts to ensure that Customer Information will be handled in a responsible and professional manner. The Customer shall have the right to revoke or terminate the limited power of attorney provided under this Contract at any time upon written notice to NIRVANA CREDIT SERVICES. Otherwise, the limited power of attorney shall terminate upon termination of this Contract. All questions pertaining to validity, interpretation and administration of this Contract shall be determined in accordance with the laws of Maryland. Client agrees that Client's limited power of attorney is valid throughout the United States for all Customer Information to be obtained by NIRVANA CREDIT SERVICES pursuant to this Contract by the binding and enforceable signatures set forth below. This Agreement contains the entire agreement of the parties and there are no other promises or conditions in any other agreement whether oral or written. This Agreement supersedes any prior written or oral agreements between the parties.

**G. Money Back Guarantee/Cancellation.** This agreement may be canceled by either party without any penalty or further obligation at any time. If you have been with us for one year, and you have forwarded credit reports every sixty days and complied with the commitments to the service, and we have not been able to improve your credit file by removing any derogatory items from your account, we will gladly offer you a full refund of this service. NIRVANA CREDIT SERVICES agrees to improve client(s) credit profile of inaccurate, unverifiable and incomplete items during the period of one year. Client(s) understands that the results obtained by NIRVANA CREDIT SERVICES on behalf of client(s) are dependent on numerous factors, including but not limited to client(s) ability to repay debts and loans, cooperation of client(s) creditors, and credit bureaus ability to verify information provided to them by NIRVANA CREDIT SERVICES on behalf of client(s). The initial setup fee and all accrued charges, with the exception of the last month's payment, are non refundable. Client agrees to only communicate with the credit bureaus through NIRVANA CREDIT SERVICES' written correspondence.

**H.** I, the client, understand that with proper information I could undertake the same or similar techniques to repair my own credit and as choosing to hire this Services Provider to undertake the services outlined in this agreement without duress or provocation. Client agrees to hold NIRVANA CREDIT SERVICES and it employees, officers, directors, agents and representatives harmless from any claim, suit action or demand made by any of my creditors or any other person which may arise from the action(s) taken by my creditors in connection with any services rendered by NIRVANA CREDIT SERVICES on my behalf. In the event NIRVANA CREDIT SERVICES engages in collection efforts, client will be required to reimburse NIRVANA CREDIT SERVICES for out-of-pocket expenses as the result of such efforts. **You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.**

PLEASE INITIAL HERE \_\_\_\_\_/\_\_\_\_\_ DATE\_\_\_\_\_

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**Application**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Date of Birth \_\_\_/\_\_\_/\_\_\_ SS# \_\_\_\_\_

Phone # \_\_\_\_\_

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

**FULL RESTORATION SERVICE**

\$199.00 enrollment + \$80.00 monthly

\*Cancellation must be received by the 15<sup>th</sup> of the previous month. *All payments are processed after services have been rendered.*

**Payment Method**ACH Debit/Check (Attach a *VOIDED* check with this contract) [ ]

PayPal [ ]

Money Order [ ]

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Type of Payment:    \_\_\_ PayPal                    \_\_\_ Cash/Money Order                    \_\_\_ Check

\*\* If a check is used for payment, I hereby authorize NIRVANA CREDIT SERVICES auto deduct or draft my monthly payments on the 15th of every month. If payment is not made on the 15<sup>th</sup>, services are subject to suspension.

\_\_\_\_\_  
Signature\_\_\_\_\_  
Date

***You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed.***

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**NOTICE OF CANCELLATION**

You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed. If you cancel any payment made by you under this contract, NIRVANA CREDIT SERVICES will return it within 10 days following receipt 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:

*NIRVANA CREDIT SERVICES*  
*240-485-0933 (fax)*

Not later than midnight on: \_\_\_\_\_ (date).

I hereby cancel this transaction on: \_\_\_\_\_(date).

\_\_\_\_\_  
Purchaser's Signature

**NOTICE OF CANCELLATION**

You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed. If you cancel any payment made by you under this contract, NIRVANA CREDIT SERVICES will return it within 10 days following receipt 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:

*NIRVANA CREDIT SERVICES*  
*240-485-0933 (fax)*

Not later than midnight on: \_\_\_\_\_ (date).

I hereby cancel this transaction on: \_\_\_\_\_(date).

\_\_\_\_\_  
Purchaser's Signature



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## CONFIDENTIALITY STATEMENT

### Client Confidentiality Release Statement

Nirvana Credit Services ("NCS") operates with integrity and good judgment to observe all ethical, professional and legal codes and standards, as well as sound business practices.

The Company and its officers acquire information from clients in the course of providing credit consulting services. The information and facts received, and advice given, are always to be considered confidential and privileged and should be treated as such unless the client gives clear written instructions to the contrary. Disclosure of confidential information could potentially cause serious harm to our clients.

As a client of Nirvana Credit Services, I \_\_\_\_\_, grant permission for \_\_\_\_\_ (referral partner) to view the status of my account.

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Client

Date

# POWER OF ATTORNEY

## I. PRINCIPAL AND AGENT

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

Name: **Chris Bridges, Nirvana Credit Services**

## II. EFFECTIVE TIME

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

## III. POWERS OF ATTORNEY

**Nirvana Credit Services** 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 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.**

**Nirvana Credit Services** is empowered to take all further action, including the negotiation of payments and the preparation and execution of all documents, as the agent 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