



Trinity Enterprises, LLC
Consumer Tradeline Application

Application # _____

Applicant:

First Name: _____ **MI:** _____ **Last Name:** _____

Address: _____

City: _____ **ST:** _____ **Zip:** _____

Email Address: _____ **Home Phone:** _____

Work Phone: _____ **Cell Phone:** _____

SSN: _____ **DOB:** _____ **DL #:** _____

Credit Information:

(Check All That Apply)

Tax Liens _____	Judgments _____	Repossession _____
Foreclosures _____	Child Support _____	Student Loans _____
Evictions _____	Charge-Offs _____	Collections _____
Medical Bills _____	Late Payments _____	
Bankruptcy _____	If Yes, when: _____	

RATE YOUR CREDIT Poor: _____ Fair: _____ Good: _____ Excellent: _____

For Office Use Only:

PROOF OF CITIZENSHIP

Establishing a line of credit through a tradeline as a credit booster requires proof of legal citizenship in the United States of America. By signing this application, you acknowledge that you are a legal citizen of the United States of America and authorized to work in the United States of America. In addition, you agree to provide the following proofs of identification to secure a tradeline:

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.

- Social Security Card
- Driver License **or** Identification Card issued by State Agency
- Paystub from Domestic Entity **or** Birth Certificate
- Cover Page of Income Tax Return

AUTHORIZATION and RELEASE of INFORMATION

I am applying for:

- Small Credit Booster**
- Medium Credit Booster**
- Large Credit Booster**
- X-Large Credit Booster**

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 and 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 gives Trinity Enterprises permission to release his or her information to Trinity Enterprises affiliates who provide lines of credit. This is required because credit booster packages require reporting consumer names and addresses to match cardholder information to show tradeline reporting. A hard inquiry may be necessary to produce accurate information.

CONSUMER AGREEMENT

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

A 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 booster services is _____dollars and zero cents (\$ ____ . ____). All postage expenses are included in the charge for credit boosting 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 or Returned Check
- Cancelled or Returned Credit Card Charge

RETAINER PAYMENTS

Trinity Enterprises, LLC collects an initial payment on a retainer basis to begin services. The consumer's retainer is placed in escrow until services are performed. As services are performed, the consumer's retainer is charged for services performed by Trinity Enterprises, LLC.

Method of Payment

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

Initial Retainer Payment Amount: \$ _____.

Does the initial retainer payment match the cost of the credit restoration package? Yes No
If no, please complete the Authorization for Automatic Payment Plan for Collection of Retainer.

AUTHORIZATION FOR AUTOMATIC PAYMENT PLAN FOR COLLECTION OF RETAINER

➔ I authorize Trinity Enterprises, LLC to automatically deduct the balance of my retainer on the payment plan schedule below. The balance of my retainer is \$ _____.

Payment	Date of Payment	Amount
1		
2		
3		
Total Payments		

The total payments must equal "the balance of my retainer."

The payments will be drafted from the checking and or charged to the credit card account referenced above. I understand any returned and or declined charges will be resubmitted up to two attempts. If charges are not authorized after resubmission, a retainer account will not be established and or maintained on my behalf and credit restoration services will not begin and or may be stopped until the escrow account is funded.

I understand that as services are completed and as hard costs are encumbered, my escrow account will be charged. At the completion of all services, the balance, if any, of the escrow account will be refunded to me.

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

SCHEDULE OF SERVICES AND FEES

I understand that my escrow account will be charged for the services referenced below as the services are rendered.

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.

Service	Fee	Deemed Rendered
Credit Report (If applicable)	\$45.00	During client on-boarding and shared with client
Booster Applied to Credit Profile	100% of Retainer Earned	After the booster is applied to the client's credit profile and reports to two credit reporting agencies.

DISPUTE RESOLUTION, RELEASE OF INFORMATION, AND MEDIATION CLAUSE:

If the consumer is dissatisfied with TEP services and a breakdown comparison of services performed has been provided and the consumer continues to be dissatisfied, the consumer agrees to settle the dispute in mediation.

The consumers understands that if he or she has a complaint with TEP and files a complaint with a third party (e.g., media, Better Business Bureau, financial institutions, etc.), the consumer gives TEP permission to communicate—in writing, verbal, etc.—with the third party regarding any information in the consumer file with TEP. This clause serves as a general release of information of the consumer's information upon contact initiated by the third party on the consumer's behalf.

