

CORPORATE OFFICE 888-551-5533 FAX: 516-908-5400

FAX COVER PAGE

- LOAN MODIFICATION-\$10,000
- FORECLOSURE ABATEMENT-\$15,000
- EMERGENCY SERVICE(PRE-SALE)-\$5000
- PARALEGAL ASSISTED-\$10,000
- ATTORNEY ASSISTED-\$30,000
- FILING - \$150 EACH OR \$500 unlimited

*Please indicate which program you are enrolled
*Please note that all court fees are a separate charge

CLIENT NAME:

AFFILIATE:

REFERRED BY:

Special Notes

A NOTE FROM THE PRESIDENT

Congratulations, you will find enclosed our agreement and required paperwork. Please fill it out completely and fax it back to us within 24 hours, along with the following:

- **Copy of your Driver's License or State ID**
- **2 Years Tax Returns**
- **All correspondence from your bank or mortgage company**
- **Copy of your Summons and Complaint and any other legal documentation**
- **Copy of your BANK STATEMENTS FOR 2 MONTHS**
- **2 PAYSTUBS FOR EACH JOB**
- **ANY UTILITY BILL**
- **Copy of your RENTAL AGREEMENTS**

Please be advised that you will need to provide us with the above listed documentation. It is extremely important that each and every time that you receive any correspondence from your bank or mortgage company, a law firm or government agency, or any documents from the courts, that you call us and let us know what you received and then mail everything to us immediately. Keep in mind that you will be assigned and Agent who will be responsible for handling all of your Home Rescue needs once you are completely enrolled. Please mail all originals to our processing center at:

117 S MAIN ST, BOLIVAR, TN 38008

Sincerely,
Dr. Michael C. Grayson

Credit and Debt Management Institute, Inc.
Home Rescue 911@ Services Contract

Date of Execution: _____

Non-Advance Fee Agreement for Loan Modification Services

IDENTIFICATION OF PARTIES

1.A This advance fee agreement for loan modification is entered into between Credit and Debt Management Institute, Inc. a Nonprofit (We or CDMI), **117 S MAIN ST, BOLIVAR, TN 38008** and the Individual(s) noted in the signature block at the end of this Agreement (hereinafter, You, Principal or Client).

1.B CDMI's does not give legal advice. We are experts in document preparation and strategic administrative 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.

_____ Client's Initials

SERVICES TO BE PROVIDED

2.A CDMI' Obligations

CDMI will contact creditors, banks, mortgage companies, law firms, and courts directly with Client's information to attempt to provide the mortgage loan modification services as described herein.

A. PRELIMINARY MATTERS.

1. IMPORTANT NOTICES TO THE PRINCIPAL:

a. The amount or rate of fees specified in this agreement for services is not fixed by TENESSEEEState law. Fees are set or established by each Broker individually and are subject to negotiation between the Principal and the Broker.

b. The Principal is compensating the Broker for services the principal may be able to obtain at no charge from a housing counselor or by contacting the Lender(s) directly.

c. TENESSEECivil Code prohibits a Broker from claiming, demanding, charging, collecting or receiving any compensation or advance fee from a person whose residence is in foreclosure until all of the promised services have been fully performed and completed unless that Broker works directly for a law firm or is a law firm. THIS AGREEMENT MAY NOT BE USED AND SHOULD NOT BE EXECUTED BY

THE PRINCIPAL IF A NOTICE OF DEFAULT HAS BEEN RECORDED AGAINST THE SUBJECT PROPERTY LISTED BELOW UNLESS THE PRINCIPLE AGREES TO ENTER INTO PHASE III. THE PRINCIPAL CERTIFIES BY INITIALING BELOW THAT THE PRINCIPAL HAS READ THE "IMPORTANT NOTICES TO THE PRINCIPAL" PROVIDED ABOVE, AND THAT A NOTICE OF DEFAULT HAS NOT BEEN RECORDED AGAINST THE SUBJECT PROPERTY OR PRINCIPLE AGREES TO SIGN UP FOR PHASE III SHOULD THIS SITUATION OCCUR. _____ Client's Initials

