



MINNESOTA CREDIT SERVICES

CREDIT REPAIR - DEBT SETTLEMENT - CREDIT MONITORING

New Client Intake Form

Client Information

Full Name		SSN		DOB	
Address		City		State	
Zip		Phone		Email	
Contract Date		Cancellation Date (Contract date + 5 business days)			
Referrer Name		Referring Company			

Required Documentation

- Signed Contract
- Driver's License
- Social Security Card / W2 with Client's Name
- Credit Report



This credit services contract (this "Contract") is made and entered into as of _____, by _____ ("Customer"), residing at _____, _____ and Minnesota Credit Services, LLC, a Minnesota corporation offering credit restoration services from offices at 2353 Hidden Lake Drive, Suite 100, Woodbury MN 55125 ("Credit Agency").

WITNESSETH THAT:

WHEREAS, Credit Agency, from time to time, may offer services ("Services") described below; and

WHEREAS, Customer seeks to obtain certain credit services from Credit Agency pursuant to the terms of this contract; and

WHEREAS, Credit Agency's principal business address is 2353 Hidden Lake Drive, Suite 100, Woodbury, MN 55125; and

WHEREAS, the Credit Agency's registered agent who is authorized to accept service of process in Minnesota on behalf of the Credit Agency is Jennifer M Shawgo; as its designee, with offices located at 2353 Hidden Lake Drive, Suite 100, Woodbury, MN 55125.

NOW, THEREFORE:

- Customer hereby agrees that Credit Agency shall perform the following Services upon behalf of the Customer:
 - 1) Assist customer in obtaining customer's credit report;
 - 2) Review and analyze Buyer's Customer's credit report;
- If desired, Credit Agency shall also perform the following additional services:
 - 3) Advise Customer on ways to challenge questionable items appearing on Customer's credit report;
 - 4) Provide customer with forms to challenge questioned items appearing on Customer's credit report and any other necessary documents for credit repair purposes;
 - 5) Transmit such reports to the appropriate credit reporting agencies;
 - 6) Provide follow-up as reasonably necessary prior to expiration date of services specified below; and
- Customer hereby agrees to pay the credit agency, subject to Customer's legal rights as set forth herein and on the separate disclosure provided to Customer and the cancellation rights below,
- Customer hereby understands that as a new company, this credit service organization has fully and completely preformed the services included in this contract for (zero) 0% of its customers during the previous calendar year.
- The customer is not required to make any form of payment to this credit service organization prior to completion of services listed in this contract. All payments are required within 10 days of service completion.
Refund Policy: For Full Service Credit Repair, Credit Agency will provide a service guarantee. To calculate the amount of guarantee, each negative item removed shall be valued at \$50.00 per item, per bureau. In the event that Credit Agency is unable to remove enough derogatory items to equal or exceed the \$599.95 service fee, Credit Agency will take the number of deletions and multiply them by \$50. This will be the new amount due from client. There is no money back guarantee on À la carte services.
- While each repair may vary, the term of the contract will be up to 12 months.
- **Customer understands that he/she will receive documentation from the credit bureaus within a period of 30-45 days from receipt of complaint letters, and must provide them to Credit Agency within a timely fashion. Failure to do so may result in a longer repair time.**
- No modifications to this contact will be effective unless it is in writing and is signed by both parties. Time is of the essence of this contract. This contract binds and benefits both the Customer and Credit Agency. This document including any attachments is the entire agreement between Credit Agency and Customer; The Contract is governed by the laws of the State of Minnesota.

If you, the customer have been denied credit within the last 30 days, you may obtain a free copy of the consumer credit report from the consumer reporting agency. You also have the right to dispute inaccurate information in a report. You may cancel this contract at any time prior to midnight on the fifth day after the date of this contract. See the attached notice of cancellation form for an explanation of this right. By signing below, I also acknowledge that I have received a copy of the notice of cancellation.

