

CORPORATE OFFICE (718)481-3363

FAX COVER PAGE

- FORECLOSURE REMOVAL-\$2,500 each
- JUDGMENT ABATEMENT-\$750 for amounts under 10K OR 20%
- BANKRUPTCY REMOVAL-\$2,500
- TAX LIEN REMOVAL-10% of savings + DP
- REPOSSESSION REMOVAL-\$1250
- INQUIRY SCRUB-\$500 PER BUREAU
- COLLECTION REMOVAL-\$500
- STUDENT LOAN-\$500

*Please indicate which program you are enrolled

Special Notes:

CLIENT NAME:

AGENT 1:

AGENT 2:

DEPOSIT REQUIRED FOR TAX LIEN REMOVAL

- TAX LIEN AMOUNT UNDER \$100,000 = \$1,000
- TAX LIEN AMOUNT \$100,001 - \$500,000 = \$5,000
- TAX LIEN AMOUNT \$500,001 - \$1,000,000 = \$10,000
- TAX LIEN AMOUNT OVER \$1,000,000 = \$25,000

A LETTER FROM THE PRESIDENT

Congratulations, you will find enclosed our agreement and paperwork for our "Hard Target Removal Programs". Please complete the attached paperwork, upon completion, please email or fax all corresponding documentation to our attention within (24 hours) to complete your enrollment process:

- **Copy of your Driver's License or state ID**
- **Copy of your Social Security card or equivalent**
- **Recent Utility Bill**
- **All Supporting Documentation - Collection Letters, Legal Notices, etc.**
- **Any Tax Lien Notices**

Using our Hard Target program allows you to eliminate your bad debt while simultaneously restoring your credit. This is not credit repair. You will need to maintain a credit monitoring service during the credit restoration process to insure expedited service. Once all documents have been received we will forward you a strategy report to outline the custom steps needed to complete your restoration. Moving forward, it is extremely important that each and every time you receive **any reports or letters** pertaining to your issue, you immediately notify us. You now have one of the most powerful credit restoration companies in the country working for you. Once you have completed enrolled in our program, you will be assigned a Teaching Assistant(TA), Legal Document Assistant(LDA), Certified Credit Planner(CCP) or Paralegal, who will be responsible for handling all of your credit restoration needs. Please mail all original documents to our processing center @:117 South Main St, Bolivar, TN 38008, or call our office, 888-551-5533.

Sincerely,
Dr. Michael C. Grayson

CDMI

Services Contract

Date of Execution: [REDACTED]

IDENTIFICATION OF PARTIES

1.A This credit services agreement is entered into between CDMI a Nonprofit Corporation, Credit & Debt Management Institute (We or CDMI), 204-17 Hillside Ave., Suite 317, Hollis, NY 11423, and the Individual(s) noted in the signature block at the end of this Agreement (hereinafter, You or Client).

1.B Although CDMI employs Attorneys and Paralegals, CDMI's does not give legal advice and we are not a law firm. We are experts in document preparation and strategic administrative and legal remedies. If you need professional legal help we can refer you to one of our affiliate law firms who we would be happy to assist you.

[REDACTED] **Client's Initials**

SERVICES TO BE PROVIDED

2.A CDMI' Obligations

CDMI will negotiate directly with Client's creditors, Federal and State tax agencies, attorneys and other agencies to attempt to correct client issues including but not limited to erroneous, disputable and/or obsolete information from Client's Credit Reports as provided herein below, which shall result in an increase in Client's credit score. In most instances, CDMI will complete all of its services to Client within fifteen to thirty working days from the time that Client executes this Agreement. In all cases, CDMI agrees that it will not take more than twelve months from the date of execution of this Agreement to execute any of the individual items selected by Client, otherwise, Client shall receive a prompt refund in accordance with CDMI' "Guarantee of Performance" as set forth below.

