



PO Box 1555
Higley, AZ 85236
Office 480.217.5652
Fax 480.302.5855
www.genesiscreditgroup.com

Dear Client,

Thank you for retaining Genesis Credit Management to help improve your credit rating. We understand that the process of improving your credit can be confusing and difficult at times. In order to ensure that you completely understand the process, please read the following pages carefully. After review, please complete, sign and return all paperwork along with proper documentation and donation.

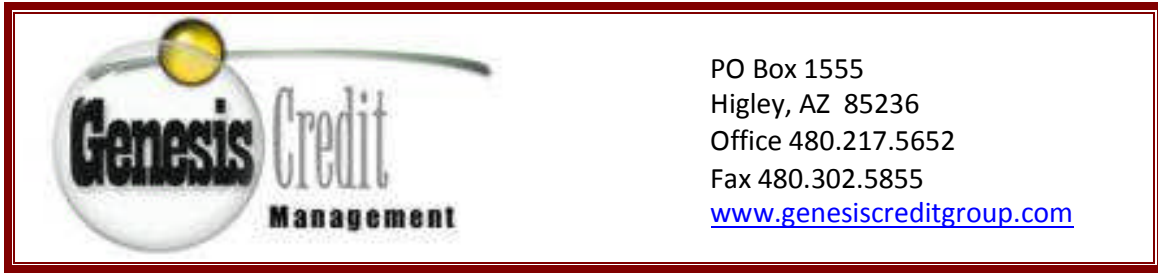
Please be sure to mail all original correspondence you receive from the Credit Bureaus after retaining Genesis Credit Management while keeping copies for your personal records. The information contained in the reports you receive from the Credit Bureaus is essential to proceed in improving your credit rating.

We look forward to helping you restore your credit to a good standing and feel confident you are making the right choice with Genesis Credit Management.

Best Regards,

A handwritten signature in blue ink, appearing to read "Tim Hensley", is written over a light blue rectangular background.

Tim Hensley
Director
Genesis Credit Management



In order to begin the process of improving your credit rating, please send Genesis Credit Management the following information by fax, e-mail, or standard postal delivery.

Information needed for the Credit Bureaus:

Proof of current mailing address. This can be a utility bill with your name and current address or a government issued ID, if it states your current mailing address--PO boxes are acceptable.

Proof of Social Security number. Provide either a copy of your Social Security Card, a W-2 form, a paystub, or a 1040 tax form that indicates your Social Security number. If your spouse is also retaining our service, we require proof of his/her Social Security as well.

We cannot start on your file until we have received all items on this checklist.

Information needed for Genesis Credit Management:

A current copy of your Credit Report; one that includes data from all three Credit Bureaus is preferred. Report should be dated within the past 60 days; the more recent, the better.

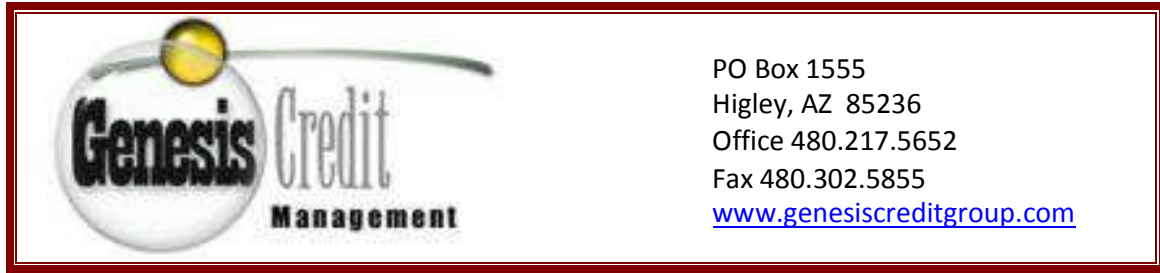
Payment made to Genesis Credit Management. This may be made by check or by paying with a credit card of your choice through PayPal located on our website at www.genesiscreditgroup.com.

Remember:

1. Unless instructed otherwise,

- Do not provide documentation or talk to anyone at the Credit Bureaus while Genesis Credit Management is working on your file.
- Do not send anything or talk to your Creditors while Genesis Credit Management is working on your file.

2. Mail ALL correspondence from Creditors and the Credit Bureaus to Genesis Credit Management after making copies for your personal file.



Keeping up with the Status of Your Account

- Updates to your file are available 24/7 by logging in to our website. Your log-in is your e-mail address you provide and your password is the last four digits of your social security number.
- If you have any questions on your account, Genesis Credit Management prefers contact via e-mail so we can review your file before replying. E-mail your personal contact to the general help desk at info@genesiscreditgroup.com. You may also telephone, 9am to 5pm Mountain Standard Time, at (480) 217-5652.

