



D&R FINANCIAL SVCS, INC.
www.fixyourcredit.biz

**\$UCCESS CLUB LIFETIME
MEMBERSHIP**

www.successclub.us.com
fixyourcredit@hotmail.com



ENCOURAGING OUR MEMBERS TO BECOME RICH, SUCCESSFUL, FINANCIALLY SAVVY AND DEBT FREE!!

Thank you for your interest D&R Financial Services \$uccess Club™. We have been in business since 1989, and we are an accredited member of the Better Business Bureau, and our services are guaranteed. Please follow our (5) steps to \$uccess.

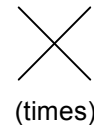
(1)

Before joining, here is an example of how valuable our Credit Restoration Service is to you:

EXAMPLE

D&R's basic fee \$475 (26) weeks of dispute Contract Gold Member Services. Covers Removing up to (35) negative Accounts (up to \$600,000 Negative debts) such as late payment accts., charge off's, and collections. Fee does not cover complicated items such as: Repo's, Judgment, Foreclosure, Child Support Accts., Bankruptcy, tax lien, Eviction Dues, duplicate mortgage accounts and inquiries. We charge \$200 each per complicated item.

Customer's (1) bad
Collection item \$2,000
credit card



(3) Credit Bureaus (Equifax, Experian, Transunion) equals \$6,000 total (3) item negative debts removed off your credit reports

Your small investment of \$475 averages only \$18 per week over the (26) week dispute contract. However, our program is most effective when we analyze and fully commit to disputing all segments of your credit reports instead of selected sections.

(2)

Platinum Member Services (52) weeks of dispute contract – our goal is to get you a platinum score for a one time flat fee of \$1,500. Covers all segments of your credit reports, which is (70) negative accounts (up to \$1.8 million negative debts) includes all complicated items. Both the Gold and Platinum credit restoration service includes the \$uccess Club Membership fee at no extra cost to you savings of \$275.

In addition should you choose to add "Rush Service" to the Gold or Platinum plan a \$100 fee applies to provide you maximum results within (30) business days. The entire fee must be paid in full. Note: This does not mean completion of your file, instead we mail (3) times the amount of dispute letters to get as many negative items deleted to raise your scores

(3)

Silver Member Services – Cost \$275 and is designed for you to tap into (13) plus creative services whenever you desire such as: Stop garnishment, debt settlement, stop collection harassment, chexsystem problem, student loan consolidation and more....(credit repair services not included)

(4)

Please, complete the enclosed Application (dra), Credit Profile request form (dr1), and Service Contract (drb), then mail us the correct fee and copies of (4) proofs of I.D.: see attached form (drid) for requirements. This is needed to request your (3) original credit reports (EXP, EQ, TU), which will be mailed to you within (2) weeks, then mail the originals to the office for processing.

Make checks payable to: D&R Financial Services, Inc

(5)

- Gold Member Services - \$475 (\$428 if you pay in full 10% off) (26) wks dispute contract
- Platinum Member Services - \$1,500 (Includes all segments of credit profile) (52) weeks dispute contract
- Silver Member Service - \$275 (Credit Restoration Service not included, see website for more details)
- Rush Service Fee - \$100 (Provides maximum results within (30) business days guaranteed)

GET STARTED NOW!!

Enclosures

(dril)

D&R Financial Services, Inc.

www.fixyourcredit.biz

www.successclub.us.com

Email: fixyourcredit@hotmail.com



SERVICE CONTRACT AGREEMENT

THIS AGREEMENT ENTERED INTO THIS _____ DAY OF _____ BY AND BETWEEN CONSULTANT, WHO NAME IS LISTED ABOVE, AND _____ OF _____ HEREIN AFTER REFERRED TO AS CLIENT, AGREES AS FOLLOWS:

1. Consultant agrees to assist in obtaining credit report(s), consultant cannot be responsible for any delays in obtaining reports. **Client understands he/she must pay for the credit reports.**
2. Consultant will not assume responsibility for any article lost, delayed in the mail.
3. Client authorizes consultant to analyze his/ her credit report(s), 3 originals based on fee schedule.
4. Consult will fully assist in the process in removing information from credit reports as per the rights afforded under the **Fair Credit Reporting Act**. Consultant will utilize every legal method available.
5. Consultant is acting as a Credit Counselor on the client's behalf at the client request.
6. Client authorizes consultant to prepare all necessary correspondence in the settlement or clarification of certain derogatory information which is contained in the client credit report(s) and furnish on request with valid reasons for disputes.
7. Client understands that the consultant may not produce any information that is not accurate on behalf of the client.
8. Client understands that all disputes must be true and accurate for this program to be successful.
9. Client understands the selected term of this agreement is 26 or 52 weeks or completion of services contracted for. **This contract may be canceled if done in writing within (5) business days.**
10. **Client agrees not to apply for credit until completion of this agreement without prior approval.**
11. Client further agrees to supply the consultant with a copy of all correspondence received by the client as a result of the consultant's efforts / processing.
12. **Client understands that consultant will not proceed if all monies due are not paid. If a payment agreement is in place, the client will fully abide by its terms.** (There will be no refund of monies after (5) business days unless otherwise noted.)
13. Client agrees that this constitutes the entire agreement.
14. Consultant, at his/her discretion, may keep for his records, all correspondence and materials used and produced by him/her.
15. Consultant agrees to provide to the client upon request, copies of all items pertaining to his/ her file except dispute forms.
16. Client understands he/she is contracting to remove _____ inaccurate negative items. If there are more negatives or complicated items the fee for our service will be based on our current price list.
17. **CLIENT UNDERSTANDS THAT THE AGREEMENT MAY BE CANCELED IF THE CLIENT DOES NOT COMPLY WITH THE TERMS OF THE CONTRACT.**
18. Client agrees that due to existing state and federal laws, it is unlawful to guarantee removal of accurate items. Our program assists victims of identity theft.
19. **Client understands that monies will be refunded on a pro rated basis within six weeks if inaccurate negative items are not removed from any of the 3 credit bureaus.**
20. Consultant guarantees the improvement of the client's credit profile, yet they do not promise any particular standard of improvement to be attained. Your guarantee will remain in effect provided that you abide by the following terms:

Have no checks returned for any reason, from any source.
Do not apply for any credit while this agreement is in effect without prior approval.
21. **There is a \$40 fee for all returned checks. All returned checks must be replaced with cash or a cashier's check within 24 hours.**
22. Client hereby expressly authorized D&R to disclose any data concerning financial condition of the client but not limited to obtaining or retrieving financial data D&R deems necessary.
23. **D&R agrees that all data in the client's file will be kept confidential, and shall be used only for legitimate business purposes, under the Fair Credit Reporting Act.**
24. By my/our signature below, acknowledge to accept responsibility in monitoring the D&R (3) steps credit repair checklist and sending my/our credit reports and any correspondence on time to D&R within fourteen calendar days from receipt. Any violation on my / our part will result in default of contract as well as paying a reactivation fee separate from D&R Fee Schedule.

Fee: _____ Basic (26) Platinum (52)

Client's Signature

Notes: _____

Consultant's Signature and Dist.Code

CREDIT PROFILE REQUEST FORM

RE: Request for CREDIT REPORT

- Please, add **FRAUD ALERT** to my credit reports for **NINETY (90)** days.
- URGENT:** _____

- Please, send me a copy of my credit report
- Please, send a copy of our joint credit report
- Enclosed is a copy of a declination letter received from a creditor. It is my understanding by law, I am entitled to a free copy of my credit report.

Home Phone: _____ **Date:** _____

Cell Phone: _____ **Work Phone:** _____

Full Name: _____

Current Address: _____

Mailing Address: _____

City/State/Zip: _____

Previous Address: _____

Marital Status: _____

Date of Birth: _____

Social Security Number: _____

Enclosed is a photocopy of my/ our license(s).

Signature _____

SEE ATTACHMENT

D&R Financial Services, Inc.



Tel: (305) 652 2257
Fax: (305) 652 2499
www.fixyourcredit.biz

In order to request your original credit reports from the three (3) Bureaus (*Equifax, Experian, and Trans union*) we will need (4) proofs of identification:

- Driver's License
- Social Security Card

And (2) one copy of the following showing proof of your name and Current Address:

- Bank Statement
- Utility Bill/ Cable Bill
- Car Insurance and Registration
- Voters Registration
- Home Phone Bill
- Signed Lease
- Credit Union Statement
- Signed Homeless Shelter letter
- Medicaid/Medicare Card
- Stamped Post Office Box receipt
- State ID Card

Other acceptable forms of Social Security verification could be of the following documents:

- W2 Form
- Paycheck Stub
- Income Tax
- Military ID
- Letter from the social security administration

It is URGENT that you please bring or mail ALL your Original Copies of all (3) three credit report files (*Equifax, Experian, and Trans Union*) to the office as soon as you receive them. This enables us to begin working on the credit report. If you don't receive them within 2 weeks after you provide your proofs of ID please call us.