2.B Client's Obligations

Client hereby agrees to provide CDMI with Credit Reports from each of the three Credit Agencies upon request. Client will receive results from tax agencies and or creditors. Those Results can only be mailed to Client, not CDMI. When Client receives those Results, Client agrees to forward them immediately to CDMI at the following mailing address: 117 South Main St, Bolivar, TN 38008. Client understands that the failure to forward these reports will significantly impede CDMI' ability to perform its obligations hereunder. Additionally, we need Client(s) to sign the

Authorization to Release Information attached as Exhibit A. Client must further warrants that he/they are current on all debts to be serviced by CDMI. Misrepresentation by client in this regard, will hinder CDMI' ability to effectively raise Client's credit score. Finally, Clients are required to keep the lines of communications open. Client must call into our office and speak to their assigned agent at least once every two weeks to give the agent an update on their credit situation. Non compliance by client in this regard, will hinder CDMI' ability to effectively resolve Client's debt and could result in termination from the program without recourse.

[REDACTED] **Client's Initials**

PAYMENT TERMS AND CONDITIONS

3. Manner of Calculation of Fees

CDMI does not charge an advance fee for any of its services. We do however request that our clients place all fees in a managed account that is supervised by our company; this insures timely payments for services completed and prevents delays in our implementation of proposed strategy protocols. Statements of fee payments and reserves are available upon request. CDMI charges a flat fee to remove and/or modify certain erroneous, disputable and/or obsolete information that appears on Client's credit reports. A copy of CDMI' current Rate Services Guide is hereto attached as Exhibit A. CDMI will work with Client to identify those matters that should be corrected on Client's Credit Reports to achieve the desired credit score, and those choices will be entered on the Creditor List attached hereto as Exhibit B. The total amount of service fees payable to CDMI will be listed on the Creditor List, Exhibit B.

3.A Timing of Payment of Fees

None of Client's Service Fees shall be payable until CDMI has completed the specific tasks that it agrees to complete. CDMI has divided its work into three service milestones as set forth below. Upon completion of each milestone, CDMI will use a pre-approved authorization from your debit card, credit card or checking account to pay itself according to each milestone performed or CDMI will place total of fees in an escrow account and withdraw appropriate fee upon completion of each milestone.

3.A.1 First Milestone

The first service milestone includes and is not limited to the following; the initial client analysis, pre and post administrative document preparation fee, and informational interview, usually held by phone. We

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will explain to you how the process works, what we believe we will be able to do for you and how you can benefit from our services. You will also receive our contract and Informational Statement. You will complete your Creditor List, providing us with accurate and complete information supporting a correction or removal. This will form the basis for filling out your Creditor List, which you must verify and send back to us. Fees payable to CDMI include a onetime fee of \$350.00 for administrative purposes. This fee is a non refundable fee. This completes your first milestone.

3.A.2 Second Milestone

The Second Milestone is obtained when we receive copies of client documents. This may be the first set of several sets of documents you will receive while in the program. All creditor contact have been initiated and all strategies have begun. At this time CDMI will pay itself 50% of the contracted fee. This completes your second milestone.

3.A.3 Third Milestone

The final step of this Milestone is when CDMI has submitted all updated and corrected information to the Credit Bureaus/Creditors for final updating and correcting. Thereafter, the Credit Bureaus/Creditor will send updated credit reports to you. At this time CDMI will pay itself 50% of the contracted fee. This completes your third milestone.

4. Guarantee of Performance

By law we cannot guarantee a specific outcome. Based on our 30 years of credit experience, our unparalleled rate of success, and the positive results of nearly 10,000 clients we are confident that you will reach your desired goal. However, we do offer the following guarantee: If we are unable to get a standard trade item deleted or amended, or if we are unable to get two out of the three credit bureaus to clear that item so that your mid-score improves, then we will refund 100% of all of the fees you paid minus administrative fees, unless either of the following occurs: (a) the information you provide conflicts with information obtained from the creditor, and the creditor's information is verified as factual (i.e. change of address, amount of late times, etc.); or (b) we negotiate a settlement of your claim with the creditor to get it removed from your report, and you fail to pay the agreed-upon settlement amount. With regard to "Public Record" line items (i.e., a recorded judgment, or a tax lien), if they are not removed you may be required to use a hard target strategy, which must take into account our out-of-pocket expenses in investigating the matter, obtaining the underlying documentation, and contacting and negotiating with

the creditor. Furthermore if any hard target removals require legal services then there will be an additional charge. To qualify for this guarantee, Client must submit to CDMI copies of the final credit reports from all three major bureaus. Additionally, Once Client has complied with all agent instructions; the Client may request further scrubs at no extra charge until Client has achieved a desired credit score.

