

Applicant Information		
Name:	English / Spanish (circle one)	
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	Zip Code:
Mailing Address		
City:	State:	ZIP Code:
Email:	Own/Rent? (Circle One)	Life Insurance? Yes/No (Circle One)
Employment Information		
Would you like a free Financial Needs Analysis? Yes/No (Circle One)	Self Employed? Yes/No (Circle One)	
Credit Monitoring Information Provider:		
Username:		
Password:		
How did you hear about us?		Annual income:
Signatures		
I authorize the verification of the information provided on this form as to my credit and employment. I have received a copy of this application.		
Signature of applicant:		Date:
Print Name:		

AGREEMENT TERMS

This is an Agreement made effective on ___/___/___ by and between ___ (CLIENT) and Company. Company is known as Buildworth Strategies, LLC. CLIENT attests that he/she is a resident of the United States. Now, therefore, in consideration of the mutual promises contained herein, the parties agree as follows:

1. Definitions:

As used herein, the following terms shall have the meanings set forth below:

A. "Products" shall mean the following of Company's products to be sold by Company (Explained in detail Section 7 and 8 of this service agreement) :

Preferred Partnership Program (Individual)

2. All services rendered by Company shall cease upon written cancellation request (hereinafter referred to as the "Service Period"). Cancellation can occur at any time; however, most credit restoration cases experience substantial results within the first six to nine months from engagement depending on the amount of inaccuracies within one's report.
3. Information: By providing email address, CLIENT/co-CLIENT authorizes Company to utilize email. Company utilizes email primarily to communicate status of the case and for educational purposes. Company does not and will not provide your email to third parties unless it is required as part of the restoration process.
4. During the Service Period, the CLIENT(s) understands and agrees to perform the following acts:
 - a) Provide Company with any and all correspondence and mailings received from the credit reporting agencies and creditors within fourteen (14) days from the receipt thereof;
 - b) Provide Company with a copy of one of the following: Social Security Card, Paystub with Social Security Number or W2 form, Driver's License AND two copies of a Bank Statement with address or Utility Bill (gas, electric, water or cable);
 - c) Maintain on time monthly payments of their current credit obligations (i.e. car loan, utility bills, mortgage payments, credit cards, etc.). Failure to maintain those payments will result in severe damage to the improvements in progress.
 - d) Refrain from applying for any type of credit, loans, financing and any other type of debt without written approval from Company;
 - e) Report any change of address or phone number to Company;
 - f) Respond to the Credit Wellness Advisor correspondences in a timely fashion.
 - g) CLIENT acknowledges and understands that Company cannot and has not guaranteed specific results, including any improvement or changes to CLIENT's credit report and/or credit score.

Failure of CLIENT to faithfully perform these terms shall nullify any promise and/or obligation required by Company under this Agreement. Please refer to *Consumer Credit File Rights under State and Federal Law* for a more detailed explanation of rights. Please also refer to *Notice of Cancellation* for an explanation of cancellation rights within 3 (three) days. Company provides these disclosures to all prospective clients and requires these disclosures to be executed in order for this engagement to be effective.

5. The prevailing party in any legal action brought by one party against the other and arising out of this agreement shall be entitled, in addition to any other rights and remedies it may have, to reimbursement for its expenses, including court costs and reasonable attorneys' fees.
6. During the Service Period, within the scope of services, the CLIENT(s) authorizes Company to:
 - a) Pull credit and view personal information;
 - b) Disseminate correspondence on the CLIENT(s)'s behalf.
7. During the Service Period, Company agrees to and understands the following:
 - a) CLIENT and/or Company has evaluated the CLIENT'S current credit report for the purpose of assisting CLIENT in identifying potentially inaccurate, inactive, non-valid and outdated information contained therein;
 - b) Assist CLIENT in the process by which to dispute those items reported in the credit report that may be potentially inaccurate, inactive, non-valid and/or outdated to both creditors & credit bureaus (Equifax, Experian, and Trans Union);
 - c) Respond in a timely fashion to the CLIENT'S concerns and questions;

d) Unlimited access to Credit Wellness Advisor;

