

# Sterling Credit Group

2511 W. Morton St. #103  
Denison, TX 75020  
Phone: (214) 592-8820 Fax: (214) 592-8821  
info@sterlingcreditgroup.net

PLEASE WRITE CLEARLY IN **PRINT**

AGENT # \_\_\_\_\_

## CUSTOMER AGREEMENT

### APPLICANTS PERSONAL INFORMATION

⊗ = Mandatory information

⊗ _____ Name (Last, First, Middle Initial)	⊗ _____ Social Security Number
⊗ _____ Mailing Address (Include Apt Number)	⊗ _____ Date of Birth
⊗ _____ City, State, Zip	⊗ _____ Home Phone
⊗ _____ Email Address	⊗ _____ Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by Sterling Credit Group at its home office in Denison, TX. This writing is the full and complete agreement between SCG and the customer and shall not be orally amended. Processing will be handled by Sterling Credit Group, 2511 W. Morton St. #103 Denison, TX 75020 (214) 592-8820.

#### CUSTOMER AGREES TO:

1. Provide SCG with personal credit information, credit bureau reports, and/or authorizes SCG or its designee to obtain credit reports on customers behalf.
2. Immediately notify SCG of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item/items as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to SCG or its designated agent, and to notify SCG if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence.

#### CUSTOMER COST AND PAYMENT:

The customer shall pay \$750 for consultation and ordering of all bureaus plus a \$49.00 processing fee equaling \$799. All services will then be done free of charge. Payment will not be processed until services are rendered. Customer acknowledges that they have the right to verify by contacting SCG. If we do not better your credit profile and you have done as contract states, and you have not had any new derogatory items on your credit; we will refund your entire consulting fee at the end of the year term.

#### SERVICES TO BE PREFORMED BY SCG:

During the evaluation and initial challenge process, SCG will review all credit information provided by the customer and prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverifiable as per the Fair Credit Reporting Act. SCG will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. SCG agrees only to challenge items under the Fair Credit Reporting Act. SCG makes no guarantee concerning the improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should SCG be unable to improve a customer's credit profile, the customer shall be entitled to a refund of the consultation fee at the end of the year term. This contract is valid for ONE (1) year from the date of signed contract. I understand and agree to the above stated terms of service and payment. Any questions concerning your personal credit profile may be answered by contacting Sterling Credit Group at (214) 592-8820.

#### LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to Sterling Credit Group and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax, Experian and Transunion.

⊗ \_\_\_\_\_  
Client's Signature / Client's Name (Please Print)

⊗ \_\_\_\_\_  
Date

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[info@sterlingcreditgroup.net](mailto:info@sterlingcreditgroup.net)

## PRIVACY DISCLOSURE NOTICE

I, \_\_\_\_\_ (Customer Name) authorize Sterling Credit Group to release my general information. Such as my name, telephone number and current address for the sole purpose of offering their services in regards to enhancing my personal credit profile. I understand that the business names above has no liability in this matter and is acting solely as the distributor of my general information at my request.

I agree that Sterling Credit Group is authorized to release my information from time to time regarding the status of my total number of public records, total number of inaccurate credit amounts in my credit report and details of my credit restoration.

I hereby declare this is my signature below:

⊗ \_\_\_\_\_  
Client Signature

⊗ \_\_\_\_\_  
Date

## CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

SCG retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic, and procedural methods that comply with our professional standards. If you have any questions, please contact us at 214-592-8820 because your privacy and our professional ethics are most important to us.

## CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have the right to dispute inaccurate information on your credit report by contacting the credit bureaus 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 up to 10 years.

You have the 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 rental dwelling because of information on 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. Credit bureaus are required to follow reasonable procedures to insure 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 investigate 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 to you. The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, and Washington, D.C.

⊗ \_\_\_\_\_  
Client's Signature

⊗ \_\_\_\_\_  
SCG Representative

## CUSTOMER ACCEPTANCE & ACKNOWLEDGEMENT OF CREDIT RESTORATION SERVICES

For quality and legal purposes it is necessary for Sterling Credit Group to have each client initial beside each of the below listed items to confirm that they received all of the following information. It is very important that our clients receive, read and understand all information provided to them by SCG and its representatives.