Client's Initials

4.A No other Guarantee

EXCEPT AS OTHERWISE PROVIDED IN SECTION 4, CDMI SPECIFICALLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.

4.B Indemnification

Client recognizes and understands that from time to time, when creditors and/or credit bureaus are contacted in the process of attempting to correct information that has been represented by Client to be erroneous, disputable and/or obsolete, the creditor and/or credit bureau, upon conducting its own investigation, may uncover additional negative information about Client and, instead of deleting information which Client believed to be erroneous, disputable and/or obsolete, the creditor may report to the credit bureau additional negative information concerning Client that will have a negative impact upon Client's credit rating and credit score. Client represents that it understands the foregoing, and agrees to hold CDMI harmless from this unintentional occurrence.

4.C Limitation of Liability

EXCEPT TO THE EXTENT OF THE LIMITED GUARANTEE PROVIDED IN SECTION 4, UNDER NO CIRCUMSTANCES SHALL EITHER PARTY BE LIABLE TO EACH OTHER OR ANOTHER PARTY FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGES ARISING FROM THIS AGREEMENT, EVEN IF THAT PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

TERM

5.A This Agreement will become effective as of the Effective Date and shall, unless sooner terminated as provided below or as otherwise agreed, remain effective for an initial term equal to six months from the date of inception.

5.B.1 Upon Default

Either Party may terminate this Agreement in the event the other Party is in default of a material obligation hereunder by delivery to the other Party of a written notice of termination containing a reasonably complete description of the alleged default. If the Party against whom the default is alleged fails to cure such default within five (5) days following the delivery of such notice, then this Agreement shall be deemed automatically terminated as of the sixth day after delivery of such notice without the need for further action on the part of either Party.

Client's Initials

5.B.2 Upon Non-Payment

Notwithstanding the other provisions of this Section, in the case where the notice of termination is based upon an alleged default in payment by Client due to the non-honoring of any pre-approved payment, then such notice need only specify a three (3) day period within which to make such payment.

Client's Initials

5.B.3 Extension

Notwithstanding the foregoing, either Party has the option to deliver to the other Party a Notice of termination that provides a period of time to effect a cure of the alleged default that is greater than any time period specifically delineated elsewhere in this Section.

6. Prevailing Party

If either party becomes involved in litigation arising out of this contract or the performance thereof, the court in such litigation, or in a separate suit shall award reasonable costs and expenses, including attorney's fees to the prevailing party. In awarding attorney fees, the court will not be bound by any court fee schedule, but shall, if it is in the interest of justice to do so, award the full amount of costs, expenses and attorney fees paid or incurred in good faith.

7. Additional Provisions

This Agreement will bind and inure to the benefit of each Party's permitted successors and assigns. Neither Party may assign this Agreement, in whole or in part, without the other Party's written consent, which consent shall not be withheld unreasonably. Any attempt to assign this Agreement other than in accordance with this provision shall be null and void. This Agreement will be governed by and construed in accordance with the laws of the State of California, without reference to conflict of laws rules, and without regard to its location of execution or performance. If any provision of this Agreement is found invalid or unenforceable, that provision will be enforced to the

maximum extent permissible, and the other provisions of this Agreement will remain in force. The Parties hereto are independent contractors, and neither this Agreement, nor any terms and conditions contained herein may be construed as creating or constituting a partnership, joint venture or agency relationship between the Parties. No failure of either Party to exercise or enforce any of its rights under this Agreement will act as a waiver of such rights. This Agreement and its exhibits are the complete and exclusive agreement between the Parties with respect to the subject matter hereof, superseding and replacing any and all prior agreements, communications, and understandings, both written and oral, regarding such subject matter. This Agreement may only be modified, or any rights under it waived, by a written document executed by both Parties. This Agreement may be executed in any number of counterparts, all of which taken together shall constitute a single instrument. Execution and delivery of this Agreement may be evidenced by facsimile transmission.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be executed by their duly authorized representatives as of the date first written above.

