



1730 South College Avenue, Suite 205, Fort Collins CO 80525

Name: _____
Address: _____
Telephone: _____
Fax: _____
Email: _____
SSN: _____
Birth Date: _____
Today's Date: _____

CREDIT REPAIR AGREEMENT
(For Residents of All States Other than Colorado)

A – SCOPE OF AGREEMENT – This agreement (“Agreement”) between Vitesse Financial LLLP, with a principal business address of 1730 South College Avenue, Suite 205, Fort Collins, CO 80525 (“Vitesse”), and the undersigned (“Client”) is for the express purpose of attempting to achieve credit report improvement. Vitesse will attempt the removal of errors, misrepresentations, outdated, inaccurate, or unverifiable information that appear on the credit report(s) Client has furnished to Vitesse that the Client claims in writing to be incorrect. Vitesse cannot remove accurate information from your credit report. This is not a debt consolidation or bill payment program. Vitesse does not provide “debt-management services” or serve as an intermediary between an individual’s creditors for the purpose of obtaining concessions. Federal law allows inaccurate or outdated information to be removed from a person’s credit report. Vitesse agrees to act diligently in the pursuit of this matter and will carry out this agreement in compliance with all Federal and State laws. Vitesse promises only to perform the steps agreed to in each Client’s contract and to charge for its services only upon completion. As with any attempted credit restoration work, no particular outcome is promised or guaranteed.

B – LEGALLY REQUIRED DISCLOSURE STATEMENTS – Client has read and understands the disclosures required by Section 405 of the Credit Repair Organizations Act, (Page 8) copies of which were supplied to Client prior to the signing of this Agreement. Client acknowledges receipt of two duplicate copies of the Notice of Cancellation required by Section 407 of the Credit Repair Organizations Act (Page 9 & 10). Client acknowledges receipt of a copy of this Agreement.

C – FEES FOR SERVICES – This is a month-to-month contract only and you may cancel at any time. Client understands that there will not be any advance fee or other charges associated with the credit restoration services until after each monthly services are performed. The Client

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understands that there will not be any fee or other charges associated with the credit restoration service until after the monthly Credit Verification Audit is performed. The Client understands and agrees that on or around the 15th of every month they will be charged \$59.00 for all costs and fees associated with the previous month's Credit Verification Audit. For each subsequent month, all payments will always be in arrears for work fully performed in the previous month.

Vitesse agrees to perform the services for this amount and states that there are no additional or hidden costs for the credit restoration services, although the credit reporting agencies may charge a fee for copies of your credit reports, depending on your circumstances.

Should a payment by Client be returned or dishonored by your bank or credit card company, we will redraft the payment and add a \$15.00 late fee. We will continue to redraft your account during a 30-day period until payment is received. Interest shall accrue on any unpaid balance at the rate of 8% per annum. If your payment has not been received after 30 days your case will be suspended until payment arrangements can be made. In the event of any necessary collection proceedings, Vitesse shall be awarded its reasonable costs, expenses and attorneys' fees.

The length of time you may wish to engage Vitesse Financial will likely depend on a variety of factors, such as: your individual credit goals, your timely participation, the complexity of your case (e.g. the type and amount of reported credit information subject to verification or correction), initial and subsequent positions taken by a particular creditor or Bureau regarding an affected credit report item, new information added to your credit profile during your engagement of Vitesse Financial, changes to your initial credit goals, and other related factors. Vitesse's average paying Client begins services with about ten to twelve negative items per credit report they wish to address and engages Vitesse for about five to seven months.

On average, if you engage Vitesse for: (a) two months, you should expect to pay \$118; (b) four months, you should expect to pay \$236; (c) six months, you should expect to pay \$354; (d) eight months, you should expect to pay \$472; (e) ten months, you should expect to pay \$590; (f) twelve months, you should expect to pay \$708. Multiple communications are often sent in order to address a single credit report item.

The maximum term of this contract shall be for no more than twelve months (12) and not to exceed \$708, excluding any Client NSF fees.

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Vitesse Financial never charges in advance for any services. Fees are collected on a periodic basis only if Vitesse has provided sufficient promised services prior to fee collection. This is a month-to-month contract only and you may cancel at any time.

D – SERVICES PROVIDED – Client understands that the services include consultation with Client, the evaluation of a credit bureau report and any correspondence or other communications necessary and appropriate to correct erroneous, misleading, incorrect, incomplete, unverifiable, or outdated credit report entries existing as of the date that this Agreement is signed by Client, identified by Client in writing to Vitesse as erroneous. Client agrees to provide Vitesse with the factual or other basis, in writing, for any disputed credit report entry. Client further agrees to provide those items listed on Credit Report or the attached Schedule B. Vitesse will send the credit bureaus dispute letters requesting correction or deletion of the disputed accounts or entries as outlined in writing by the customer. Client agrees to send all correspondence and credit reports to Vitesse as soon as received. Client must notify Vitesse if they have not received any credit reports or correspondence from the credit reporting agencies 40 days after the last correspondence from Vitesse or the credit reporting agencies.