CONSUMER INITIALS: _____

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, LLC, and Trinity Enterprises, LLC cannot guarantee a certain credit score increase by establishing lines of credit.

Printed Name of Applicant

Signature of Applicant

Date of Applicant's Signature



DISCLAIMERS

- Proof of Identity Required: Examples of proof include social security card, driver license, passport
- Trinity Enterprises guarantees posting on up-to 2 credit bureaus.
- If tradeline does not report in estimated timeframe nor report as named, TEP will repeal, replace, and reassign a new tradeline for the agreed upon timeframe; consumer agrees that a refund is not warranted when TEP is required to repeal, replace, and reassign a tradeline
- Consumer gives Trinity Enterprises permission to release his or her information to Trinity Enterprises affiliates who provide lines of credit. This is required because credit booster packages require reporting consumer name and address.

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

CREDIT REPORT

(Select One)

 Initial	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.
 Initial	I would like for Trinity Enterprises to acquire my credit report from Equifax, Experian and Transunion. I understand that there is a \$45.00 nonrefundable fee.

CREDIT REPORT ACKNOWLEDGEMENT

I, _____, have requested Trinity Enterprises to acquire my credit reports. Trinity Enterprises' credit report services are provided by **"Universal Credit Services"** and **"US Tenant Reports."** By signing below, I acknowledge that it has been explained to me that this credit inquiry to acquire my credit reports will appear as **"UCS," "Universal Credit Services," "US Tenant Reports," "Xactus," or "Xactus Tenant."**

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 to verify the information contained herein and repair my credit.

Printed Name of Applicant



Signature of Applicant

Date of Applicant's Signature

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 proceeding 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.

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.

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.

CONNECTICUT CONSUMER ASSURANCES AND FAIR CREDIT REPORTING ACT NOTICE

- You have a right to obtain a copy of your credit file from a credit rating agency. You may be charged a reasonable fee not exceeding five dollars for your first request in 12 months or seven dollars and fifty cents for any subsequent request in that same 12-month period. 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 rating agency must provide someone to help you interpret the information in your credit file.
- You have a right to dispute inaccurate information by contacting the credit rating agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the federal Fair Credit Reporting Act, the credit rating agency must remove accurate, negative information from your report only if it is more than seven years old. Bankruptcy information can be reported for 10 years.
- If you have notified a credit rating agency in writing that you dispute the accuracy of information in your file, the credit rating agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. If you provide additional information to the credit rating agency, the agency may extend this time period by 15 business days. The credit rating agency shall provide you with a toll-free telephone number to use in resolving the dispute.
- The credit rating agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit rating agency.
- If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit rating agency to keep in your file, explaining why you think the record is inaccurate. The credit rating agency must include your statement about disputed information in a report it issues about you.
- You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request which resulted in the provision of a credit report.
- You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.
- If you have reviewed your credit report with the credit rating agency and are dissatisfied, you may contact the Connecticut Department of Banking. You have a right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.

SERVICE NOT AVAILABLE

TEP does not provide service to consumers residing in the State of Minnesota. By signing this agreement, the consumer attest that he or she does not reside in the State of Minnesota. In addition, the consumer understands that if he or she relocates to the State of Minnesota while under this agreement, this agreement will become null and void and the consumer forfeits the right to a refund of his or her escrow account (i.e., remaining retainer).

CANCELATION POLICY

You understand that you may cancel this agreement for any reason without any penalty or obligation provided cancellation occurs before midnight of the fifth 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

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.

Page 6 of 7: Initial _____ | _____

customerservice@trinityenterprisesllc.com. Please be sure to include your name, client number or social security number and reason for canceling.

OPTIONAL: ELECTION FOR PERPETUAL CONTINUATION OF SERVICES

By signing below, I am electing to extend services beyond the base contract period referenced above, perpetually. I understand that my contract for services will continue perpetually on a retainer payment plan until canceled in writing via e-mail or using the TEP cancelation form.

The perpetual retainer payment plan will be paid using the payment method on file for \$_____ per month.

Printed Name of Applicant

Signature of Applicant

Date of Applicant's Signature

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Florida.

Printed Name of Applicant



Signature of Applicant

Date of Applicant's Signature