TERMINATION

8. Termination within (5) Five Days

You the buyer have a right to cancel this contract by midnight of the fifth day after the contract is signed. You may terminate this Contract, without penalty or obligation. A Notice of Cancellation Form is provided herein as Exhibit C.

Print: _____

Signature: _____

Print: _____

Signature: _____

Address: _____

CDMI

By: _____

Print: _____

Date: _____

CDMI

Client Print Name _____ Date _____

Spouse Print Name _____ Date _____

I understand that I will be receiving result updates every 20 to 30 days from Trans Union, Equifax and Experian and other related correspondence. Each and every time I receive these documents; these reports must be mailed to the processing center (within 48 hours) in order to update my file. I also understand that if I at any given time do not receive updates or correspondence within a timely fashion, I will call CDMI to notify them. I further understand that I must request a new credit report every 30 days on the 1st of each month and give that report to my agent. Failure to do so could result in termination of contract without recourse or refund.

Initial _____

Initial _____

I understand that I need to follow the instruction of my agent to the letter as explained by CDMI. Every strategy operates under the parameters of the Grayson Formula. Failure to comply will result in lower scores and will greatly hinder our ability to perform our work. Non compliance could lead to termination of contract without recourse or refund.

Initial _____

Initial _____

I understand that CDMI is not a credit repair company or debt consolidation company. We are Certified Credit Planners. Our job is to not just restore your credit but to give you unlimited access to capital so that you can take control of your financial future.

Initial _____

Initial _____

I understand that for this program to be successful, I need to do my/our part and work in conjunction with CDMI and do all of the above. Furthermore, I acknowledge that I must contact CDMI at least once every two weeks to give them a status update. Because the work of home retention is time sensitive it is imperative that the processing agents always have direct contact to the Principal. If the Principal fails to contact CDMI for more than 30 days, then CDMI will assume that the Principal is completely satisfied with services rendered and CDMI will terminate service.

Initial _____

Initial _____

Hard Target Removal Program

CDMI Application Form

Last Name		First Name		Middle Initial
County		Social Security Number		Date of Birth
Current Home Address				
City			State	Zip Code
State Drivers License Number			State	Expiration
Home Phone	Mobile Phone		Email	
Work Phone	Fax		Work Email	
Employer				
Bank				
Affiliate			Who Referred you	
Hard Target Program Requested				
Cost	Notes			
Court Jurisdiction			Index #	
Have you been to court previously on this issue?			Did you settle/ lose/adjudgment?	
Amount of Debt	Reason for debt			

PAYMENT INFORMATION		
___ Cash	___ Credit/Debit Card	Amount:
Name as it appears on Credit Card		
Card Number	Expiration Date	
Statement Mailing Address		

SIGNATURE	
Applicant Signature	Date

Office Use Only			
INITIAL CREDIT SCORES	EQ	TU	EX

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AUTHORIZATION TO RELEASE INFORMATION

I/WE, [REDACTED], hereby authorize the release of any credit or financial information and records, to CDMI for the purpose of consultation in the areas of credit restoration, credit development and funds acquisition strategies.

Creditors and others are hereby authorized to disclose information relative to any loans, accounts or other financial transaction, past, present, or future.

This authorization will expire 6 months from date of signature or cancellation of agreement. I understand that I have the right to receive a copy of this authorization. I also understand that this authorization may be revoked by me, in writing, at any time, except to the extent that action has already been taken.

