

# Pursue, Overtake and Recover Inc.

## Credit Report Audit/Investigation Service Contract

In this Agreement, **(CLIENT NAME'S)** the party who is contracting to receive services shall be referred to as "Client", and the party who will be providing services shall be referred to as "P.O.R Services Inc., we or us".

### General Terms and Conditions:

A. This Credit Report Audit and Investigation Service Contract between P.O.R Services Inc. and the undersigned "Client" (refers to both in case of a couple) is for the purpose of purchasing credit report audit/analysis, investigation and improvement services (the "Services"). The "Services" will include preparation of correspondence to credit bureaus to request removal of erroneous, incomplete, outdated, misrepresented, or unverifiable information, which the "Client" states appears on the credit reports which the "Client" and or company has obtained. **This is not a debt consolidation or bill payment program.** Federal law requires that any unverifiable, outdated, incomplete or erroneous information must be removed from consumer credit reports by the credit reporting agencies. P.O.R Services Inc. agrees to use its best efforts to provide the "Services" and will perform them in accordance with federal and state laws.

B. The "Client" understands the ADMIN FEE of **\$100.00 OR PROMO FEE** Must be Paid before services begin. P.O.R Service Inc. representatives will analyze/audit the "Client's" credit reports and develop a plan to investigate, delete, correct or change those negative items which can be deleted, corrected or changed under current federal and state law.

### The "Client" will pay (PLEASE CHECK ONE)

**775.00 IN FULL** \_\_\_\_\_

**316.00 PER MONTH FOR 3 MONTHS** \_\_\_\_\_

**200.00 A MONTH FOR 6 MONTHS** \_\_\_\_\_

**159 DOWN 80 PER MONTH UNTIL FILE COMPLETED** \_\_\_\_\_

### **ELIGIBLE SERVICES UNDER THIS PLAN**

*credit repair*  
*establish credit*  
*settlements*  
*rebuilding*  
*debt consolidation*  
*car payment reductions*  
*mortgage preparation*

**Any payments not paid by date stated in the attached agreement a late fee of \$15.00 will be added to the current balance every week after 3 weeks of missed payments file will be CLOSED.** All services will be continued until all agreed accounts submitted for dispute have been completed\*, unless contract is cancelled by "Client" or P.O.R Services Inc. If current balance **and any late fees is not paid within ten (5) business days of due date, P.O.R Service Inc. has the right to cancel Contract and** "Client" may be asked to pay a re-instatement Credit Report Analysis/Audit Fee of **\$150.00** to continue "Services" with P.O.R. Services Inc.

C. The "Client" agrees to send, via mail, email, fax or any other method all correspondence received from collection agencies, creditors, and/or credit bureaus to Pursue, Overtake and Recover Services within five (5) business days after the date received. If the "Client" has not received any correspondence from collection agencies, creditors and/or credit bureaus **within 45 days after the date**

**of the initial Credit Report Analysis/Audit, the "Client" must notify P.O.R Services Inc. immediately.**

D. The term of this Contract will continue until the **investigations of all three credit bureaus are complete (1<sup>st</sup> phase), the investigations with all collection agencies who reports account(s) to credit bureaus are complete (2<sup>nd</sup> phase), the investigations with all original creditors are complete.** If the "Client" decides to cancel the "Services" and terminate this Contract at any time during the term of this Contract, "Client" shall give **15 days' prior written notice** requesting such termination to P.O R Services Inc. The "Client" is responsible for payment of any "Services" performed by P.O R Services Inc. Up to the date of receipt of the notice to cancel such "Services".