2. INFORMATION REGARDING THE LOAN(S) AND RELATED PROPERTY ("SUBJECT PROPERTY") FOR WHICH THE LOAN MODIFICATION SERVICES WILL BE PROVIDED:

Lender _____

Loan # _____

Address of Property _____

Description of Existing Loan Obligation(s) on the Subject Property _____

2nd Lender _____

2nd Loan# _____

B. Agreement.

In consideration of the mutual promises and agreements exchanged, the Broker and the Principal agree as follows:

1. Amount and Payment of Escrow Fee. The principal agrees to pay an escrow fee of \$7,500 to the Broker on the date this agreement is signed by the principal or within 30 days of the execution of this agreement by all parties. 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 phases as set forth below. Upon completion of each phase, 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.

2. Deposit of Advance Fee and Accounting of Funds.

The Broker will deposit the advance fee into Broker Escrow account#: 850664160, located at TD Bank, Flatlands Branch (#51). The Broker will provide a verified accounting of these funds to the principal at the end of each calendar quarter upon request, following the execution of this agreement by the principal, and at the completion or termination of this agreement (whichever occurs first).

3. Scope and Completion of, and Payment for, Loan Modification Services.

The Broker shall perform the following loan modification services (without limitation) for and on behalf of the principal. It is understood by the parties that the list below is not exhaustive, and that not all of the services listed below may be relevant to the principal's loan(s) on the subject property.

Phase I:

A. Interview the Principal, gather and review information about the current loan(s) and terms to include:

1. Mortgage loan(s) principal balance, monthly payment amount, mortgage statements, loan documents, current interest rate, expected rate and/or payment adjustments, equity, loan(s) payment history and correspondence from the lender(s).
2. Information about the Principal's income and assets, including:
3. Paystubs, W2s, 1099s, benefit award letters; retirement and pension benefit statements, annuity statements, child support/alimony, tax returns, profit and loss statements, schedules of real estate owned, stock and mutual fund portfolio statements, bank statements, proof of any other income.
4. Information about the Subject Property, including:
5. Property profile, comparable sales, active listings, current property listings and other applicable documents.
6. Information about the Principal's ability to repay the loan(s), including:
7. Credit history, hardship circumstances, financial profile (assessment of income, assets, expenses, and housing debt to income ratio).

B. Assist the Principal in preparing a hardship summary/letter.

C. Prepare and submit loan modification request and package of supporting documents to lender(s).

Client's Initials

D. Completion of Phase I Services. The Broker will complete these Phase I services within 1-5 days, and in no case later than 30 calendar days from the date this agreement is made, as first above written.

E. Payment for Phase I Services. The Broker shall be entitled to 50 percent of the advance fee (which

entitlement percentage for Phase I services equals \$_____) for the performance of the applicable and relevant services described in Phase I (and others as may be necessary and/or appropriate).

Phase II:

Phase II services are focused on the Broker's efforts to vigorously and successfully seek through the Lender(s) an offer to the principals (which offer shall be assessed by the Broker and clearly explained to the principals) of proactive loan modification solutions which will provide the principals with the opportunity to remain in the Subject Property while making affordable loan payments.

A. Contact the Lender(s) to discuss/negotiate the loan modification request(s) and package of supporting documents.

B. Communicate regularly with the Lender(s) to attempt to negotiate new, and more favorable, loan terms on behalf of Principal.

