



# Credit Repair Services Division

## CONSUMER APPLICATION

Application #: \_\_\_\_\_

Date: \_\_\_\_\_

### Name/Address of Applicant *(Please Print)*

First Name	MI	Last Name	Social Security Number	
Current Address:				
City:	State:	ZIP:	Phone:	Work:
Cell Phone:		E-mail Address:		
Previous Address:		City:	State:	ZIP:
SSN:	DOB:	DL#:		

### Credit Information *(Check All That Apply)*

Charge-Offs		Late Payments	
Child Support		Medical Bills	
Collections		Repossession	
Evictions		Student Loans	
Foreclosure		Tax Liens	
Judgments		Bankruptcy	
		Date of Bankruptcy	

### Brief Description of Current Credit Status *(100 Words or Less)*

	<b>Rate Your Credit</b> <i>(Check Only One from the list below.)</i>
	Poor:
	Fair:
	Good:
	Excellent:

The information contained on this page is both personal and confidential and shall not be disclosed according to the legal statutes and requirements governing the credit repair industry in the State of Florida.



# Credit Repair Services Division

## Method of Payment

Cash Amount::	Check Number: Amount::	Money Order: Amount::	Credit Card: Amount::
Name on Credit Card:			
Card Type:	Card Number.	Expiration	
CVV:			

### Authorized Automatic Payment Plan:

I authorize Trinity Enterprises, LLC to automatically deduct, my scheduled payment for credit restoration services, in the amount of \$ \_\_\_\_\_, from the checking and/or credit card account referenced above. I understand any returned and/or declined charges will be resubmitted up to 2 attempts. If charges are not authorized after resubmission, my credit restoration services will be stopped until my account is brought current.

If my account remains unpaid after 60 days, I understand it will be forwarded to collections.

### Authorization to Release Information:

I authorize Trinity Enterprises, LLC to obtain information regarding my credit file. I understand that any information obtained will be used by Trinity Enterprises, LLC and its agents, employees to attempt to improve my credit and will be kept confidential. I further authorize Trinity Enterprises, LLC to make changes on my credit file without prior notice during the time of this agreement.

### Consumer Credit Improvement Agreement:

This is an agreement between Trinity Enterprises, LLC and \_\_\_\_\_.  
This agreement is good for \_\_\_\_ months. The agreement becomes effective on \_\_\_\_\_ until \_\_\_\_\_ at which time all credit repair services offered by Trinity Enterprises will cease. Trinity Enterprises, LLC offers credit repair services to both consumer and commercial customers. Results vary based upon each individual's personal credit profile. Improvement may be seen as early as 60 days; but, a specific date can not be projected or guaranteed.

Please note, failure to pay your existing bills in a timely manner will cause this agreement to become null and void. Also, failure to meet deadlines in the credit action plan or dispute strategy will cause this agreement to become null and void. Failure to provide your credit repair specialist with updated information from your creditors, credit reporting bureaus or other entities as requested will cause this agreement to become null and void.

The charge for credit repair services is \_\_\_\_\_ dollars and zero cents (\$ \_\_\_\_\_). All postage expenses are included in the charge for credit repair services while this agreement is in effect. The client is responsible for any expenses associated with retrieval of credit reports. There shall be no other charge to the client. See attached Fee Schedule for all applicable charges.

There will be an additional charge to the client of \$50 for any of the following:

- Late Payments per occurrence
- Cancelled / Returned Check

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- Cancelled / Returned Credit Card Charge

**SERVICE DISCLAIMER:**

Our services only focus on the deletion of incorrect, negative items on your credit history. We cannot guarantee a specific point increase in your credit score calculated and provided by the credit bureaus.

**BANKRUPTCY:**

Have you gone bankrupt in the last five years? ( ) Yes ( ) No If yes, give date of assignment:  
\_\_\_\_\_.

**CREDIT REPORT:**

(Select One)

I will provide Trinity Enterprises with a copy of my credit report for each credit bureau (Equifax, Experian and Transunion). I understand no work will begin until I have provided Trinity Enterprises with all three credit reports. In the event that I fail to provide this information after 10 days, the relationship shall cease, and I will owe a cancellation fee of \$50.00.

