



Meridian
Credit Services

Dear Client,

Thank you for retaining MERIDIAN CREDIT SERVICES 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 us with proper documentation and payment.

Please be sure to mail 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. Feel confident that you have made the right choice by hiring our company.

Best Regards,

MERIDIAN CREDIT SERVICES

5776-D Lindero Cyn Rd. #380, Westlake Village, CA 91362
P 818.889.2200 F 818.889.2244 www.MeridianCredit.com

Instructions

In order to begin the process of improving your credit rating, please send us 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 retaining 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 by our company:

- 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 90 days, but the more recent, the better. You can order a copy of your credit report directly from our website at www.MeridianCreditServices.com.
- A retainer payment made payable to MERIDIAN CREDIT SERVICES. Checks or credit cards are acceptable. The Credit Card Authorization Form is located on the last page of this packet.

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 or Fax ALL correspondence from Creditors and the Credit Bureaus to us immediately after you receive it in the mail. If faxing, it is important we get both sides (they are typically printed on both sides of the paper). You will receive updated credit reports and other types of correspondence from the credit bureaus usually every 4 to 6 weeks over the next 4 to 6 months.

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Keeping up with the Status of Your Account

Updates to your file are available 24/7 by logging in at www.meridiancreditservices.com

- Your log-in username is your e-mail address you provided and your password is the last four digits of your social security number. If your Spouse is also hiring us, please note that they must have a unique email address that is different from yours in order to get the status of their file. Our system does not combine both Spouses and each must have a separate email address in order for both to be able to have access to the online update screen.

Important: Correspondence with Credit Bureaus

- You will receive updated credit reports from the three Credit Bureaus every 15 to 45 days. Any correspondence from Trans Union, Experian or Equifax must be sent to the following address within five days of receipt*. If you do not receive these updates, it is *your* responsibility to contact us and tell us you haven't received it.

*** PLEASE MAKE SURE TO MAKE A COPY FOR YOUR RECORDS. WE SHRED ALL CREDIT CORRESPONDENCE ONCE WE ARE FINISHED WITH IT IN ORDER TO PROTECT YOUR PRIVACY. WE TAKE YOUR PRIVACY AND PROTECTION OF YOUR IDENTITY VERY SERIOUS**

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.

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Retainer Agreement

Total Fee: _____ includes Spouse does not include Spouse

This agreement is between _____ (“Client”) and MERIDIAN CREDIT SERVICES (“Meridian”), and is in response to the Client’s desire to hire Meridian. By signing this agreement, Client agrees that he/she/they has/have read and fully agrees with all terms contained in this contract. This agreement covers all representations made by Meridian and Client, and can only be modified if in writing and signed by both parties. If Client has any addendums or changes, Client must contact us with modifications before signing this contract.

We are NOT a credit repair company; we are a consulting firm that works with consumers with less than perfect credit. We have successfully helped many clients improve their credit in the shortest time possible. This consulting agreement is by and between Client and Meridian.

By signing this agreement, Client acknowledges that he/she/they has/have fully read and agrees with everything contained herein.

Client agrees as follows:

- Client has read and understands SEC 405 of the Credit Repair Organizations Act, attached to this package.
- Client has read and understands this agreement in it’s entirety
- Client understands that debt negotiation, removal of negative items and debt consolidation are not a part of the fee listed above and are considered separate services. If Client requires these separate services, those services will be contracted for with a separate agreement from this agreement.

Client agrees that if they were referred to us by a mortgage company, auto dealer or any other entity that ran their credit within 6 months prior to client contracting us, that client gives us permission to send Client’s referring entity updates on Client’s account unless client specifically says not to in writing. Client acknowledges and agrees that the referral to us by Client’s referring entity shall not be construed as creating any duty on the part of referring entity or any other obligation charged upon such referring entity with respect to the services to be provided by us as contemplated within this agreement. Client hereby releases and holds harmless Client’s referring entity against any and all claims it may have against them or it as a result of the referring entity’s referral to us.

Initial Initial

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ACKNOWLEDGEMENT OF PROGRAM GUIDELINES

Please initial each item to confirm that you understand the guidelines of the program. Without this document, we will not start your file. (If Spouse is retaining our services, please both initial).

_____ You understand that throughout the program you will from time to time receive standard form letters from the three major credit bureaus that include, but are not limited too: Letters telling you that you do not have to use a credit repair company, letters telling you that you have to send proof of identification if the credit bureaus feel you cannot be identified with the documents submitted, etc. These are standard letters and you should not be alarmed. Simply mail these letters to us along with any updated credit reports you receive from each of the three credit bureaus

_____ You understand that the fee listed at the beginning of this document is considered earned in it's entirety after we: 1) Perform the initial credit consultation. 2) Completely set-up all inaccuracies identified by you in our system. 3) Make certain that all inaccuracies are listed on your client login page and completely accessible by you through our advanced web-based interface. You also acknowledge that any and all separate services contracted for can take up to 6 months to complete, and there is never a guarantee that we will be 100% successful.