C. Assist the Principal in understanding and deciding about the modification terms offered by the Lender(s).

D. Successfully negotiate and/or accomplish a loan modification for the principal. "Successful loan modification performance" by the Broker shall have occurred if the principal accepts one or more of the loan modifications set forth below:

1. Change adjustable interest rate to a fixed interest rate
2. Reduce fixed interest rate to a lower fixed interest rate
3. Reduce balance of the principal amount of the loan
4. Reduce adjustable interest rate / reduce CAPS of adjustable interest rate
5. Stop upward adjustment of adjustable interest rate
6. Arrange for the delinquent payment amounts to be added to the end of loan
7. Arrange for the delinquent payment amounts to be added to a longer loan period
8. Arrange for the delinquent payment amounts to be accepted in an alternative payment plan
9. Eliminate or reduce the delinquent payment amounts
10. Arrange for the lender to accept a discounted pay-off or forbearance

E. **Completion of Phase II Services.** The Broker will complete these services by 90 days after execution of this agreement, and in no event later than 6 months from the date this agreement is made, as first above written.

F. **Payment for Phase II Services.** The Broker shall be entitled to 50 percent of the advance fee (the remainder of the advance fee not earned and paid for Phase I services (which entitlement percentage for Phase II services equals \$_____) only for the

“successful loan modification performance” of these Phase II services as described in Phase II (section d above).

G. **Refund of Advance Fee Until Earned.** The advance fee paid by the principal is fully refundable until earned by the Broker. If any of the agreed upon services are not completed by the Broker by the agreed upon completion date(s), the unearned portion of the advance fee will be refunded to the principal within 5 business days. If this agreement is terminated by the principal before the agreed upon completion date and before the agreed upon services are completed, the unearned advance fee will be refunded to the principal within 5 business days.

Client's Initials

H. **Responsibilities and Obligations of the Principal.** The principal agrees to furnish the Broker with truthful and accurate information and any documents that will be required by the Broker and the Lender(s) to assess the principal's financial status, including (without limitation) the following:

1. Mortgage Statements-past three months
2. Paystubs - past two pay periods
3. W2 forms, 1099 forms, and/or Tax Returns-past 2 years
4. Profit and Loss Statements-past 2 years (if self employed)
5. Bank Statements-past 2 months
6. Verification of any other income, Benefit Award Letters, Retirement Statements, Pension Benefit Statements, Annuity Statements, Child Support/Alimony
7. Schedules of Real Estate owned, Stock and Mutual Fund Portfolio Statements
8. Authorization for the Broker to obtain Principal information from Lender

The principal also agrees to provide additional information or documentation within 5 days of the Broker's request. The principal further agrees to immediately notify the Broker of any change in the principal's address.

I. **Reasonable Efforts/No Guarantees.** The Broker will make reasonable efforts to conclude a “successful loan modification performance” as described in Phase II above. However, the Principal acknowledges that the Broker cannot guarantee that the principal's existing lender(s) will agree to a modification of the loan(s), and that Principal's existing lender(s) is not obligated to modify the terms of the loan(s) in any way and may not agree to any changes in the loan(s).

J. **Governing Law.** This agreement shall be governed by and construed under the laws of the State of TENNESSEE.

K. **Amendments.** Except as set forth herein, this agreement may not be amended or modified orally, and no provision of this Agreement may be waived or amended except in a writing signed by the Principal and the Broker.

L. **Severability.** If any provision in this agreement is determined to be invalid, illegal, or otherwise unenforceable, the determination will not affect any other provision of this agreement. The invalid provision will be severed from this agreement and all remaining provisions will continue to be in full force and effect.

M. **Termination of Agreement.** Either the Principal or the Broker may terminate this agreement at any time for any reason upon written notice to the other party. At the time of termination, all earned but unpaid fees for completed services (as set forth and described in provision number 3 of this agreement) become due and payable. Upon termination, if the principal requires further home retention services, those services must be re-evaluated and re-contracted at the enclosed fee structure.

N. **Dispute Resolution.** The parties to this agreement will endeavor to resolve any disputes or disagreements between them with respect to or concerning this agreement in a fair and amicable manner. However, if the parties are unable to resolve any such disputes between and/or among themselves (whether in law or equity), the parties expressly agree to binding, neutral arbitration in accordance with the TENNESSEE Code of Civil Procedure with any recognized TENNESSEE arbitration service. Said binding arbitration shall be the exclusive dispute resolution mechanism for seeking legal redress under this agreement. The arbitration hearing shall be conducted pursuant to the TENNESSEERules of evidence and shall occur in the county where the Subject Property is located. The parties agree to share equally the costs of any such arbitration. Reasonable attorney's fees and costs shall be awarded to the prevailing party.