CDMI LIMITED POWER OF ATTORNEY DISCLOSURE

CDMI needs permission from you to communicate with credit bureaus, and possibly creditors and others, in your name and on your behalf, including writing, signing and transmitting letters and electronic documents in your name. This is a Limited Power of Attorney, granting permission to CDMI to do this. It authorizes and directs CDMI to act as your disclosed or undisclosed agent when performing the services, you have retained CDMI to provide. You may cancel your electronic authorization, and the Limited Power of Attorney, at any time by sending CDMI an email stating that you retract your electronic authorization. Without this electronic authorization and Limited Power of Attorney, CDMI is unable to represent you, and canceling it will close your case. Please print a copy of this Agreement for your records. Be it known that by submitting this form, I hereby grant a Limited Power of Attorney to CDMI, and any and all persons in their employ, as my agent, to have the necessary power and authority to undertake and perform the following on my behalf. I hereby give permission to CDMI to sign my name on all documents written on my behalf as my agent for the purpose of disputing inaccurate, erroneous, and obsolete credit information held on my report by consumer credit reporting agencies. This "Limited Power of Attorney" is given to CDMI in compliance with Section 611 of the Federal Fair Credit Reporting Act.

[REDACTED]
Print Name

Print Name

[REDACTED]
Signature

Signature

[REDACTED]
Date

Date

CDMI Information Statement

TO ALL CLIENTS:

Please carefully read the following before deciding to do business with our company. We are committed to your satisfaction, as well as your full understanding of New York and Federal laws that regulate our conduct towards you.

SERVICES PROVIDED

CDMI will provide you with services designed to improve your credit record, history, credit score or rating, in order to assist you with obtaining a loan or other extension of credit. We will assist you in the correction and removal of erroneous, disputable and/or obsolete credit information that appears on your public issued credit reports. We can also restructure your credit so that it is FICO compliant and, we can assist you in obtaining loans for any purpose. While we are confident in our ability to perform the tasks listed above, there cannot be any assurances that we will be 100% successful. For your protection, CDMI agrees to refund the Fee actually paid by you in the event that we are unsuccessful, less the reasonable value of the services we performed. The full terms and conditions of our guarantee services are set forth in the Credit Services Contract attached hereto. Value of services is as follows:

Document Preparation Fee	\$500.00 per Document
Administrative Fee	\$350.00 per File
Strategic Analysis	\$100.00 per Hour
Consultation	\$250.00 each

RIGHTS AGAINST SURETY

CDMI will acquire a surety bond whenever necessary. You have a right to bring a civil action for damages against CDMI *and* against the surety bond if CDMI violates any provision of the Credit Services Act of 1984. A copy of our Bond will be filed with the Secretary of State of New York.

NONPROFIT CREDIT COUNSELING SERVICES

If you wish, you may obtain further information about your credit file rights by contacting Credit Counseling Service, a nonprofit credit counseling service. The easiest way to locate non-profit counseling services is through your local Yellow Pages, under the heading *Credit and Debt Counseling Services*.

FALSE STATEMENTS

Please make certain that the information you provide to us is **accurate**. It is a violation of Federal law to make any statement which is untrue or misleading and which is known, or which by the exercise of reasonable care should be known, to be untrue or misleading, to a consumer credit reporting agency. In addition, it is illegal for you to make, or for a company like CDMI to assist you to create, a new credit record by using a different name, address, social security number, or employee identification number.

CONSUMER INFORMATION STATEMENT

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). 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 consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit services organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a credit reporting agency in writing that you dispute the accuracy of information in your credit file, the consumer credit reporting agency must then reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in any report it issues about you.

You have a right to cancel the contract for any reason within five working days from the date you signed it. If for any reason you do cancel the contract during this time, you do not owe any money. You have a right to sue a credit services organization if it misleads you.

I hereby acknowledge that I have read and received a copy of this Information Statement.