8. Company may suggest other actions as part of the restoration process such as establishing new lines of credit. The selection, results and fees are the CLIENT'S sole discretion, risk and expense.
9. Preferred Partnership Program Service: Enrollment/Audit fee is **\$399.99 (Three Hundred Ninety Nine Dollars and Zero Cents)**. Continued monthly service is **\$89.99 (Eighty Nine Dollars and Ninety Nine Cents)** PER CLIENT for EACH month. No fees are paid for credit restoration until the services are actually performed. If the enrollment and Month 1 fees are submitted together, then they are deposited into an escrow account and then transferred to Company operating account after services are actually performed. The enrollment/audit fee is for general and specific credit audit, credit education, credit analysis, and file setup. Per the requirement of the Credit Repair Organizations Act (CROA), no credit repair services are performed until 3 days after the date of the execution of this contract. Therefore, you will notice a payment for the enrollment fee after the work is complete and a payment for the monthly services on the thirtieth (30th) day after the enrollment and monthly activities according to this agreement have been completed.

10. **First payment for credit restoration and credit repair service starts on the 30th day from the date of inception (first payment). Once services are cancelled, discontinued, finished or terminated for whichever reason; there will be a final payment, which is for the work (education, letters, disputes, Etc....) that was done prior to cancelling, discontinuing, finishing, or terminating this partnership agreement. Payments are collected in arrears, so the first payment isn't for credit repair services; it's for an audit (setup fee). The only exception is if services are cancelled, discontinued, finished, or terminated with advance notification prior to generating dispute letters.**

11. Termination: The client may cancel this contract at any time with a written notice provided to our Company. **There will be no additional fees or charges if client decides to cancel or withdraw from our services; unless there is still a balance that's pending for services rendered.**
12. We maintain the right to suspend/discontinue or cancel this service at any time without notification if: a) you do not meet your responsibilities, b) lack of payment, c) lack of partnership, d) lack of credit monitoring/correspondence, or e) none specific reason.
13. Payment Authorization: The information below signifies that you hereby authorize our **Company** to withdraw from your bank account listed below for the services/products listed above as we have done so in the past. There will be a monthly service fee of **\$89.99** every month or until cancellation. I understand this will post as a debit from the credit card or bank account that I provided. I agree to credit education/ restoration services.
14. Client agrees to sign "Terms of Agreement". By signing this form you are agreeing to the terms and conditions of service set forth in this agreement and to the terms and conditions of payment. Failure to comply with the terms set forth in this agreement can result in immediate termination of our agreement and you will forfeit any monies paid. It is our intention to service you for the term of service, however, should you cease payment under the terms of agreement we will stop service until payment can be rendered. We also reserve the right to collect any monies not yet paid under the terms of our agreement.

CLIENT Signature 



Date:



Print Name

*A telefaxed copy of this agreement shall be considered an original.

Please note that this is a monthly recurring and automated charge

Please designate either the use of a credit card or bank account for payment

DESIGNATED CREDIT CARD AUTHORIZATION (PLEASE PRINT)

Credit/Debit Card #. _____ CVV Code: _____

AMEX CVV: _____

Expiration Date

_____/____/____ Visa MC AMEX Discover

Name as it appears on the card to be billed: _____

Account Number: _____ Routing Number: _____

Signature: _____ Date: _____

Billing Address (if different): _____

***Please note that there will be an additional nineteen dollars and ninety nine cents (\$19.99) processing fee for re-activating a file that is past fifteen days (15) late from their monthly service fee due date*.**

If the card that's being billed (above) is not the same person that the services are being rendered to; please complete the following information below:

I (card holder) _____ give permission and authorize BuildWorth Strategies, LLC to
Debit my credit/debit card ending in (last 4 digits) _____ for the sole purpose of paying for (client being
serviced) _____ services. I agree to pay for his/hers enrollment fee of _____ and
for his/hers monthly payment of _____.