_____ You understand that we do not keep copies 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 before you forward to us.

_____ 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 attorneys. We are not acting as your attorney or legal guardian in any way and it is your responsibility to seek outside legal assistance if you perceive the need for an Attorney to protect your rights.

MERIDIAN'S GUARANTEE

For items we are retained to address/remove in the future, Meridian agrees to give a 100% refund to the Client if we do not improve Client's credit. "Improve" shall be defined as removing or correcting at least 25% of the negative items we are hired to address from the three major credit bureaus: Trans Union, Equifax, and Experian, within six months from the date of this contract. In order for this warrantee to be valid, all of the following must apply:

1. Client must have contracted Meridian to address four (4) or more negative items.
2. Client must have not used a Credit Repair Company in the past two (2) years
3. Client must not have attempted to repair his/her credit on his/her own in the past two (2) years.
4. Client also agrees that collections and charge-off accounts with balances are not included in the warranty.
5. Client must mail an updated credit report from each of the three major credit bureaus: Trans Union, Equifax, and Experian, every forty-five (45) days, or within 5 days of receipt of any updates or correspondence from the bureaus.

_____ Initial _____ Initial

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6. The warranty only applies to items Meridian is contracted to address. Any negative items on the credit report added after Meridian is retained is not included in the warranty and will require an additional fee for Meridian to address.

PERSONAL INFORMATION:

We now ask that you take a moment to describe for us any negative items on your credit report(s) that you do not wish Meridian to dispute. These are items that you have determined to be 100% accurate, timely, and/or verifiable. Or, these are items that you wish to address yourself and are not seeking the assistance of Meridian to assist you with. Please note that Meridian will NOT be disputing these items, and they are not to be considered part of this agreement or the Meridian Guarantee.

You have determined that all the negative items on your credit report(s) not list below are inaccurate and desire them to be set-up in the Meridian database using one or more of the reasons listed below in the event of a future dispute or telephone negotiation on your behalf by Meridian. Please note that Meridian will dispute all negative items not listed below that show on the credit report(s) that you furnished us as of this date.

List Items **NOT** to be negotiated. These items are 100% accurate and verifiable under the F.C.R.A.. Meridian will not set these items up in the system nor dispute them at any time in the future unless you decide to contract us to do so in the future, in which case a separate fee will apply.

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All other negative items on my credit report are the results of one or more of the following reasons that pertain to the verifiability and/or lack of accuracy of those accounts:

- 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 are not accurate
- I do not believe these listings are verifiable
- I was never late on the account(s)
- The items are incomplete

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SET-UP:

Full Name: _____

Current Address: _____

Last Address: _____

Home Phone: _____

Cell Phone: _____

E-mail: _____

Fax: _____

SSN: _____

DOB: _____

Enter Spouse Information if applicable

Spouse Name: _____

Cell Phone: _____

Spouse E-mail: _____

(Must be different than primary e-mail)

SSN: _____

DOB: _____

____ Initial ____ Initial

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'.

Date: _____

Date: _____

Signature of Client

Signature of Spouse (if applicable)

Client Printed Name

Spouse Printed Name

Initial Initial

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POWER OF ATTORNEY

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: MERIDIAN CREDIT SERVICES
Address: 31344 Via Colinas, Suite 109, Westlake Village, CA 91362

II. EFFECTIVE TIME

This Power of Attorney shall become effective immediately and shall continue to be effective for one year or until I give written notice of cancellation to the address listed above.

III. POWERS OF ATTORNEY-IN-FACT

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.

My attorney-in-fact is empowered to take all further action, including the payment of expenditures and the preparation and execution of all documents, as the attorney-in-fact deems necessary or appropriate in order to fully effectuate these matters.

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

Date: _____

Date: _____

Signature of Client

Signature of Spouse (if applicable)

Client Printed Name

Spouse Printed Name

Initial Initial

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CREDIT CARD AUTHORIZATION

I hereby authorize MERIDIAN CREDIT SERVICES to charge my credit card account in the amount of:

\$ _____.

Check one:

VISA

MasterCard

American Express

Credit Card Number: _____ - _____ - _____ - _____

Expiration Date: _____ / _____ CVV Code (3 digits on back or 4 on front for Amex): _____

Name on card: _____

Billing Address _____

City _____ State: _____ Zip: _____

Signature: _____ Date: _____

Initial Initial

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NOTICE OF CANCELTATION

(use only if you desire to cancel)

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Meridian Credit Services at 31320 Via Colinas, Ste. 111, Westlake Village, CA 91362 before midnight on the 3rd day after dated below.

I, _____ do hereby cancel this transaction.

DATE

SIGNATURE

PRINTED NAME