⊗ \_\_\_\_\_ Customer Agreement

⊗ \_\_\_\_\_ Limited Power of Attorney

⊗ \_\_\_\_\_ Privacy Disclosure Notice

⊗ \_\_\_\_\_ Consumer Credit File Rights under State and Federal Law

⊗ \_\_\_\_\_ Notice of Cancellation

I fully understand my responsibility in this program and acknowledge all my questions have been answered.

⊗ \_\_\_\_\_  
Client's Signature

⊗ \_\_\_\_\_  
SCG Representative

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**We Will Order All 3 Credit Bureaus**

Experian \_\_\_\_\_ Equifax \_\_\_\_\_ Transunion \_\_\_\_\_

**In order to do this we MUST have a copy of:**

- ✓ Valid government issued DL, ID or passport (if address is current on DL/ID, only 1 other document is needed for proof of residence.)
- ✓ Social Security Card
- ✓ 2 proof of residence documents (dated within 60 days): bank statement, pay stub, canceled check, water, gas, electric, trash, home phone/internet bill, cable and stamped PO Box receipt.

These items must be given to your salesperson, mailed, emailed or faxed ASAP to the address above.

**Until received, the process cannot move forward.**

You should receive all 3 bureau reports in no more than 15 days. **IF YOU DON'T**, you must call the office immediately at (214) 592-8820. After receiving your reports, we will dispute all items immediately. All results will be mailed directly to you in approximately 36 to 45 days. If you do not receive them, you must call the office at (214) 592-8820. When you do receive the results, please forward them to this office, immediately. If everything is not removed, we will continue to dispute any remaining adverse items within the year contract. **(THIS IS AN ONGOING PROCESS)**

⊗ \_\_\_\_\_ If you do not forward the bureaus or contact us, we will take for granted everything was removed and you are happy with the results.

⊗ \_\_\_\_\_ You should receive NEW BUREAUS approximately every 36 to 45 days. Mark this on your calendar.

⊗ \_\_\_\_\_ Previous addresses for past 5 years

1. \_\_\_\_\_ 2. \_\_\_\_\_
3. \_\_\_\_\_ 4. \_\_\_\_\_

If you have moved within the last 6 months, has the post office been notified?

Yes

No

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**NOTICE OF CANCELLATION**

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You may cancel this contract without any penalty or obligation at any time prior to midnight of the third business day after the contract is signed. If you cancel, any payment received by Sterling Credit Group will be returned within 10 days following receipt by the seller of your cancellation notice. To cancel this contract, fax or deliver a signed and dated copy of this cancellation notice, or any other written notice to:

**Sterling Credit Group, 2511 W. Morton St #103 Denison, TX 75020 - Fax (214) 592-8821**

NO LATER THAN MIDNIGHT OF \_\_\_\_\_ I HEREBY CANCEL THIS TRANSACTION

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Signature

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Date

**DO NOT SIGN ON LINE ABOVE UNLESS YOU INTEND TO CANCEL**

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## ***REFERRALS***

Name, Phone Number and Email

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

(Send us 5 people that sign up and we will do your spouse for FREE!)

# *Sterling Credit Group*

*We not only repair your credit, we repair your life!*

## **Client Rights & Responsibilities**

### Client Rights

- To be treated with respect and dignity & be provided with courteous, professional care without discrimination.
- To have access to information concerning your credit.
- To expect that communication and records pertaining to his/her credit are confidential and will be protected as such.
- To communicate any questions or suggestions about the services we are providing.

### Client Responsibilities

- To provide us with the most accurate and up to date information regarding your personal information.
- To check **ALL** of your mail, including *junk mail*, throughout the process and forward your credit information onto our office. **\*\*Please be aware that the credit reports may look like JUNK MAIL. If you have not received your credit reports and/or fail to forward them onto our office, you will not only lose time for your credit restoration but it will prolong the investigation.\*\***
- To immediately forward all correspondence received from the credit bureaus; **Experian, Equifax and Transunion. \*\*Note:** Please make copies of any credit report *before* sending to SCG, as we are unable to send **ANY** information out of our office once received.
- To inform us if credit investigation reports have not been received within thirty to forty five days.
- To inform us of any changes in address, contact information, marital status, etc.
- To remain pro-active during your year of service with us.
- To ask questions and seek clarification regarding your credit needs.
- To return all emails, text messages, letters and/or phone calls requiring information and/or questions regarding your credit restoration.
- To act in a respectful and considerate manner with our customer service.
- To fulfill financial obligations for services rendered.
- To understand and follow the directions as explained above.

