



Better Credit Masters LLC  
929 Silas Deane Highway  
Wethersfield, CT 06109  
860-808-4484  
860-563.8174 fax

**Customer Authorization Contract**

Customer's Name \_\_\_\_\_

Customer's Address \_\_\_\_\_, \_\_\_\_\_, CT Zip \_\_\_\_\_

Telephone Number:( ) \_\_\_\_\_ Fax Number: ( ) \_\_\_\_\_ - \_\_\_\_\_.

SSN # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_\_

The undersigned, herein referred to as "Customer" by signing this Authorization Contract hereby authorizes Better Credit Masters, LLC (BCM) to act as the Customer's representative in connection with BCM's efforts to correct the Customer's credit history.

- A. The Customer, upon execution of this document, authorizes BCM, its principals and their employees, to act on the Customer's behalf to contact credit reporting agencies to obtain the Customer's credit report history and to dispute any item which the Customer believes is inaccurate or false. BCM will render the following services: counseling Customer, writing letters to Credit Bureaus to dispute erroneous information, sending correspondence to Customer regarding progress and advising Customer how to obtain exculpatory information when such information is available.
- B. The Customer authorizes BCM to obtain and use any and all non-public personal information provided by the Customer including, but not limited to, information obtained from credit applications and credit reports for the purposes of these efforts.
- C. The Customer understands and acknowledges that BCM cannot change derogatory information contained in a Customer's credit history if such information is accurate and truthful.
- D. The Customer shall pay a lifelong membership fee of \$\_\_\_\_\_ and \$\_\_\_\_\_ per deletion to BCM after completion of the foregoing services. BCM estimates it will take approximately 60 days after its receipt of all information required from the Agency to complete its services. BCM estimates the services will be completed on or before \_\_\_\_/\_\_\_\_/200\_\_.
- E. BCM in its sole discretion shall have the right to discontinue its representation of the Customer if it determines the Customer has been untruthful concerning information it has provided to NCM or if the Customer's account is more than 30 days past due.
- F. BCM desires to comply with the requirements of Title V of the Gramm-Leach Bliley Act and the Federal Trade Commission's implementing regulation, Regulation P, as both relate to the disclosure and protection of non-public personal information for consumers and customers. To the extent applicable, BCM will comply with the Gramm-Leach Bliley Act and Regulation P and will keep confidential all of Customer's non-public personal information received from the Customer excepting its communications with the credit reporting agencies and other authorities when required to do so by federal or state law.

Dated at \_\_\_\_\_, \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_.  
Town (State) (Day) (Month)

***Customer acknowledges that he/she has read, understands and accepts all of the provisions of this contract. You (the Customer) may cancel this contract without penalty or obligation at any time before midnight of the 3<sup>rd</sup> business day after the date on which you signed the contract. See attached notice of cancellation form for an explanation of this right.***

\_\_\_\_\_  
Print Customer's Name

\_\_\_\_\_  
Customer's signature

\_\_\_\_\_  
BCM's Representative Signature

# DISCLOSURE STATEMENT

## 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

Received by \_\_\_\_\_ in \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_  
(Customer Name) (Town) (State) (Day) (Month) (YR)

\_\_\_\_\_  
Consumer's Signature

Name and Address of Credit Repair Organization:

Better Credit Masters LLC  
929 Silas Deane Highway  
Wethersfield, CT 06109  
860-808-4484

