



Referred by: PATTI THOR

# GKI-Total Credit Repair

## CREDIT RESTORATION APPLICATION

One person per contract

PLEASE COMPLETE and RETURN ALL PAGES OF THIS AGREEMENT TO REPRESENTATIVE

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

### CONTACT INFORMATION: (ALL fields are required)

Last Name: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

A.K.A. (if applicable): \_\_\_\_\_

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Occupation \_\_\_\_\_

Email Address: \_\_\_\_\_

Referred by: \_\_\_\_\_

### Purpose for Repair

Refi. or Want Home? \_\_\_\_\_ Automobile? \_\_\_\_\_ Refinance \_\_\_\_\_ Other \_\_\_\_\_

### REQUIRED DOCUMENTATION: (Application will NOT be processed without these documents)

\_\_\_ Copy of driver's license or state issued ID or military ID

\_\_\_ Copy of 2 proofs of SS# (i.e. social security card, W-2 Form, 1099 Form [not the 1040 Tax Return], Military I. D. Or, L.E.S)

\_\_\_ Copy of 2 bills in your name showing current mailing address (i.e. utility, phone, credit card, pay stub)

GKI – P.O. Box 958 – Pooler, Georgia 31322

Phone: 912-925-5070 Fax: 912-925-1755



Referred by: PATTI THOR

# GKI-Total Credit Repair

## IMPORTANT NOTES ABOUT THE CREDIT RESTORATION PROCESS!

PLEASE REVIEW THIS PAGE CAREFULLY AND INITIAL EACH ITEM

1. It is illegal to guarantee a time period in which these services will occur, however, we do guarantee our services and we will continue to work on your file until satisfactory results are achieved or 18 months has expired. Many of our files are 100% complete within 45 days and the average time for completion are usually 6 to 9 months. Initial \_\_\_\_\_
2. You may cancel this contract within three (3) days of submission (see last page of this agreement for the cancellation policy) without penalty or obligation. You will be refunded the full service fee amount if cancellation occurs within the 3 day cancellation period. The fee is non-refundable after the 3rd day. Initial \_\_\_\_\_
3. The Client is responsible for providing ALL documents required and also for mailing ALL original copies of updates and correspondence from the credit bureaus. Client will be receiving updates and copies of the revised credit reports during this process and must forward them to our office immediately. Please keep a copy of these letters and reports for yourself, but we must receive the originals immediately to avoid delays in the process. This is the most important aspect of this process! Initial \_\_\_\_\_
4. If you DO NOT receive any updates or copies of your credit report for six (6) weeks, please call our office immediately. Initial \_\_\_\_\_
5. If we DO NOT receive any updates or correspondence from you for six (6) months during this process, your contract will be terminated, and you will be charged a service fee to reactivate your file if desired. Initial \_\_\_\_\_
6. You may join **TrueCredit.com** and provide us with the credit reports immediately, or we will order a credit report from all three (3) bureaus one time and it will take up to 21 days for you to receive a copy. You must forward these copies to our office immediately and you will be charged \$10 per report for any additional reports that are ordered during the process. Initial \_\_\_\_\_
7. We **Can Not** guarantee any company will finance you upon completion of this program. Initial \_\_\_\_\_ (companies speak for themselves)
8. We will not be responsible for any new derogatory credit occurring after the start date. Initial \_\_\_\_\_
9. We are not a debt consolidation company and we are not wiping out debts. If we remove anything that you owe money on – you still owe that debt. Initial \_\_\_\_\_
10. Client must make a copy of their credit report and updates in order to keep up with status. \_\_\_\_\_ GKI-Total Credit Repair does not do status reports-too time consuming!!