I would like for Trinity Enterprises to acquire my credit report from Equifax, Experian and Transunion. I understand that there is a **\$25.00 non-refundable fee.**

**CREDIT REPORT ACKNOWLEDGEMENT:**

I \_\_\_\_\_ have requested Trinity Enterprises to acquire my credit reports. Trinity Enterprises' credit report services are provided through \_\_\_\_\_. By signing below I acknowledge that it has been explained to me that this credit inquiry to acquire my credit reports will appear as \_\_\_\_\_.

Signature: \_\_\_\_\_

I hereby certify that the information contained herein is complete and accurate. This information has been furnished with the understanding that it is to be used to repair damaged credit. Furthermore, I hereby authorize creditors, financial institutions and credit reporting agencies to release information to Trinity Enterprises, LLC in order to verify the information contained herein and repair my credit.

\_\_\_\_\_  
Printed Name of Applicant

\_\_\_\_\_  
Name of Witness

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Date of Applicant's Signature

\_\_\_\_\_  
Date of Witness' Signature

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## Credit Repair Services Division

### 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 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 inaccurate, negative information from your report 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 denied credit, employment, insurance, or 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 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. Our fees include paper, ink, internet, supplies, credit reports, forms, all phone calls, stamps and education on re-building your credit so you will have the maximum results. There shall be no other charges.

1. You agree that you are entitled to a refund of some or all of your money if, after remaining a "client in good standing" with Trinity Enterprises, LLC or 6 months the term "Difference" in the following equation is a positive number:  $(\text{Total fees paid to Trinity Enterprises, LLC less}(\# \text{ of items deleted or improved multiplied by } \$55)=\text{Difference})$ . If the term Difference is a positive number this number is the amount you will receive as a refund. If the term Difference is a negative number, no refund will be issued (you have received services greater than what you have paid for).
2. You agree to send Trinity Enterprises, LLC copies of your credit reports from all three major credit bureaus (Experian, Equifax and Trans-Union) upon signing up. You also agree to send updated copies of your credit reports as they are received while you are a client of Trinity Enterprises, LLC. You also agree to forward all correspondence received from the credit bureau or creditors to Trinity Enterprises, LLC. You understand that these items are required for our firm to provide our services.



## Credit Repair Services Division

3. You understand that you may cancel this agreement for any reason without any penalty or obligation provided cancellation occurs before midnight of the third business day that you sign this agreement and become a client of Trinity Enterprises, LLC. Cancellation must be communicated in writing to Trinity Enterprises, LLC, 2431 Aloma Avenue Suite 201, Winter Park FL, 32792 or by sending an email to [customerservice@trinityenterprisesllc.com](mailto:customerservice@trinityenterprisesllc.com) . Please be sure to include your name, client number or social security number and reason for canceling. The client agrees to authorize this request, and understands that it may result in an inquiry on my credit report(s)
4. In addition I also grant a limited Power of Authority to Trinity Enterprises, LLC for the following: Request credit reports on my behalf, challenge and verify various information points on my credit report(s), and contact and confer with creditors on my behalf, as needed.
5. Additionally, I understand this process may require my signature on the letters sent to the Credit Bureaus, which I fully authorize Trinity Enterprises, LLC to sign on my behalf. I also understand that the process may take, by nature of the FCRA, 30 – 90 days, but, no more than 6 months, of which there will be no charge above and beyond the initial fees referenced in this agreement, regardless of the additional work necessary to ensure maximum results
6. **HOLD HARMLESS AGREEMENT AND AFFILIATE/PARTNER COMPANY DISCLAIMER:** Trinity Enterprises LLC is not responsible or directly affiliated with the companies who provide “lines of credit.” Furthermore, Trinity Enterprises has no control over the approval and/or denial of credit. Though the companies providing the lines of credit have been tested, and proven to be effective; with previous clients, Trinity Enterprises is not liable for individual results. Should any concerns arise from the relationship with the company providing the line of credit, these concerns should be handled directly with the company providing the line of credit.

By signing below, I understand that establishing a line of credit with a company is a “best practices” strategy recommended by Trinity Enterprises; and Trinity Enterprises cannot guarantee a certain credit score increase by establishing lines of credit.

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Printed Name of Applicant

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Name of Witness

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Signature of Applicant

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Signature of Witness

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Date of Applicant's Signature

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Date of Witness' Signature

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