Thank you for entrusting Sterling Credit Group with your most important credit needs.

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## SCG Payment Information

☐ I will pay \$79 down with bi-weekly/monthly payments. (See Next Page; \$799)  
\***IMPORTANT:** Payment will NOT be processed until we verify the information on your application, set up  
your file and order your 3 credit reports.

**\*\*LHR Finance requires a separate payment form for the finance payments.**

### CREDIT OR DEBIT CARD:

\$79 Down Payment Date: \_\_\_\_\_

Name as it appears on card \_\_\_\_\_

Card # \_\_\_\_\_ Exp Date \_\_\_\_\_

Security Code \_\_\_\_\_

*I authorize Sterling Credit Group to charge/debit my account for the selected service for the  
amounts and dates shown:*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**OR**

### CHECK AUTHORIZATION

\*\*\* Attach a voided check and fill out all bank info below \*\*\*

Name on Check \_\_\_\_\_

Bank Name: \_\_\_\_\_

Routing #: \_\_\_\_\_ Acct #: \_\_\_\_\_

I authorize Sterling Credit Group to print a check on my bank account for the selected service in the  
amount shown. I understand the check will show on my monthly statement as any other check. I also  
authorize SCG to draft my account for a return check fee of \$25 in the event any of my checks are returned.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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## **LHR Payment Options**

(Choose One)

☐ I choose to pay \$79 down with 6 monthly payments of \$120.00.

1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
_____	_____	_____
4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>
_____	_____	_____

☐ I choose to pay \$79 down with 12 bi-weekly payments of \$60.00.

1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
_____	_____	_____	_____
5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>
_____	_____	_____	_____
9 <sup>th</sup>	10 <sup>th</sup>	11 <sup>th</sup>	12 <sup>th</sup>
_____	_____	_____	_____

### **CREDIT OR DEBIT CARD:**

Type of card (circle one)    VISA    MASTERCARD    AMEX

Name as it appears on card: \_\_\_\_\_

Card # \_\_\_\_\_

Security Code : \_\_\_\_\_ Exp Date: \_\_\_\_\_

Bank Name: \_\_\_\_\_

*I authorize Sterling Credit Group/LHR to charge/debit my account for the selected service for the amounts and dates shown. The rest of the contract term is free of charge:*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# LHR Finance Contract

2600 North Highway 75  
Sherman, TX 75090

## Customer Agreement

This is a written agreement between LHR Finance and/or SCG's assignee's and \_\_\_\_\_ referred herein as customer. This agreement will be put in effect once the customer's signature is recorded at the bottom of this agreement.

LHR Finance agrees to lend to the above customer for a period of 6 months. The customer agrees to repay the loan back to LHR Finance in bi-weekly/monthly installments as indicated on the previous Payment Option page.

The customer agrees to allow LHR Finance to draft the bi-weekly/monthly payments directly from the customer's debit or credit card as indicated on the following dates, see previous Payment Option page.

★

\_\_\_\_\_ *I understand that LHR Finance is a separate company doing the loan.*

★ **Please Read & Initial** - If the customer does not meet the payment agreement set forth in this contract LHR Finance will begin collection efforts *immediately*. All costs incurred by LHR Finance in an effort to collect this debt will be charged to and paid by the customer. Also, LHR Finance will immediately request Sterling Credit Group to stop the credit repair process until payment(s) has been satisfied. ★ \_\_\_\_\_.

Customer Name: \_\_\_\_\_

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

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

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Phone Number: \_\_\_\_\_ 2<sup>nd</sup> Phone Number: \_\_\_\_\_

E-mail address: \_\_\_\_\_ (We must have 2 forms of contact information.)

Signature: \_\_\_\_\_ Date of Signature: \_\_\_\_\_

Name, phone number and relationship of two relatives not living with you:

1. \_\_\_\_\_

2. \_\_\_\_\_

**Contract will not be accepted unless all applicable blanks are filled out.**