Referred by: PATTI THOR

## GKI-Total Credit Repair

### ADDITIONAL NOTES ABOUT THE CREDIT RESTORATION PROCESS – READ CAREFULLY

1. Your current name, as well as any other name(s) a/k/a's (also known as) that you may have used, is vital in helping us to process your file as quickly as possible. Please review the name and address information on all paperwork that you receive from the credit bureaus to insure accurate and up to date information. Please circle any name and address information that isn't correct. Please do this directly on the paperwork and indicate your correct name and address.
2. Name and address information must be kept current. If you are mailing address changes, it is imperative that you notify us as soon as possible, and provide us with a copy of two (2) utility bills/statements that indicate your new mailing address.
3. We do not cover any new items that may appear on your credit files after we order the initial reports. We will only cover all negative items on the original credit reports at the *time we make the initial order*. Please make sure that you take the necessary steps to eliminate or reduce the negative new items posting on your report.
4. Two (2) to four (4) weeks after we begin, you will receive two letters from Trans Union and Equifax Credit Bureaus (Experian does not send these letters out). The first letter will inform you that they are doing an investigation and will notify you within 30 days of the results of the investigation. This is a good letter so don't panic! The second letter may ask you questions such as: Are you doing business with a credit repair company? Are they charging you too much? Will you fill out a questionnaire? If you inform the credit bureau that you are having your credit repaired, they have the right to stop the process and lock your file. Please send ALL of these letters to us! Remember, we do "ALL" of the work for you. You are responsible for providing us with any materials (Originals) that you receive from any credit bureau. Mail any and all letters and/or correspondence received to us at the address on page 4. We recommend that you keep a copy of everything for your own records since we do not keep any letter or document that you send us beyond the time required for processing. If you fail to send us any correspondence within a continuous six (6) month period, this program will terminate and you will have to pay a fee to have this program restarted.
5. Every four (4) to six (6) weeks, you will receive new credit reports with new results. *We need the originals of ALL of these reports!* These reports will inform you of what has been accomplished or "deleted" and what has been "verified".
6. If you do not receive any correspondence from the credit bureaus for a total of six (6) weeks, be sure to inform us because your participation is needed every step of the way. We will investigate the process of your credit restoration at all times however it is important that you are on top of this process along with us.
7. We will continue this process every four (4) to six (6) weeks until the desired results are achieved.

I have read and understand all of the items listed above. Initial\_\_\_\_\_



Referred by: PATTI THOR

# GKI-Total Credit Repair

## COMMITMENT OF SERVICES:

We are so confident in our system that we offer your money back if we do not improve your credit as described in our service contract. The undersigned agrees that by submitting this application, all information provided is true and correct. The undersigned also understands that any false statements, omissions or any misrepresentations indicated on this application or any other documentation submitted will result in the immediate termination of the contract.

## OUR POLICY:

It is the policy of this organization to provide equal opportunities without regard to race, color, religion, national origin, gender, sexual preference, age, or disability. For a full explanation of your rights on repairing your credit file visit: <http://www.ftc.gov/os/statutes/croa/croa.shtm>  
This contract will not exceed 18 months after the date signed.

Client Printed Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date \_\_\_\_\_

GKI Co. Official: \_\_\_\_\_ Date \_\_\_\_\_

### Please note:

DO NOT hesitate to contact our office with any questions that you have. We are here to help you through this entire process and answer any questions that you may have. Our professional staff has helped countless Americans repair their credit and we are here to make this process as easy as possible for you. Your Sales Representative will be happy to help you through each step and assist you with any questions that you have along the way! We look forward to helping you get the credit score and financial freedom that you deserve!

***IMPORTANT!*** All correspondence that you receive from the credit bureaus must be sent immediately to the Representative at the address below. Failure to adhere to this critical aspect of the process could greatly affect the outcome of your negotiations and may void your contract.

GKI – P.O. Box 958 – Pooler, Georgia 31322  
Phone: 912-925-5070 Fax: 912-925-1755



Referred by: PATTI THOR

# GKI-Total Credit Repair

## Credit Deletion Services Contract

**THIS AGREEMENT**, thus entered this day \_\_\_\_\_ of \_\_\_\_\_, 2013,  
**BY AND BETWEEN** these parties:

1st Party: \_\_\_\_\_ HEREINAFTER referred to as **CLIENT, and;**

2nd Party: Gold Key Inc Doing business as Total Credit Repair, HEREINAFTER referred to as **SERVICES FIRM.**