O. **Time of Essence.** Time is of the essence with respect to every provision of this agreement that specifies a time for performance.

Client's Initials

P. **Entire Agreement.** Except as otherwise provided by section 2970 (b)(4) of Title 10 of the Code of Regulations, Chapter 6 (Real Estate Commissioner's Regulations), this agreement constitutes the entire agreement and a complete and exclusive expression of the parties' agreement respecting the loan modification services contemplated. Except as conditioned above, this agreement may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement.

Q. Assignment. No assignment by the Principal or the Broker of this agreement or of any rights or obligations hereunder, shall be valid without the prior written consent of all of the signatories to this agreement.

R. Acknowledgements and Representations. The parties signing below acknowledge they have read and understood this agreement and have each received a copy. The principal(s) warrants that he/she/they have the authority to enter into this agreement with regard to the Subject Property and loan(s) herein described.

Client's Initials

Phase III:

Phase III services are necessary only in the case where a principal has received a default notice. Once this happens the client is in immediate danger of losing his or her home. Even if the client is currently in the loan modification process the home can still be lost through the foreclosure process. Foreclosure and modification departments work as two separate entities within the mortgage structure. In fact, most homes that are lost to foreclosure are involved in some type of loan modification. In order to insure a successful loan modification, the impending foreclosure must be addressed separately. Fortunately for you we have the best foreclosure track record in the country. Our legal document professionals can work on your behalf to stop evictions and foreclosures before they happen. Our combined expertise in this area has come together to offer Phase III. Phase III will focus on the Broker's efforts to vigorously and successfully seek a strategy to delay, dismiss or otherwise cause to be vacated any foreclosure or eviction proceedings that is currently pending against the principals. Broker will be proactive in preparing answers, complaints and other legal documents based on principal's instructions until as such time as the lender agrees to offer the principal a settlement conference or loan modification solutions which will provide the principals with the opportunity to remain in the Subject Property while making affordable loan payments.

PAYMENT TERMS AND CONDITIONS

Manner of Calculation of Fees

CDMI charge an additional fee for Phase III. Phase III will require extensive legal expertise, research, and time. This service is broken up into three services depending on the clients' preferences we offer three plans:

1. Pro Se Representation: \$7500, CDMI will assist in document preparation. CDMI will make available to the client our complete database of solutions and help client to complete documentation that has proven track record of success
2. Paralegal Assisted Representation: \$10,000, CDMI will provide a paralegal that will walk you through every step of this process. The paralegal will assist in document acquisition preparation and filing.
3. Lawyer Assisted Representation: \$30,000, CDMI will provide a lawyer referral that will walk you through every step of this process. The lawyer will assist in document acquisition preparation and filing.

Amount and Payment of Advance Fee. The principal agrees to pay the advance fee based on the above listed categories to the Broker on the date this agreement is signed by the principal or within ONE days of the execution of this agreement by all parties.

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.

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 TENNESSEE, 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 correspondence from my bank or Mortgage Company, the courts or plaintiff's attorney. Each and every time I receive them; these documents must be forwarded immediately to the processing center for them to update the file (within 48 hours of receipt). I also understand that if I at any given time do not receive any documentation of the type specified, based on estimated time schedules or within 30 days whichever comes first, then it is my responsibility to call CDMI to notify them. Failure to do so could result in termination of your file without recourse.

Initial _____

Initial _____

I understand that I need to be financially able to afford my home in order to qualify for loan modification. I further certify that I have sufficient income to qualify for the loan modification process.

