

Universal Business Unlimited, Inc.

CUSTOMER AGREEMENT

Please make check payable to: Universal Business Unlimited, Inc.

APPLICANTS PERSONAL INFORMATION

_____ Name (Last, First, Middle Initial)	_____ Social Security Number
_____ Mailing Address (Include Apt Number)	_____ Date of Birth
_____ City, State, Zip	_____ Home Phone
_____ Email Address	_____ Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by Universal Business Unlimited, Inc. ("UBU") at its home office in Jonesboro, GA. This writing is the full and complete agreement between UBU and the customer and shall not be orally amended. Processing will be handled by **Universal Business Unlimited, Inc. ("UBU")**.

CUSTOMER AGREES TO:

1. Provide UBU with personal credit information, credit bureau reports, and/or authorizes UBU or its designee to obtain credit reports on customers behalf.
2. Immediately notify UBU of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item(s) as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to UBU or its designated agent, and to notify UBU if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence.
5. If customer is asked by UBU to open additional credit card accounts, customer agrees to open accounts within 24-48 hours of request, and further agrees to keep said account at least 12 months, make any and all payments on or before the due date, and keep the account balance at 25% of the credit limit at all times throughout the credit restoration process.

CUSTOMER COST AND PAYMENT:

The customer shall pay \$650.00 for consultation and ordering of all Bureaus plus a **\$50.00** processing fee equaling \$700.00. All Credit restoration will then be done. This fee covers up to 12 negative tradelines. An additional cost of \$50.00 per tradeline will be assessed after the 12th negative tradeline, as additional and more extensive work is required.

SERVICES TO BE PERFORMED BY UBU:

During the evaluation and initial challenge process, UBU will review all credit information provided by the customer; prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverifiable as per the Fair Credit Reporting Act. UBU will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. UBU will follow-up and review all correspondence received by the customer from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. UBU agrees only to challenge items under the Fair Credit Reporting Act. **UBU makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control.** However, UBU will obtain great results for you if you follow our instructions explicitly. Any questions concerning your personal credit profile may be answered by contacting UBU at (770) 681-0944. This contract is valid for ONE (1) YEAR from date of signed contract. I understand and agree to the above stated terms of service and payment.

LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to Universal Business Unlimited, Inc. and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax (CSC Credit Services), Experian and Transunion.

x _____ x _____ x _____
Client's Name (Please Print) Client's Signature Date

PRIVACY DISCLOSURE NOTICE

UNIVERSAL BUSINESS UNLIMITED PRIVACY POLICY

UBU is required by law to inform our clients of our policies regarding privacy of customer information. Therefore, we are providing you with a copy of this policy.

NON-PUBLIC PERSONAL INFORMATION

UBU collects private, personal information about you that is provided by you or obtained by us on your behalf with information you provide to us.

DISCLOSURE OF CLIENT INFORMATION

We do not and will not disclose our client's private (non-public) personal information obtained in our process to any third party, except as required by law. No third party will obtain information about you from UBU without your written consent.

CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

UBU retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic and procedural methods that comply with our professional standards. If you have any questions, please contact us at (770) 681-0944 because your privacy and our professional ethics are most important to us.

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have the 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 the 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 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 or 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.

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 investigate 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 to you.

x _____
Client's Signature

x _____
UBU Representative

CUSTOMER ACCEPTANCE & ACKNOWLEDGEMENT OF CREDIT RESTORATION SERVICES

For quality and legal purposes it is necessary for Universal Business Unlimited, Inc. to have each client initial beside each of the below listed items to confirm that they received all of the following information. It is very important that our clients receive, read and understand all information provided to them by UBU and its representatives.

x _____ Customer Agreement x _____ Limited Power of Attorney x _____ Privacy Disclosure Notice

x _____ Consumer Credit File Rights Under State and Federal Law x _____ Payment Source

I fully understand my responsibility in this program and acknowledge that all my questions have been answered.

x _____
Client's Signature

x _____
UBU Representative

We Will Order All 3 Credit Bureaus:

Experian _____

(CSC Credit Services) Equifax _____

Transunion _____

In order to do this we **MUST** have a copy of:

- Your Drivers License
- Your Social Security Card
- 2 ITEMS from the list below dated within the last 2 months with your **NAME** and **CURRENT ADDRESS**
**bank statement, cancelled check, Drivers License, water, gas, electric, cable, telephone (no cell) bill, stamped PO Box receipt*
- Copy of voided check (if applicable)

These items must be given to your salesperson, mailed, faxed, or emailed ASAP to:

Universal Business Unlimited, Inc.
P.O. Box 1343
Jonesboro, GA, 30237
Phone: (770) 681-0944 - Fax: (770) 473-9895
Email: info@universalbizunlimited.com

Until received, the process cannot move forward.

You should receive all 3 bureau reports in no more than 15 days. **IF YOU DON'T**, you must call the office immediately at (770) 681-0944. After receiving your reports, we will dispute all items immediately. All results will be mailed directly to you from the Credit Bureaus in approximately 36 to 45 days. If you do not receive them, you must call the office at (770) 681-0944. When you do receive the results, please forward them to this office. If everything isn't removed, we will continue to dispute any remaining adverse items. **(THIS IS AN ONGOING PROCESS)**. Any final remaining items may require a settlement. If you need a settlement of a debt, UBU will obtain your lowest possible settlement and will charge 15% of the dollar amount saved from the original debt.

If you do not forward the credit reports from the credit bureaus or contact us, we will take for granted everything was removed and you were happy with the results. **X** _____

You should receive NEW BUREAUS approximately every 36 to 45 days. Mark this on your calendar. **X** _____

PAYMENT SOURCE

You may pay your obligation in one full payment (which is preferred) or you may pay your obligation in 2 payments. You may pay cash, check, money order, cashier's check, bank wire, or deposit. You may mail your payments to UBU at the address below:

UNIVERSAL BUSINESS UNLIMITED, INC.
P.O. Box 1343
Jonesboro, GA 30237
Fax (770) 473-9895
Email: info@universalbizunlimited.com

I agree to pay my obligation to UBU by:

- Cash
- Check
- Money order
- Cashier's check
- Bank wire
- Direct deposit to UBU bank account.

If you choose to deposit payment(s), or wire funds, you may do so by depositing funds in to the following account:

**SunTrust Bank
Universal Business Unlimited, Inc.
Account No. 100074268524.**

If you choose this method of payment, please place your name on any deposit slip for proper credit to be assured. If you choose to wire funds, please include an additional \$15.00 for the incoming wire transfer cost.

X _____
Signature Date

I authorize Universal Business Unlimited Inc. to print a check on my bank account for the selected service in the amount shown. I understand that the check will show on my monthly statement as any other check. I also authorize UBU to draft my account for a return check charge of \$36.00 in the event any of my checks are returned.

SIGNATURE: _____ DATE (S) _____

BY PHONE: _____ MOTHER'S MAIDEN NAME: _____