### **ALL PARTIES ABOVE DO HEREBY AGREE AS FOLLOWS:**

1. The CLIENT agrees to pay \$ \_\_\_\_\_ for each individual.
2. It is understood by ALL PARTIES herein described that services may take up to 90 days or more; but services termination and services period are solely at Services Firm’s discretion only; Services Firm will in turn provide credit restoration services which include, but may not necessarily be limited to:
  - The removal of inquiries from appearing in Client’s credit report(s) as maintained by any credit reporting agency, also known as a credit bureau, except for one item that the Services Firm does not work on, which is **Active** Chapter 13 bankruptcy (although dismissed or discharged Chapter 13 bankruptcies will be included).
  - The removal of negative entries, including but not necessarily limited to any debt(s), collection(s), foreclosure(s), bankruptcy item(s), record(s) of injunction, declaratory judgment(s) by either a court of law or an arbiter, items of garnishment(s), records of repossessions, record(s) of tax lien(s), record(s) of lien(s); or any other derogatory or potentially damaging item(s) that may appear **at the time of this instrument’s commission** and as dated and completed by all signatures below;
3. While no specific level of improvement is guaranteed, because it is against the law to say so, we do promise to continue working on your file until we achieve satisfactory results or the client ceases to send updates. The Client agrees that the terms of the 100% satisfaction offer in lieu of the Service Firm’s failure to improve your credit file are only valid in the event that the Client’s credit reports cannot be improved in any of the above described scenarios. The Service Firm assures the Client that every possible and reasonable effort will be made in order to restore Client's credit reports to the greatest degree possible. *A minimum term of 12 months* must elapse and 10 attempts have been made before client can claim a refund. This is only to protect the fact that credit repair and restoration is not a miracle process and it is illegal to promise credit restoration.

GKI – P.O. Box 958 – Pooler, Georgia 31322  
Phone: 912-925-5070 Fax: 912-925-1755



Referred by: PATTI THOR

## GKI-Total Credit Repair

4. The Client further agrees that in order to commence services on their behalf, the Client must submit all original correspondence received by him/her from any and all credit reporting agencies (Credit Bureaus), to the postal address below.

5. Binding non appealable binding arbitration to be conducted by an arbitrator of Services Firm's choosing in Chatham County, Georgia. Any award and/or findings of said arbitrator shall be submitted to the Superior Court of Chatham Country, GA, to be made an order of that Court. Client hereby submits to the jurisdiction of Chatham County, GA for any and all disputes arising out of this Agreement. All arbitration shall follow the rules and regulations of the American Arbitration Association.

6. This agreement here-signed and completed by Client supersedes any and all previous agreements that may have been made prior to same between Services Firm and Client; but only to the degree as not to dismiss any liability Client may have pending against him/her by Services Firm for the same.

**This agreement** is hereby complete as indicated by the signatures representing both parties herein and named below:

**You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract.**

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

GKI – P.O. Box 958 – Pooler, Georgia 31322  
Phone: 912-925-5070 Fax: 912-925-1755



Referred by: PATTI THOR

In Addition



**We also provide “Business Credit”:** This is for small business owners. We use only the best companies in existence. While we have a list of over 120 companies to choose from, the first 25 will give you business accounts without even pulling your credit. Our representatives have a minimum of 7 years experience and are dedicated to helping you succeed.

**Total Credit Repair – 2;** This is our second book on credit repair. It is totally up to date and a complete guide for anyone wanting to get into the credit repair business at a nominal price, or understanding it in a much more thorough way.

**Training for the Credit Repair Business;** This is done in two formats, a) Group meetings or Individualized meetings. A two day event! We will train you to become a credit repair expert.

**Speaking Engagements;** I am an ordained Evangelist with a degree in Theology and travel the country, either preaching or giving talks on Christian Finance and/or Credit Repair as well as all subjects in God’s word.

**Health and Overcoming Disease and Illnesses;** I have spent my life studying health and Holistic Remedies. Just because a Doctor tells you that you are terminal does not necessarily mean it can’t be turned around. Of course, the best cure of all is God’s healing Hand, but He has also provided other natural remedies as well.

GKI – P.O. Box 958 – Pooler, Georgia 31322  
Phone: 912-925-5070 Fax: 912-925-1755