



P. O. Box 312
Tabor City, NC 28463
Phone: 910-317-0396 Email: contact@mjfinancial.biz
www.mjfinancial.biz

Dear Client,

Thank you for retaining M&J Financial Management, 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. So, in order to ensure that you completely understand the process, please read the following pages carefully. Upon review, complete all enclosed paperwork and return it to us with proper documentation and payment.

Please be sure to mail us 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 that you are making the right choice by hiring our company.

Best Regards,

Te'Aira Melvin
Owner/Credit Consultant
M&J Financial Management, LLC.

M&J Financial Management, LLC

In order to begin the process of improving your credit rating, please send us the following via fax or email.

- Copy of utility bill with your name
- Government issued ID.
- SSN Card or a copy of a pay stub

Need Copy of Credit Report? You can get from one of these online services

www.annualcreditreport.com

www.freecreditreport.com

www.creditchecktotal.com

www.privacyguard.com

www.identityguard.com

www.equifax.com

Credit Repair Plans

Premier	PREMIUM	Standard
\$249 Annual Fee	\$149 \$25 Per Month "6 Months"	\$49 Do It Yourself
Credit Report	Credit Report	Credit Report
Credit Education	Credit Education	Credit Education
Unlimited Dispute Letters	50 Dispute Letters	20 Dispute Letters
Free 24/7 Access	10 Phone Conference Calls	2 Phone Conference Calls
Client Portal	Client Portal	N/A
Personal Finance Tools	Personal Finance Tools	N/A

Please list the credit repair plan that you would like here: _____ initials: _____

The methods of payment are as follows: credit/Debit card, cash, money orders, or cashier's checks.

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. . If you do not receive these updates, it is your responsibility to contact us and tell us you haven't received it.
You will receive updated credit reports and other types of correspondence from the credit bureaus within 30-45 days. If we do not receive your credit reports in a timely fashion, we can not work on your credit files, which will delay your progress.

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.

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 M&J Financial Management. 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 M&J Financial Management 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 have successfully helped many clients improve their credit in the shortest time possible.

This consulting agreement is by and between "the Client(s)" and M&J Financial Management

M&J Financial Management, LLC

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 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.

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'.

Client's Printed Name

Spouse's Printed Name

Credit Consultant

Client's Signature

Spouse's Signature (if hiring us also)

Consultant's signature

Date: _____

Date: _____

Date: _____

M&J Financial Management, LLC

Permission Form

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: **Te'Aira Melvin**
Address: **P. O. Box 312**
Tabor City, NC 28463

II. EFFECTIVE TIME

This shall become effective immediately and shall continue to be effective on an as need basis I give written notice of cancellation to the address listed above.

III. Permission to work on your behalf

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.

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

Client's Printed Name

Spouse's Printed Name

Client's Signature

Spouse's Signature (if hiring us also)

Date: _____

Date: _____



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Credit Repair Application

PLEASE PRINT

First Name: _____ MI _____ Last Name: _____

Maiden Name: _____

Current Address: _____

City: _____ State _____ Zip: _____

Previous Address: _____
(If less than 3 years)

Home Phone: _____ Mobile Phone: _____

Work Phone: _____ Fax Number: _____

Email 1: _____ Email 2: _____

Date of Birth: _____ SS# _____

Employed By: _____

Referred By: _____

Reason for Credit Repair: _____

Sign: _____ Date: _____

****If applying with your spouse/significant other, you will need separate applications.**

Credit/Debit Card Authorization

****Complete the page only if you are paying by this form of payment.****

Name as it appears on the card _____

Card Number _____

Expiration Date ____/____ 3 Digit code ____

Amount: _____

By signing this form, you are authorizing, M&J Financial Management to withdraw the amount for enrollment fee above from credit or debit card.

Sign: _____ Date: _____

****Card will not be charged monthly without verbal authorization from the client.****