Initial _____

Initial _____

I understand that any letters or correspondence I get in the mail from anyone pertaining to this process must be forwarded to the Processing Center of CDMI within 48 hours of receipt.

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 _____

CDMI HOME RESCUE APPLICATION

PERSONAL INFORMATION			
Last:	First:	M.I.	Best Time To Call
Date of birth:	SSN:	Driver's License #:	
Property Address:			
City:	State:	Zip Code:	
Primary Residence:	County:	# of Late Payments:	
Mailing Address:			
City:	State:	Zip Code:	
E-Mail:	Home Phone#:	Work#:	
Cell Phone#:	Fax #:		
HOW DID YOU HEAR ABOUT US:			REP:
BANK INFORMATION			
Mortgage Co:	Phone #:	Account #:	
City:	State:	Zip Code: 8	
PLEASE BE ADVISED: THIS ENTIRE DOCUMENT IS PROPRIETARY AND IS THE SOLE PROPERTY OF CDMI INC. COPYRIGHT © 2020 CDMI ALL RIGHTS RESERVED			
FORECLOSURE INFORMATION			
Reason for Hardship:			

AUTHORIZATION TO RELEASE INFORMATION

To whom it may concern:

I(We) do hereby authorize any employees of CDMI, 117 S MAIN ST, BOLIVAR, TN 38008, to represent us in connection with my(our) loan, LOAN# _____,

_____ in the name(s) of _____, SOCIAL SECURITY # _____,

_____ regarding the property located at: _____ . You are hereby authorized to give these employees any information regarding my loan and loan balances.

I/WE, _____, hereby authorize the release of any credit or financial information and records, to CDMI for the purpose of consultation in the areas of home retention. 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 this 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 there 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.

Print Name

Print Name

Signature

Signature

Date

Date

Information Statement

TO ALL CLIENTS:

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

SERVICES PROVIDED

CDMI will provide you with services designed to improve your financial stability by saving your home from foreclosure; also we will assist you in obtaining a loan modification (for an additional charge), stopping an eviction or stopping your foreclosure. We will assist you in saving your home and restoring your credit by employing time tested strategies and methodologies. 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 are set forth in the Credit Services Contract attached hereto. Value of services is as follows:

Client Consultations	\$350.00 Each	Document Review	\$450.00 Per Creditor
Document Preparation	\$950.00 Each	Packet Submission	\$600.00 Per Creditor
Bank Contact	\$275.00 Each	Packet Assistance	\$575.00 Per Creditor
Forensic Analysis	\$875.00 Each	Paralegal Appearance	\$500.00 Each

RIGHTS AGAINST SURETY

CDMI has acquired a surety bond in the principal amount of \$ from:

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 has been 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.

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
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		\$5000
PLATINUM BUSINESS CREDIT	High recommend plus 80 paydex		\$7,500
FORECLOSURE ABATEMENT			\$7500
EXPEDITED SERVICE			\$2500
JUDGMENT, GARNISHMENT, BANK LIEN ABATEMENT			\$1000 FOR UNDER \$10,000 20% OVER \$10K
Funds Acquisitions	Get Money. E-Z Loans \$10,000-\$500,000 A. MERCHANT ADVANCE B. 720 PERSONAL LOAN C. 720 BUSINESS LOAN	10 DAYS ONLY, 6-20% of approval amount	
Workshops and Seminars	PLEASE ADVISE DATE AND LOCATION WITH C	Empowerment Workshops SERVED	12

**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 TENNESSEE 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	Legal remedy	\$2500		
2	Repossession	Legal remedy	\$1500		
3	Tax Lien	Administrative remedy	dp plus 20% of amount saved		
4	Judgments	Legal remedy	\$1000 under \$10,000, 20% if over \$10,000		
5	Non Discharged Debts	Administrative remedy	20% of debt		
6	Bankruptcy	Administrative remedy	\$2500		
7	Student Loans	Administrative remedy	\$1500		
8					
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 S 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 CDMI 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 S MAIN ST, BOLIVAR, TN 38008**