Print Name: _____ **Print Name:** _____

Signature: _____ **Signature:** _____

Date: _____ **Date:** _____

EXHIBIT A
STARTING A CDMI RECIPROCATING FINANCIAL NETWORK PROGRAM

A Reciprocating Financial Network(RFN) is a term that was first introduced by Dr. Michael C. Grayson to describe a model that represents the financial integration of a network of individuals who shared a common financial interest or goal. These individuals agree to link the power of their combined credit in order to greatly multiply the groups access to capital. This strategic integration allows the group to forecast future financial performance of the aggregate and to use this group dynamic to make major invest. The combined credit power of the group is called the Borrowing Power Index(BPI). Each member of your RFN is worth a minimum of \$250,000 to the group. Therefore, if you start with a group of four(4) members then your group has a BPI of \$1million. That means that your group can invest \$1,000,000 into real estate, a new business venture, a great idea, a witty invention or even an existing business. The promise and strength of the RFN is its ability to allow individuals with little or no income; individuals with no savings or disposable income; and individuals with no cash reserves to invest in major projects and realize major profits. This model is a unique approach to crowd funding. If you have a few friends, relatives or social media contacts who are interested in joining your RFN please lets us know today so that you can start investing tomorrow. A RFN is a number of individuals usually ten(10), that belong to a network in which the managing member or members can us the groups BPI to purchase real estate, invest in businesses, launch new inventions or fund startups. Once the managing member makes a purchase or investment this purchase becomes an asset of the the entire network. Each network determines its own basic interest, risk tolerance and investment strategies. Members are free to exchange information, inventions and ideas. Using the group dynamic risk is mitigated and the probability of business success are greatly improved. We will be happy to set up a RFN for you today.

	Member Name	Phone Number	Equifax Score	Experian Score	TransUnion Score
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

EXHIBIT B CDMI SERVICES RATES SERVICES GUIDE

Service	Process Description	Result	Fee
SCORE BOOSTER	50 - 100 POINT INCREASE		\$625
Good Credit	620-660 FICO SCORE	Ability to Purchase House or Car	\$1250
Perfect Personal Credit	680-720 FICO SCORE	Ability to Purchase House or Car	\$2500
EXTREME CREDIT	750-849 FICO SCORE	Access large lines of credit	\$5000
TRIPLE A CREDIT	850-990 FICO SCORE	Access \$500,000 and higher	\$10,000
Celebrity Credit Program	800-990 Credit Score plus 80 Paydex Score \$100,000 high recommend 2 RFN MEMBERS	Unlimited access to capital	\$30,000
BUSINESS BLANK CHECK	CELEBRITY PLUS \$250,000-\$1,000,000 IN GUARANTEED FUNDING, FIVE RFN MEMBERS		\$50,000
BUSINESS CREDIT	80 paydex in 90 days or less		\$2500
PLATINUM BUSINESS CREDIT	High recommend plus 80 paydex		\$7,500
FORECLOSURE ABATEMENT			\$3,500
EXPEDITED SERVICE			\$1500
JUDGMENT, GARNISHMENT, BANK LIEN ABATEMENT			\$750 FOR UNDER \$10,000 20% OVER \$10K
Funds Acquisitions	Get Money. E-Z Loans \$10,000- \$500,000	10 DAYS ONLY, approval amount	6-20% of approval amount
<p>PLEASE BE ADVISED: THIS ENTIRE TRANSACTION IS THE SOLE PROPERTY OF CDMI INC. SERVED</p> <p>A. MERCHANT ADVANCE B. 720 PERSONAL LOAN C. 720 BUSINESS LOAN</p>			11

**EXHIBIT C
CREDITORS LIST FOR DEBT ELIMINATION**

	Creditor	Account Number	Status	Amount Owed	Credit Limit
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Total Service Fees Payable to CDMI for Guaranteed Debt Elimination: \$

By executing this Creditor List, Client(s) represents to CDMI that the information listed above is accurate to the best of Client(s)'s information and belief. Client(s) affirms that it has been advised that it is a violation of New York and Federal law to make, or counsel or advise anyone else to make, any statement which is untrue or misleading and which is known, or which by the exercise of reasonable care should be known, to be untrue or misleading, to a consumer credit reporting agency. Please be advised that your payment for credit restoration does not guarantee the elimination of the debt. If you have concerns for specific debts that you want eliminated, then feel free to list them on this document and for a fee of 10% we will make sure that the debt is eliminated as well as removed from your credit.

Print Name

Print Name

Signature

Signature

Date

Date

**EXHIBIT D
NEW CLIENT REFUND BONUS PROGRAM**

	Creditor	Account Number	Status	Amount Owed	Credit Limit
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Total Service Fees Payable to CDMI for Guaranteed Debt Elimination: \$

Once you have successfully enrolled in our program then you qualify for a payment refund bonus. If 10 of your friends and family sign-up with our company for any service within the first 90 days of your program, then we will refund 100% of your payment (maximum of \$2500). This allows you to get your program for free. Some restrictions apply so feel free to contact your agent for details.