Accepted and agreed by Minnesota Credit Services, LLC and

Date

Consumer Credit File Rights Under Minnesota and Federal Law

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 30 days. The credit bureau 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 bureau directly. However, neither you nor any "credit repair" company or credit services organization has the right to have accurate, current, and verifiable information removed from your credit bureau report. Under the federal Fair Credit Reporting Act, the credit bureau must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy can be reported for ten years.

You have a right to sue a credit repair company that violates Minnesota's Credit Services Organization Act. This law prohibits deceptive practices by credit repair companies and gives you a right to cancel your contract for any reason within five working days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that creditors report information accurately. 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 information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of any documents you have concerning an error should be given to the credit bureau.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau to keep in your file, explaining why you think the record is inaccurate. The credit bureau must include your statement about disputed information with any reports it issues about you.

BY SIGNING BELOW, I/WE HEREBY ACKNOWLEDGE RECEIVING A COPY OF THIS STATEMENT PRIOR TO EXECUTION OF ANY CONTRACT FOR CREDIT REPAIR SERVICES OR PAYMENT OF ANY MONEY OR CONSIDERATION TO ANY SUCH COMPANY.

SIGNED:

_____ **Date**

Signature Authorization Form

I/we hereby authorize Minnesota Credit Services to further verify my personal credit information and may be used to speak on my behalf to creditors/collection personnel along with being used in the processing of my application. It is understood that the copy of this form will also serve as authorization. This authorization expires 120 days from the date indicated below.

Privacy Act Notice: This information is to be used by the agency collecting it in determining whether you qualify under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval may be delayed or rejected.

The information requested in this form is authorized by:

Consumer Information

Residential Address: _____

City _____ ST _____ Zip _____

Phone: _____ Email: _____

Full Name _____

DOB: _____ SSN: _____

SIGNED:

_____ **Date**

Limited Release of Information Form

I/we hereby authorize Minnesota Credit Services to release status updates regarding my file to the third party who referred me to Minnesota Credit Services. This form is valid throughout my credit repair process, unless otherwise updated by client.

Selection of Information Available for release:

- Online File Status Updates (% of completion)
- Credit Scores
- Credit Report Updates
- Please **DO NOT** release any updates on my file to the 3rd party who referred me.

Name of 3rd party who should have above selected access:

Full Name: _____

Company: _____

SIGNED:

_____ **Date**

Notice of Cancellation

You may cancel this contract, without any penalty or obligation, within five (5) days from the date signed. If you cancel this contract, any payment made by you under this contract will be returned within ten (10) days following receipt by Minnesota Credit Services, LLC of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to: Minnesota Credit Services, LLC, 2353 Hidden Lake Drive Suite 100, Woodbury MN 55125, NOT LATER THAN MIDNIGHT OF _____.

I Hereby Cancel This Transaction

Date

Notice of Cancellation

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I Hereby Cancel This Transaction

Date

Payment Agreement

Please fill in with the payment arrangement you choose along with the amount, then sign and date on the bottom return with the rest of your paperwork.

Full Service

\$599.95

À la carte

\$99.95 Per Trade Line
(\$149.95 Minimum)

_____ Enter # of Trade Lines

Select Payment Method:		Select Payment Plan (If Full Service):	
<input type="checkbox"/>	Cash	<input type="checkbox"/>	Payment in Full
<input type="checkbox"/>	Check	<input type="checkbox"/>	\$199.95/start & \$79.95/month for 6 months
<input type="checkbox"/>	Visa	<input type="checkbox"/>	_____ (Total Payment for À la carte)
<input type="checkbox"/>	MasterCard	<input type="checkbox"/>	Other
<input type="checkbox"/>	American Express		

Name as it appears on card		Billing Zip Code	
Card Number		Expiration	Card ID

I understand that if I select Credit Card & a payment plan, my card will be charged within 5 days, and will be charged from Shawgo Consulting.

All other payments should be sent to: 2353 Hidden Lake Drive Suite 100, Woodbury MN 55125.

If no payment is received further action will be taken to collect the balance in full, which could result in damage to your credit and undoing any progress made. Minnesota Credit Services also reserves the right to charge for any costs incurred while attempting to collect payment in full.

SIGNED:

_____ Date

Thank you for choosing MCS.