Card holders name: _____

Card Holders signature: _____

Card Holders Initial _____

REFUND POLICY

Refund and Eligibility Requirements

In order for Clients to be eligible for a refund ALL of the following must apply:

1. Pay Full Enrollment Fee (no discount accepted at time of enrollment \$499)
2. All monthly payments due must have been paid on time (No history of failed payments)
3. Clients must complete a total of three (3) disputes in a time period of four (4) to six (6) months.
Clients will not be eligible if any of the following occurred during the time previously mentioned (four (4) to six (6) months)
 - Any deletion or correction of personal information-First Name, Last Name, DOB, Addresses
 - Any deletions of hard or soft inquiries
 - Any deletions of Public records-(Judgements, All forms of liens, Bankruptcies)
 - Any deletions or repairs of negative reporting accounts
 - Examples: Charge Offs, Collections, 30-120+ late, Repossessions, Foreclosures, etc

Buildworth Strategies will refund 50% of the monthly service fees rendered.

CUSTOMER AGREES NOT TO CHARGE BACK ANY CREDIT/DEBIT CARD OR ACH PAYMENTS FOR SERVICES RENDERED.

Enrollment/Audit Fee is non-refundable.

Buildworth Strategies, LLC maintains the right to modify the refund policy at any time without prior notification.

Client Signature _____ 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 a 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 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 60days. 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 violated 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 3days 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 that 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.

I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of Consumer Credit File Rights.

____ Signature

____ Date

signed

*A telefaxed copy of this agreement shall be considered an original.

Notice of Cancellation

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the contract is signed by you. To cancel this contract, deliver a signed, dated copy of this cancellation notice, or any other written notice to Company before midnight of the 3rd day after engagement.

I hereby cancel this transaction, _____ Purchaser's Signature

Date

THE PURPOSE OF THIS FORM IS TO LET YOU KNOW YOU CAN CANCEL AT ANY TIME AND PROVIDE SPECIFIC INSTRUCTIONS

NO VERBAL CANCELLATION! PLEASE!!

Notice of Cancellation

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the contract is signed by you. To cancel this contract, deliver a signed, dated copy of this cancellation notice, or any other written notice to Company before midnight of the 3rd day after engagement.

I hereby cancel this transaction, _____ Purchaser's Signature

Date

THIS FORM SHOULD NOT BE SIGNED AT ENGAGEMENT! THE PURPOSE OF THIS FORM IS TO LET YOU KNOW YOU CAN CANCEL AT ANY TIME AND PROVIDE SPECIFIC INSTRUCTIONS.

NO VERBAL CANCELLATION! PLEASE!!

Important Checklist

1. Please note that you will receive access to your online portal as soon as you board the program (monitoring service)._____
2. Please maintain your Credit Monitoring service open and active. In addition, if any changes are made to your login credentials please inform us immediately. _____3. Please note that there will be one (1) attempt during your boarding process to communicate with you via phone; if missed check your emails._____
4. Please note that if you miss any phone calls from your adviser during your monthly follow up calls; it's your responsibility to look at your emails, online portal, or attempt to contact our office for any updates on your credit file._____
5. Please note that if you need to re-establish new lines of credits it's your responsibility to apply for a fully secured credit card (preferably Open Sky or First Progress)._____
6. It is client's responsibility to inform B.W.S. of any address change._____
7. Please note that you will be receiving your monthly phone call from our offices. Write or save our office number in your contact list. **Office #1-855-532-8453.**_____
8. Please fax correspondence (i.e. credit agencies and/or creditors and collection companies) to **1-855-662-8453** or email them to Processing@buildworthstrategies.net _____
9. If you have any concerns regarding payment or billing. Please send an email request to Processing@buildworthstrategies.net
10. **Any questions regarding document issues, payment issues, ANY and ALL questions regarding the progress or status of your file please contact the Processing Department at 1-855-552-8453.**

Contact Information: Attn: Partner
Services Phone: 1-855-532-8453
Fax: 1-855-662-8453
Email: Processing@buildworthstrategies.net

Required Identification

Identification (1 Form)**

- State Issued ID -
Passport
- Residence Card -
Military ID

Required (1 Form)**

- Social security card
- W2 (must be less than 2 years old)
- 1099 (must be less than 2 years old)
- Paystub (must be less than 1 month old)