Important: Correspondence with Credit Bureaus

- You will receive updated credit reports from the three Credit Bureaus every 15 to 45 days. Any correspondence from TransUnion, Experian or Equifax must be **mailed, not faxed**, to the following address with-in five days of receipt. You must send one updated report every 45 days from each of the three Credit Bureaus to qualify for our money-back guarantee. If you do not receive these updates, it is your responsibility to contact Genesis Credit Management.

WE NEED THE ORIGINAL CORRESPONDENCE YOU RECEIVED IN THE MAIL. MAKE A COPY FOR YOUR RECORDS AND MAIL ORIGINAL to:

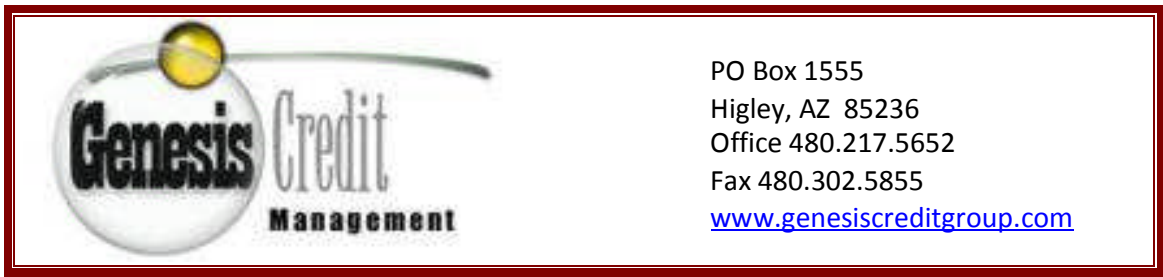
Genesis Credit Management
Attn: Updates
PO Box 1555
Higley, AZ 85236

Correspondence with Creditors

- Please do not talk to creditors unless you intend to pay your balances owed in full. We may be able to negotiate a settlement for you.
- Genesis Credit Management suggests you retain our added service to help you settle your unpaid collection accounts. Our experience in getting collection agencies to agree to delete the account from the credit report, with payment, will be a benefit for you. At a minimum, the best possible settlement will be negotiated.

A Note About FICO Scores

- Genesis Credit Management does not know your credit score unless you provide it to us. We cannot pull your score. You can get your FICO score at www.myfico.com for a reasonable fee.



ONLY ENTER SPOUSE INFORMATION IF SPOUSE IS RETAINING GENESIS CREDIT MANAGEMENT

This agreement shows my/our _____ (hereby referred to as "the Client(s)") desire to retain Genesis Credit Management for said agreed upon services. By signing this agreement, the Client(s) agrees that they have read and fully agree with all terms contained in this contract, plus all items (if any) listed at www.genesiscreditgroup.com. This agreement covers all representations made by Genesis Credit Management and the Client(s) and can only be modified in writing by both parties. If the Client(s) has any addendums or changes, the Client(s) must contact our office with modifications before signing the agreement.

- The Client(s) believes that the below noted negative credit listings on their consumer credit report(s) are 100% accurate, timely, and/or verifiable. All negative items not listed below are not 100% accurate and the Client(s) wishes Genesis Credit Management to attempt removal or correction
- The Client(s) understands that the credit listings noted below may not be disputed and that these credit listings will remain on their consumer credit report(s) until the agencies remove them.
- The Client(s) understands that Genesis Credit Management will appeal all other negative items not noted here below.

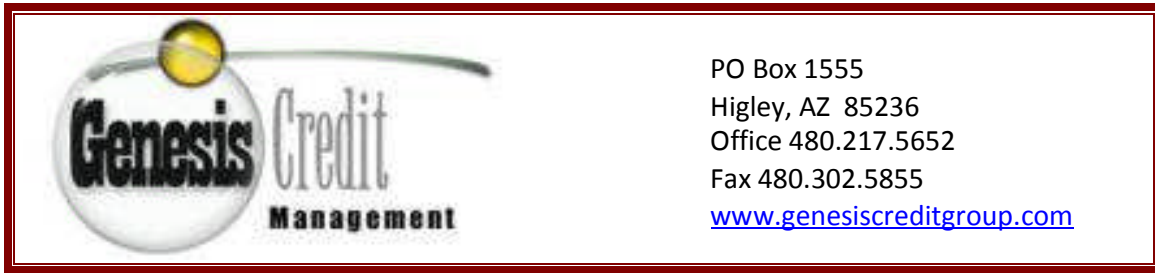
List items not to be negotiated: _____

All other items on my credit report are the results of one of the following:

- I do not recall the listings as they are being reported
- I think that I may be a victim of ID Theft
- These accounts do not belong to me
- The status of the listings is not accurate
- I do not believe these listings are verifiable
- I was never late on the accounts
- The items are incomplete

Client Signature: _____ Date: _____

Spouse Signature: _____ Date: _____



Donation Agreed
Upon: \$ _____

Genesis Credit Management Warranty

Genesis Credit Management agrees to give a 100% refund to the Client(s) if we do not improve their credit. "Improve" shall be defined as removing at least 25% of negative items from the three major credit bureaus: TransUnion, Equifax, and Experian, within six months. The Client(s) must have contracted Genesis Credit Management to have four (4) or more negative items removed in order to qualify for Genesis Credit Management Warranty. The Client(s) must have not used a "Credit Repair Company" in the past two(2) years for the Genesis Credit Management Warranty to be in effect and the Client(s) may not have attempted to repair his/her credit on his/her own in the past two(2) years. The Client also agrees that collections and charge-off accounts with balances are not included in the Genesis Credit Management Warranty. The Client must mail an updated credit report from each of the three major credit bureaus: TransUnion, Equifax, and Experian, every forty-five (45) days for the Genesis Credit Management Warranty to apply. The Genesis Credit Management Warranty only applies to items Genesis Credit Management is contracted to remove by the Client(s) at the time Genesis Credit Management is retained. Any negative items on the credit report added after Genesis Credit Management is retained are not included in the Genesis Credit Management Warranty and will require an additional donation for Genesis Credit Management to attempt to remove.

Client Signature: _____ Date: _____

Spouse Signature: _____ Date: _____



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Your Full Name: _____

Credit Manager: _____
(Your Contact)

Current Address: _____

Last Address: _____

Home Phone: _____

Cell Phone: _____

E-mail: _____

Fax: _____

SSN: _____

DOB: _____

Enter Spouse Information Only if Spouse is also Retaining Genesis Credit Management

Spouse Name: _____

Spouse Cell Phone: _____

Spouse E-mail: _____
(MUST BE DIFFERENT THAN PRIMARY E-MAIL)

Spouse SSN: _____

Spouse DOB: _____

How did you hear about Genesis Credit Management: _____

Genesis Credit Management prefers communication through e-mail. How often do you check your e-mail?

- Hourly Daily Weekly Rarely



Genesis Housing Services
A Not-for-Profit Organization

PO Box 1555
Higley, AZ 85236
Office 480.217.5652
Fax 480.302.5855

Know all persons by these present: That I, the undersigned (jointly or severally, if more than one) hereby make, constitute and appoint Genesis Housing Services and/or its affiliate, Genesis Credit Management, my true and lawful Representative for me, and in my name, place and stead for my use and benefit: To ask, demand, settle, recover, collect and receive each and every sum of money, debt, account, legacy, bequest, interest, divided, annuity and demand (which is not or hereafter shall become due, owing or payable) belonging to or claimed by me, and to use and take any lawful means for the recovery thereof by legal process or otherwise, and to execute and deliver a satisfaction or release therefore, together with the right and power to compromise or compound any claim or demand. To transact business of any kind or class and as my act and deed to sign, execute, acknowledge and deliver any correspondence or contract in correlation with or reference to creditors that appear on my credit report and/or the three major Credit Bureaus as may be necessary or proper in the premises.

GIVING AND GRANTING unto my said Representative full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the premises as fully to all intents and purposes as I might or could do if personally present, hereby ratifying all that my said Representative shall lawfully do or cause to be done by virtue of these presents. The powers and authority hereby conferred upon Genesis Housing Services and/or its affiliate, Genesis Credit Management, shall be applicable to all Credit Bureaus and Creditors.

My said Representative is empowered hereby to determine in his/her sole discretion the time when, purposes for and manner in which any power here in conferred upon him shall be exercised, and the conditions, provisions and covenants of any instrument or document which may be executed by Genesis Housing Services and/or its affiliate, Genesis Credit Management, on behalf of undersigned for purposes of corresponding with Credit Bureaus and Creditors on my behalf,

Client Full Name: _____

Client SSN: _____

Client Signature: _____

Date: _____

Spouse Full Name: _____

(if spouse is also retaining)

Spouse SSN: _____

Spouse Signature: _____

Date: _____