

Your Name: _____	SS#: _____	Birth date: _____
Spouse Name: _____	SS#: _____	Birth date: _____
Address: _____	City: _____	State: _____ Zip Code _____
Phone: _____	Your Cell #: _____	Spouse Cell #: _____ E-mail address: _____

Credit Consulting Service

I understand that Genesis Credit Service (hereinafter referred as "GENESIS") is a process by which my credit reports may be corrected, clarified and/or upgraded according to the provisions of the Fair Credit Reporting Act (FCRA). GENESIS' procedures are a series of legal steps intended to improve my credit scores. These steps include, but are not limited to, requisition, investigation, and verification as provided for in the law. I understand that I am paying for credit financial consulting and information on how to improve my credit scores. The monthly memberships fee is fixed at \$49.95 per month for individuals or \$79.95 for married couples This membership fee is 'month to month' and will be automatically drafted each month following the work performed. All fees for Genesis will be processed and collected by Global Business Ventures.

Service Warranty

The Lifetime Membership Fee is non-refundable.

In the event the Client becomes dissatisfied with GENESIS, all other fees are refundable upon fulfillment of the following stipulations:

- (a) Client must notify GENESIS regarding all credit issues, both past and present;
- (b) Client must provide GENESIS with full documentation as outlined in the GENESIS "Client Checklist;"
- (c) Client must not have their credit 'pulled' without first speaking with a GENESIS Consultant;
- (d) Client must abide by all instruction set forth in the GENESIS "Client Do's and Don'ts";
- (e) Client must contact a GENESIS Consultant prior to entering into any agreement or performing any act which would result in an inquiry into the Client's credit;
- (f) Client must provide up-to-date documentation on all new or changed credit items.

Payment Options

Lifetime Membership Fee – Account Setup and Credit Analysis Single \$500.00 Couple \$750.00

Payment Terms _____

Auto Draft Authorization (EFT) I hereby authorize GENESIS (and Global Business Ventures) to charge/draft the account of the bank listed below. I agree that if any charge is dishonored, regardless of the reason, GENESIS and my bank shall be under no liability whatsoever.

Bank _____	Deduct a Monthly Fee of \$ _____. Deduct the first draft
Address _____	_____/_____/_____, then on the _____ day of each month.
City: _____ State: _____ Zip: _____	Nine Digit Transit ID #: _____
Phone: (____) _____	Checking Acct. #: _____
Name on CC: _____	Credit Card #: _____
Expiration Date: ____/____/____ Security Digits: (3 Digits on back-MC/Visa/Discover; 4 Digits on Front-Amex)_____	
Billing Address: _____	Promotional Code: _____

As of the date indicated and by my signature below, I acknowledge that I have spoken with an authorized GENESIS Credit Mentor, Credit Consultant, Credit Specialist or GENESIS Affiliate regarding the benefits of GENESIS. I have reviewed and accepted the terms of this agreement as represented on the front and back of this agreement and I authorize the auto draft or charging of my account as indicated above. I/we may cancel this agreement in writing within three (3) business days after signing this agreement.

Signature: _____ Date: _____ Signature: _____ Date: _____

Mentor Name: _____ Affiliate Name: _____

Our Commitments to You

GENESIS will provide clear and complete update regarding my case every ninety (90) days via email, phone or mail.

GENESIS will initiate each step of the credit audit within five (5) business days of the time they receive my updated credit reports or any other credit bureau correspondence.

GENESIS will pursue the best possible outcome within the time agreed upon and the credit bureaus compliance to law.

GENESIS will extend these services for an additional period of time should it become necessary.

Your Commitments to Us

I will forward each credit report to GENESIS AS SOON I RECEIVE IT!

I will forward any credit bureau or creditor correspondence

I will contact GENESIS for credit information or if I have any questions.

I understand a minimum of 6 and as long as 24 months may be required to complete the credit improvement process.

I agree to pay all costs associated with the collection of monies owed to GENESIS including attorney's fees and court costs. I will not apply for any more credit until the credit improvement process is complete, unless I contact GENESIS first. I will settle any controversy that may occur between GENESIS and myself with the American Arbitration Association.

When GENESIS sends me a document to sign, I will read, understand, sign and return it to GENESIS IMMEDIATELY. I will notify GENESIS within 15 days of any change of my residence or phone number.

I understand that GENESIS will not be held liable for any adverse consequence related to any part of my GENESIS service.

I understand that my credit worthiness also depends on debt to income ratios, job stability and any other criteria that my lender may impose. GENESIS assumes no liability for any credit denial or any other related adverse action related or unrelated to this service whatsoever.

Limited Power of Attorney

I/We appoint GENESIS and GENESIS' own legal representatives as my/our true and lawful legal counsel in fact, and in person, with full power and authority to represent me, in the following limited activities:

- 1. To handle any and all matters relevant to my credit reports with any credit bureau.*
- 2. To create and/or cause additions, deletions, or corrections to my credit report with any credit bureau.*
- 3. To review any and all documents in the possession of the credit bureau to which I have legal access.*
- 4. To handle any and all matters relevant to my credit with any of my creditors and/or financial institutions.*
- 5. In the employment of other professionals to assist GENESIS/Client to accomplish requests and limited activities.*
- 6. To correspond with all credit reporting agencies directly as though we were the client.*
- 7. To question and audit any information on the credit report.*
- 8. To receive correspondence from all credit related entities to a convenient and more efficient address used by GENESIS for auditing purposes only.*