Address (Two Forms; Same Address)**

- Driver's License/ State ID
- Paystub with address & must be less than 1 month old
- Utility Bill (Water, Gas, Electricity, Land Telephone, Cable) **No more than 30 days old**
- W-2 (must reflect current address same as ID & must be less than 2 years old)
- Signed Letter from Homeless Shelter
- 1099 (must reflect current address & must be less than 2 years old)
- Cancelled Check
- Bank or Credit Union Statement (Checking or savings) **No more than 30 days old**

****Credit reporting agencies WILL NOT accept documents outside of the items listed above. Therefore, please DO NOT send any items not listed or approved.**

Fee Schedule

	Fee Description	Fee Amount
Initial	Audit Fee & Financial Needs Analysis	
	Retrieve credit report (Annual Credit Report) Full credit evaluation Welcome call Access to client web portal Personalized blue print Access to credit partners Postage Fees (Certified)	\$499.99
Monthly	Disputing Items	
	Send out dispute letters to all 3 credit reporting agencies Monthly follow up call Updating client online dash board Future course game plan	
	Disputing 1-5	\$99.99
	Disputing 6-10	\$109.99
	Disputing 11-15	\$119.99
	Disputing 16-20	\$129.99
	Disputing 21-25	\$139.99
	Disputing 26-30	\$149.99
	Disputing 31-40	\$159.99
	Disputing 41+	\$169.99
Maintenance	Post Restoration Advisement	
	Avoid paying future audit/enrollment fee Unlimited post consultations Follow up calls every 3 months	\$7.99
Late Fee	Non payment of monthly service fee	
	To be charged 15 days after monthly due date	\$19.99
CHEX SYSTEMS		
	Enrollment \$99.99 Monthly \$29.99	

Supplemental Financial Services Fee

	Fee Description	Fee Amount
	Credit Monitoring	
	Re-enrollment Into Credit Monitoring Reactivation of Credit Monitoring Technical Issues With Credit Monitoring Locked Out Issues	\$9.99
	Credit Card	
	Credit Card Application	\$9.99
	Contacting The Credit Reporting Agencies	
	Remove Comments In Disputes Updating Personal Information Correcting Discrepancies	\$19.99 P/Cr Bur
	Student Loan Programs	
	Negotiation Of Debt Student Loan Rehabilitation Program Income Driven Re-Payment Plan Program	\$299.



Dear Customer,

Thank you for choosing BWS as your credit repair specialist! As we seek to further develop our partnership please note there are specific steps that will benefit your overall results while enrolled in our program. Here are some very simple steps we highly encourage you practice and maintain throughout this process.

WINNING STEPS

1. **Get your credit monitoring discount**-*Call your credit monitoring provider and request your discount after 48 hours of enrollment.*
2. **Keep your credit monitoring ACTIVE** (i.e. Privacy Guard/Credit Check Total)-*This will allow you to achieve your goals at a smoother pace.*
3. **Please DO NOT refresh your scores/credit report**-*Please allow US to refresh your report/scores. We must allow the dispute investigations to be completed prior to retrieving the report.*
4. **Open ALL your mail**-*Correspondence from the agencies will be received in blank unmarked envelopes that will only contain your name and address.*
5. **Forward us ALL credit related correspondence**-*This includes letters from collection companies, creditors, stall letters and credit agency responses/reports.*
 - a. Your client portal: www.creditstatusnow.com
 - b. Email: processing@buildworthstrategies.net
 - c. Office: 1-855-532-8453 option 2 Fax: 1-855-662-8453
 - d. Address: 5911 NW 173rd Drive Suite 19 Miami, FL 33015
6. **Portal Access**-*Log into your BWS Online Portal 24/7 for further detailed information on your file*
7. **Acquire new lines of credit**-*If applicable, it will be imperative to obtain new lines of credit as instructed throughout the process to receive the maximum benefits of our program.*

As the law states we must allow the credit agencies 45 calendar days (does not include weekends or holidays) to provide a response. Please keep this in mind when growing anxious for your results. In addition, keep these steps handy as it contains the necessary contact information to effectively and efficiently communicate with our processing department. At BWS we look forward to **YOUR** results!!!