E. By executing this Contract, "Client" grants P.O.R Service Inc. during the term of this Contract, a limited power of attorney, by and through its authorized representatives, to:

- 1) use the information that the "Client" provides in order to obtain from credit bureaus, creditors, collection agencies and other account holders of records of "Client's" credit reports, "Client's" credit history or other creditor information for the "Services";
- 2) submit correspondence to the account record holders;
- 3) submit correspondence addressed to creditors, collections agencies, account holders, and credit reporting agencies;
- 4) obtain credit information over the telephone, fax, and or through the internet from account holders;
- 5) To discuss information with any record holders to help resolve a debt if mediation of a debt is necessary.
- 6) If you have to pay a creditor/ collection agency, you must do so thirty days after notification payment is due. Failure to do so will result in your file placed on hold after 60days of non-payment file will be closed for failure to pay creditors as agreed.**

**\*\*\* We work your file as if we are doing it FOR YOU. \*\*\*\*\***

*ALL MAIL GOES OUT AS IF YOUR SENDING IT, THIS KEEPS YOU FROM HAVING TO PAY FOR POSTAGE and dealing with paperwork (peace of mind while going through this transition.*

*THIS ALSO ALLOWS US TO FOLLOW UP IN A TIMELY MANNER.*

*IT ALSO appears as if YOU ARE DOING your own investigating. This also protects you when its settlement time, you're able to get the lowest settlement possible.*

*If Collection agencies feel you have money to hire a credit Repair Company, they are not so enthused about offering you a lower settlement.*

**ALL MAIL CORRESPONDANCE TO COLLECTION AGENICES WILL BE DIRECTED TO OUR PO BOX.**

**PO BOX 775**

**PALMETTO FL 34220**

*THIS WILL BE THE MAILING ADDRESS COLLECTION AGENICES and, in some cases, Original creditors WILL SEND RESULTS OF THE INVESTIAGTION REQUESTS. IN MOST CASES THEY WILL END TO YOU AS WELL.*

***We will handle it from there.***

*Because of the mail forwarded to our PO BOX this mailing address may appear on your credit reports, collection agencies sometimes report the mailing address to the credit bureaus.*

*When we are completed with the repair process the PO Box address will be deleted from your credit reports.*

***If you are not okay with this method, you are not a candidate for our services.***

***(Mail is a part of that process) this is why it's routed to us for expedited service...***

P.O. R Service Inc. acknowledges that its Authorized Representatives have been alerted to the sensitivity of the "Client" information. As such, P.O R Services Inc. will use its best efforts to ensure that "Clients" information will be handled in a responsible and professional manner. The "Client" shall have the right to revoke or terminate the limited power of attorney provided under this Contract at any time upon written notice to P.O R Service Inc. Otherwise; the limited power of attorney shall terminate upon termination of this Contract. All questions pertaining to validity, interpretation and administration of this Contract shall be determined in accordance with the laws. "Client" agrees that "Clients" limited power of attorney is valid throughout the United States for all "Clients" information to be obtained by P.O.R Service representative pursuant to this Contract by the binding and enforceable signatures set forth below.

**\*\*\* If additional negative accounts show up on "Clients" credit report(s) after original disputes have been submitted, there may be additional fees to have those accounts submitted for dispute of up to \$50.00 per account (additional fees may apply according to the new balance of the new account)**

**Authorized Signature of P.O.R Services Inc. is required to waive this clause \_\_\_\_\_**

**Total Fee for Credit auditing will pay 600.00 IN FULL \_\_\_\_\_ OR \$ 80.00 PER MONTH \_\_\_\_\_ FOR CREDIT AUDITING AND INVESTGATIVE SERVICES**

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

**\*\*\* Please initials each item and sign \*\*\*\*\***

**\*\*\*\* RESULTS MAY VARY \*\*\*\*\* No results are guaranteed  
ABSOLUTELY NO REFUNDS AFTER SERVICES HAS BEEN RENDERED.**

**Mailing Address:**

**POR SERVICES INC.**  
1303 10<sup>th</sup> St East Building C Suite A  
Palmetto, FL 34221  
Phone: 941 567 6232

*EFAX 1-877-540-0053*

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 a 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 up to 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 violated 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 that 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 confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of Consumer Credit File Rights.**

NAME \_\_\_\_\_

DATE \_\_\_\_\_