E – ESTIMATED DATE OF COMPLETION – Vitesse will not commence work prior to midnight of the fifth working day after Client's signing of this agreement. The term of this agreement shall be month-to-month. If the Client decides to cancel the monthly Credit Verification Audit at any time, a written request must be sent to Vitesse Financial. **If Vitesse Financial has worked on your file prior to receiving your written cancellation but after the 15th of the previous month, you will be charged for the previous month and then cancelled.** If you do not cancel, Vitesse Financial will automatically renew this monthly agreement, if the credit Verification Audit has not been completed. Vitesse Financial will at any time end the procedure if we conclude that no further work is necessary.

F – PRIVACY – Due to the nature of this credit service, Client understands that individuals that assist Vitesse may view Client's file and its contents, and Client consents to such disclosure. All Vitesse employees have been alerted to the sensitivity and confidentiality of personal, non-public financial information. Vitesse will take all reasonable measures to ensure that this information will be handled in a responsible manner.

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G – LIMITED POWER OF ATTORNEY – By signing below, Client grants Limited Power of Attorney to Vitesse to write, sign, and transmit letters and electronic communications to the three major credit bureaus and Client’s creditors to dispute information in regards to Client’s credit report(s). Through this Limited Power of Attorney, Client also authorizes Vitesse to act as Client’s agent (disclosed or undisclosed) when performing services pursuant to this Agreement. Client may terminate this Limited Power of Attorney at any time by notifying Vitesse in writing of Client’s desire to do so. Client acknowledges and agrees that upon receipt of such notification Vitesse may consider this Agreement terminated.

IF ANY DISCUSSION YOU HAVE HAD WITH A REPRESENTATIVE OR ADVISOR PRIOR TO REVIEWING THIS AGREEMENT DIFFERS FROM THE TERMS AND CONDITIONS OF THIS AGREEMENT, DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS DOCUMENT.

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

Client Signature: _____

Print Name: _____

Dated: _____

Vitesse Financial LLLP

By: _____
Greg Tilley, Authorized Agent

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Schedule A

We will need copies of the following. Please Fax or Mail to Vitesse Financial LLLP at 1730 South College Avenue, Suite 205, Fort Collins CO 80525, Fax: 970.407.9172.

1. Drivers license or ID card.
2. Your Social Security card (if you have one) OR any document that shows your name and SS# (such as W-2 form, pay stub, bank statement or medical insurance card.)
3. Any ONE of the following showing your NAME and CURRENT ADDRESS: electric, gas, water, cable TV bill, voters or auto registration or top part of any bank statement.
4. A copy of your current credit report(s) issued by a consumer credit reporting agency, which shall be annexed to this Agreement.
5. A list of the adverse information appearing on Client's credit report that is to be modified and a description of the precise nature and factual or other basis for each such modification is as follows **Schedule B**.

Or the adverse entries and proposed modifications clearly marked in writing by Client on the Client's **Credit Report**, including the factual or other basis for the dispute, which Vitesse shall attempt to repair.

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Schedule B

ACCOUNT NAME/ACCOUNT NUMBER

Reason/basis for dispute:

ACCOUNT NAME/ACCOUNT NUMBER

Reason/basis for dispute:

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ACCOUNT NAME/ACCOUNT NUMBER

Reason/basis for dispute:

ACCOUNT NAME/ACCOUNT NUMBER

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Reason/basis for dispute:

ACCOUNT NAME/ACCOUNT NUMBER

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Reason/basis for dispute:

ACCOUNT NAME/ACCOUNT NUMBER

Reason/basis for dispute:

ACCOUNT NAME/ACCOUNT NUMBER

Reason/basis for dispute:

Please add any INCORRECT PERSONAL INFORMATION (names, addresses, employment, etc.)

Any additional items please add additional page(s) in same format

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

I acknowledge receipt of the above statement prior to the signing of any credit repair agreement:

Client Signature: _____

Print Name: _____

Dated: _____

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NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 5th 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 Vitesse Financial LLLP at 1730 South College Avenue, Suite 205, Fort Collins CO 80525 before midnight on _____ (date).

I hereby cancel this transaction,

Date

Purchaser's Signature

NOTICE OF CANCELLATION (Duplicate)

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 5th 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 Vitesse Financial LLLP at 1730 South College Avenue, Suite 205, Fort Collins CO 80525 before midnight on _____ (date).

I hereby cancel this transaction,

Date

Purchaser's Signature

PLEASE FILL OUT INFORMATION BELOW (OPTION 1 OR 2) FOR AUTOMATIC BILL PAY FOR MONTHLY SERVICES RENDERED

First Name:	_____
Last Name:	_____
Street Address:	_____
City:	_____
State or Province:	_____
ZIP or Postal Code:	_____

1 - For the Credit Card Automatic Payment Plan:

Please note we accept: Visa, MasterCard, American Express and Discover
As well as all checking/debit cards.

Payment Information	
___: Pay by Credit Card	___: Pay by Check Card
Payment Method: (Type of Card)	_____
Card Number:	_____
Expiration Date (MM/YY):	_____

2 - For the Checking Account Automatic Payment Plan:

Please fill out the ABA number and the checking account number. Also please send in a VOIDED check with this form.

___: Checking	___: Savings	
Pay to the order of:	Vitesse Financial Inc	\$59.00
<u>Fifty Nine dollars and 00/100 -----Dollars</u>		
For Credit Repair Services		
ABA:	<input type="text"/>	<input type="text"/>

Client, Signature and Date