

# WALLET SHARE

## ADVISORS

### MEMBERSHIP APPLICATION

#### APPLICANT INFORMATION

Name:

Date of birth:

SSN:

Phone:

Current address:

City:

State:

ZIP Code:

Own    Rent

Monthly payment or rent:

How long?

#### EMPLOYMENT INFORMATION

Current employer:

Employer address:

How long?

Phone:

E-mail:

Fax:

City:

State:

ZIP Code:

Position:

Hourly Salary *(Please circle)*

Annual income:

#### QUESTIONS

1) What made you contact me today?

#### QUESTIONS

2) Why Now?

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QUESTIONS		
3) What goals do you want to accomplish?		
REFERRALS		
Name	Address	Phone
DRIVER LICENSE		
Number		
ISS Date	EXP	
SIGNATURES		
I authorize the verification of the information provided on this form as to my credit and employment. I have received a copy of this application.		
Signature of applicant:		Date:
BEG SCS:     /     /	END SCS:     /     /	Completion Date:

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### CHECK LIST

- Application
- Disclaimer Consent Agreement – Right-To-Cancel
- Fees
- The new credit reporting laws since 2015

Here are the New Credit Reporting Laws to Know in 2015. Read them, know your rights, and call us with any questions about how these changes will impact your score.

New Credit Repair and Reporting Law #1: Medical bills cannot be reported delinquent until 6 months after your first payment was due. Why? To allow medical insurance companies plenty of time to review, and pay for the bill without impacting your credit. The best part? Collectors cannot report any items that did not arise from a signed contractor agreement (as stated under the FCRA)—including but not limited time fines and assessments.

And even better, RETROACTIVE items that have been reported already, must follow these new standards.

New Credit Repair and Reporting Law #2: Collection agencies must TAKE ACTION by contacting Credit reporting agencies (Equifax, Transunion, Experian) to remove collection debts that have been sold, transferred, or are no longer worked by that collection agency.

Plus collections that have not been updated in 6 months can be removed by CRA.

This means one of the easiest disputes you could originally contest on your own to raise your score is no longer necessary, saving you time, and requiring you to call in the experts for only the big, bad, most damaging problems on your credit.

New Credit Repair and Reporting Law #3: CRA's cannot refuse your dispute because you don't know your report ID number—which used to be time-limited.

And, you can cry foul if they deny your dispute merely on the fact that “you've filed multiple disputes”.

You can now file as many disputes as you'd like, and they must review them all—making CREDIT BLITZ™ that much more powerful.

- 30 Days for credit bureaus to respond to disputes (Maximum is 5)
- Credit monitoring (Free)
- Follow up (Bi-weekly)
- Monthly Budget
- Dave Ramsey – Seven Baby Steps
- Referrals
- Commitment Letter

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## DISCLAIMER CONSENT AGREEMENT

**Wallet Share Advisors**  
PO Box 361282  
Grosse Pointe, Michigan 48236

Prepared for:

Name \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, and ZIP \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

The following pages contain:

1. Credit Repair Service Agreement
2. Authorization for Credit Repair Action
3. Consumer Credit File Rights (CROA Disclosure)
4. Right Of Cancellation Notice
5. State Specific Disclosures (add if applicable)

**Credit Repair Service Agreement for** \_\_\_\_\_

I, \_\_\_\_\_ hereby enter into the following agreement with Wallet Share Advisors.

Wallet Share Advisors hereby agrees to perform the following:

- a. To evaluate Customer's current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous, false, or obsolete information. To advise Customer as to the necessary steps to be taken on the part of Customer in conjunction with Our Company, , to dispute any inaccurate, erroneous, false or obsolete information contained in the customer's credit reports.
- b. To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in customer's credit reports.
- c. To review credit profile status from the credit reporting agencies such as: Experian, Equifax and Transunion. Consulting, coaching, and monitoring services are conducted by personal meetings, webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.

In exchange, I, \_\_\_\_\_, agree to pay the following fees as outlined in the following fee schedule:

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1. **\$100** At signup for document processing.
2. **\$100** At the start of each new month of service.
3. **\$50** Late charge fee due within 7 days upon receipt for overdue accounts per month.

## Authorization for Credit Repair Action

1. I, \_\_\_\_\_, hereafter known as "client" hereby authorize, Wallet Share Advisors, PO Box 361282, Grosse Pointe, Michigan 48236, to make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, correspondence, contracts, or agreements, as necessary to improve my credit. Such instruments in writing of whatever and nature shall only be effective for any or all of the three credit reporting agencies which are TransUnion, Experian, Equifax, and any other reporting agencies or creditor's listed, as may be necessary or proper in the exercise of the rights and powers herein granted.

2. This authorization may be revoked by the undersigned at any time by giving written notice to the party authorized herein. Any activity made prior to revocation in reliance upon this authorization shall not constitute a breach of rights of the client. If not earlier revoked, this authorization will automatically expire twelve months from the date of signature.

3. The party named above to receive the information is not authorized to make any further release or disclosure of the information received. This authorization does not authorize the release or disclosure of any information except as provided herein.

4. I grant to Wallet Share Advisors, PO Box 361282, Grosse Pointe, Michigan 48236, authority to do, take, and perform, all acts and things whatsoever requisite, proper, or necessary to be done, in the exercise of repairing my credit with the three credit reporting agencies, which are TransUnion, Experian, Equifax and any other reporting agencies or creditor's listed, as fully for all intents and purposes as I might or could do if personally present.

5. I hereby release Wallet Share Advisors, PO Box 361282, Grosse Pointe, Michigan 48236, from all and all matters of actions, causes of action, suits, proceedings, debts, dues, contracts, judgments, damages, claims, and demands whatsoever in law or equity, for or by reason of any matter, cause, or thing whatsoever as based on the circumstances of this contract.

## 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.

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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.

### Notice of Right to Cancel

**"You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.**

"To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Wallet Share Advisors, PO Box 361282, Grosse Pointe, Michigan 48236, before midnight on the 3rd day which begins after the date you have signed this contract stating "I hereby cancel this transaction, (date) (purchaser's signature)."

Please acknowledge your receipt of this notice by signing the form indicated below.

### Acknowledgment of Receipt of Notice

I, \_\_\_\_\_ hereby acknowledge with my signature, receipt of the Notice of Right to Cancel. I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of my Consumer Credit File Rights.

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

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

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### COMMITMENT LETTER

I \_\_\_\_\_ commit to creating change in my finances this year. I understand that some of the changes I'm making will take a lot of effort and may feel difficult at times. Even so, I believe in myself and know that I am worth the hard work to fix these errors on my credit report in order to live a more prosperous life.

I chose **Lisa Day** to be my accountability to help me stay strong and stick to my plans listed below;

- Create a monthly budget
- Payoff debt within \_\_\_ months
- Cut up credit cards/use cash only
- Don't make impulsive purchases without contacting **Lisa Day** first
- Save \$1000 for an emergency fund

I promise to make these positive changes I deserve in 2017.

\_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

\_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_