Print Name

Print Name

Signature

Signature

Date

Date

**EXHIBIT E
HARD TARGET REMOVAL STRATEGIES**

	Derogatory Item	Strategy	Cost		
1	Foreclosure Removal	Legal remedy	\$2500		
2	Repossession	Legal remedy	\$1500		
3	Tax Lien	Administrative remedy	deposit 10% of amount saved plus deposit		
4	Judgments	Legal remedy	\$750 under \$10,000, 10% if over \$10,000		
5	Non Discharged Debts	Administrative remedy	10% of debt		
6	Bankruptcy	Administrative remedy	\$2500		
7	Student Loans	Administrative remedy	\$500		
8	Foreclosure Abatement	Legal Remedy	\$7500		
9					
10					

Total Service Fees Payable to CDMI for Guaranteed Hard Target Elimination: \$

Every derogatory item that you have can be dealt with through our normal credit process. However, we have created a hard target removal strategy to expedite these processes for some items that may prolong your credit restoration process. If you wish to speed up the normal time frame for removal of the above listed items, then ask you agent about hard target removal.

Print Name

Print Name

Signature

Signature

Date

Date

**EXHIBIT F
NOTICE OF CANCELLATION**

You may cancel this contract without any penalty or obligation, within five (5) days from the date the contract is signed.

If you cancel, any payment made by you under this contract must be returned within fifteen (15) days following receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice of cancellation, to

CANCELLATION POLICY

Client can cancel this service at any time without penalty. Client understands and agrees that they will only be charged for services rendered prior to the date of cancellation and that these charges may incur one final deduction after cancellation if services or products have been provided prior to cancellation

CDMI

117 South Main St , Bolivar, TN 38008

You must either deliver this notice personally, or assure that CDMI receives it at our offices with address listed above, not later than midnight 5 days after this application is executed. We have provided two copies of this document for your assistance. Please keep a copy of what you have sent to us for your own records.

I hereby cancel this transaction.

Print Name

Signature

Date

**DO NOT SIGN OR SEND IN THIS FORM UNLESS
YOU WANT TO CANCEL YOUR SERVICE**

EXHIBIT G NOTICE OF REFUND



CDMI 90 Day Money Back Guarantee Escrow Refund Request Form

All Course Purchases are non-refundable. We never charge an advance fee for our services. All unapplied funds can be immediately refunded upon request. Please provide the *following information so that CDMI can process your request. All information must be completed* in order to process your escrow refund request.

Contact Information

Name: _____

Address: _____

Phone numbers: _____

E-mail address: _____

General File Information (please provide the following information and documentation)

1. How did you pay for your product or service? Cash, check or charge.
2. How much did you pay?
3. Whom did you pay?
4. Where did you purchase your product or service?
5. How did you hear about us?
6. What date did you make payment?
7. Please include a copy of all receipts, canceled checks or credit card statements
8. Please include a copy of your first credit report and a credit report that you received 90 days later
9. Please include all three result letters that you have received from all three credit bureaus as outlined
10. Please include all court notifications, bank responses and letters from the plaintiff's attorney
11. Please include a copy of all filing receipts, transcripts and judge responses
12. Please include a copy of two forms of ID, one must be state ID.

Terms and Conditions

By signing below, I hereby represent, warrant and affirm, under penalty of perjury, that I have read and satisfied all requirements for a refund under CDMI's 90-Day Money Back Guarantee Terms (which are set forth on the Perfect Credit University website). Specifically, I hereby represent, warrant, and affirm, under penalty of perjury, that (a) I did not receive the outcome as outlined, (b) I followed all procedures outlined, and (c) I am not in the credit, financial services or loan modification business.

Signature: _____

Date: _____

Refund requests must be postmarked 91 to 104 days after the date of purchase and sent via postal mail to: CDMI, Attn: Money Back Guarantee, 117 South Mian St, Bolivar, TN 38008