



10416 Eagle Canyon Rd. San Diego, CA. 92127

Phone: (818) 424 4353 FAX: (858) 673 4299

national credit experts

Dear Client,

Thank you for authorizing National Credit Education Plus 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 review, complete all paperwork and return to National Credit Education Plus with proper documentation and payment.

Please be sure to mail copies of all correspondence you receive from the Credit Bureaus after you authorize National Credit Education Plus. 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 you are making the right choice with National Credit Education Plus.

Best Regards,

David BarMack
Director
National Credit Education Plus



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In order to begin the process of improving your credit rating, please send National Credit Education Plus the following via fax, e-mail, or standard postal delivery:

Information needed for the Credit Bureaus:

- Proof of current mailing address. This can be a utility bill with your name and current address, or a government issued ID, 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 authorizing our service, please be sure to note we require 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 for National Credit Education Plus.

- 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 from with-in the past 60 days, but the more recent, the better.

Remember:

1. Do not send anything to or talk to the Credit Bureaus while National Credit Education Plus is working on your file, unless instructed otherwise.

2. Do not send anything or talk to your Creditors while National Credit Education Plus is working on your file, unless instructed otherwise.

3. Mail ALL correspondence from Creditors and the Credit Bureaus to National Credit Education Plus



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Keeping up with the Status of Your Account

- Updates to your file are available 24/7 by logging in at <http://www.nationalcrediteducationplus.com>. Your log-in is your e-mail address you provide and your password is the last four digits of your social security number.
- If you have any questions on your account, National Credit Education Plus prefers contact via e-mail so we can review your file before replying. E-mail your personal contact, or the general help desk at info@nationalcrediteducationplus.com. You may also telephone, 9am to 5pm Pacific Standard Time, at (818) 424 4353.

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 **mailed, not faxed**, to the following address with-in five days of receipt. You must send one updated report every 45 days from each of the three Credit Bureaus. If you do not receive these updates, it is your responsibility to contact National Credit Education Plus.

**WE NEED THE ORIGINAL PAPER COPY FROM THE MAIL.
MAKE A COPY FOR YOUR RECORDS.**

National Credit Education Plus
Attn: Updates
10416 Eagle Canyon Rd.
San Diego, CA 92127

Correspondence with Creditors

- Do not talk to creditors at all.
- National Credit Education Plus suggests you authorize our services to settle each unpaid collections account. National Credit Education Plus has years of experience 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.

A Note about FICO Scores

- National Credit Education Plus does not know your credit score unless you provide it to us. We cannot pull your score. You can get your FICO score, penalty free, at www.myfico.com for a reasonable fee.



Only enter spouse information if spouse is authorizing National Credit Education Plus

This agreement is in response to _____

(Hereby referred to as "the Client(s)") desire to authorize National Credit Education Plus for said services. By signing this agreement, "the Client(s)" agrees that they read and fully agree with all terms contained in this contract, plus all items (if any) listed at, <http://www.nationalcrediteducationplus.com>. This agreement covers all representations made by National Credit Education Plus 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 our firm with modifications before signing authorization.

- The Client(s) believes that the below noted negative credit listings on their consumer credit report(s) are 100% accurate, timely or verifiable. All negative items not listed are not 100% accurate and the Client(s) wishes National Credit Education Plus to attempt removal or correction.
- The Client(s) understands that the credit listings noted below may not be disputed and that these credit listings will remain on their consumer credit report(s) until the agencies remove them.
- The Client(s) understands that National Credit Education Plus will appeal all other negative items not noted here below.

List Items **NOT** to be negotiated: _____

All other items on my credit report are the results of one of the following:

- I do not recall the listings as they are being 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 is not accurate
- I do not believe these listings are verifiable
- I was never late on the accounts
- The items are incomplete

Client's Signature: _____ Date: _____

Spouse's Signature: _____ Date: _____



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Your Full Name: _____

NCEP Contact: _____

Current Address: _____

City, State: _____

Last Address: _____

Last City, State: _____

Home Phone: _____

Your Cell Phone: _____

E-mail: _____

Fax: _____

Your SSN: _____

Your DOB: _____

Enter Spouse Information Only if Spouse is Also Authorizing National Credit Education Plus

Spouse Name: _____

Spouse Cell Phone: _____

Spouse E-mail: _____
(MUST BE DIFFERENT THAN PRIMARY E-MAIL)

Spouse SSN: _____

Spouse DOB: _____

How did you hear about National Credit Education Plus? _____



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LIMITED POWER OF ATTORNEY

Be it known that I, the undersigned, am the individual of the personal entity listed below and as such do hereby grant a Limited Power Of Attorney to David BarMack, DBA National Credit Education Plus, and any and all persons in their employ, as my agent to have the necessary power and authority to undertake and perform the following on my behalf:

I hereby give permission to National Credit Education Plus, to negotiate and settle any debts or collections on my behalf and to sign my name on all documents written on my behalf as my agent for the purpose of disputing inaccurate, erroneous, and obsolete credit information held on my report by the consumer credit reporting agencies. This "Limited Power of Attorney" is given to National Credit Education Plus in compliance with Section 611 of the Federal Fair Credit Report Act.

Client's Full Name: _____

Client's SSN: _____

Client's Signature: _____

Date: _____

Spouse's Full Name: _____
(if spouse is also authorizing)

Spouse's SSN: _____

Spouse's Signature: _____

Date: _____



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_____ dollars.

If you need to break up your authorization fee into two or four equal payments fill in the dates below. The second payment will be taken one month after the first. The first payment should be today's date.

First Payment Date: _____ Second Payment Date: _____

Check one:

VISA MasterCard American Express Discover

Credit Card Number: _____ - _____ - _____ - _____

Expiration Date: _____ / _____

Name on card: _____

Address _____

City _____ State: _____ Zip: _____

Signature: _____ Date: _____

CLIENT AUTHORIZES NATIONAL CREDIT EDUCATION PLUS TO MAKE CREDIT CARD PAYMENTS THROUGH OUR "PAYPAL SERVICE".