

USCCRA, LLC Membership Agreement

USCCRA, LLC – 802 Michigan Avenue Palm Harbor, FL 34683 (727-480-3400)
Email To: enroll@usccra.com or EFAX to 888-FIX-IT40 (888-349-4840)

Name: Last _____ First _____ MI _____ SSN# _____ - _____ - _____

Mailing Address: _____ DOB ____/____/____

City: _____ State: _____ ZIP _____

Residence Address (if different) _____

Eve Phone _____ Day Phone _____

E-mail _____ @ _____

Previous Address _____
(if less than 2 years at present address)

USCCRA offers 2 Payment Options for both Individual or Family plans: (Family Plan covers two individuals living at same residence) Choose Only One Plan

A) _____ Individual Gold Payment Plan: Member agrees to make an initial investment of \$195.00 followed by nine (9) monthly investments of \$97. Monthly investments shall be paid on the same date of each month with the first monthly investment to be paid on ____/____/2010.

B) _____ Family Gold Payment Plan: Member agrees to make an initial investment of \$295.00 followed by nine (9) monthly investments of \$157.00. Monthly investments shall be paid on the same date of each month with the first monthly investment to be paid on ____/____/2010.

C) _____ Individual Platinum Payment Plan: Member agrees to make an initial investment of \$195.00 followed by nine (9) monthly investments of \$137.00. This program includes up to 2 creditor disputes per month and enrollment into our Debt Freedom System. Monthly investments shall be paid on the same date of each month with the first monthly investment to be paid on ____/____/2010.

D) _____ Family Platinum Payment Plan: Member agrees to make an initial investment of \$295.00 followed by nine (9) monthly investments of \$217.00. This program includes up to 4 creditor disputes per month and enrollment into our Debt Freedom System. Monthly investments shall be paid on the same date of each month with the first monthly investment to be paid on ____/____/2010.

INFORMATION on Second Person to enroll in Family Plan

Name: Last _____ First _____ MI _____ SSN# _____ - _____ - _____

DOB ____/____/____ E-mail _____ @ _____

Right to Cancellation: MEMBER may cancel this membership agreement without penalty or further obligation at any time before midnight of the fifth (5th) business day after the date on which you signed the membership agreement. See the NOTICE OF CANCELLATION form in your USCCRA, LLC, Member Benefits – Getting Started for an explanation of this right. **Liability:** With regard to Benefits by USCCRA, LLC or its affiliates, USCCRA, LLC shall not be liable to member for any acts or omissions in the performance of BENEFITS except when the acts or omission are due to willful misconduct or gross negligence. MEMBER shall hold USCCRA, LLC and its affiliates harmless from any obligations, costs, claims, judgments, attorneys' fees and attachments arising from or growing out of BENEFITS rendered, except if USCCRA, LLC is adjudged to be guilty of willful misconduct or gross negligence by a court of competent jurisdiction.

MEMBERS SIGNATURE DATE

James L. Hogle

James L. Hogle, Exec Dir. USCCRA LLC

Referred By _____

Affiliate _____

USCCRA, LLC Member Benefits

This membership agreement is between US Consumer Credit Restoration Association, LLC (hereinafter referred to as USCCRA, LLC) whose principle business address is 802 Michigan Avenue Palm Harbor, Florida 34683 and the undersigned, (hereinafter referred to as MEMBER) is for the expressed purpose of enrolling MEMBER into USCCRA, LLC.

Term: The term of the membership shall be for twelve months.

Purpose: The MEMBER desires to become enrolled into the USCCRA, LLC program. USCCRA, LLC agrees to extend to MEMBER all of the benefits as printed on the USCCRA, LLC Member Benefit page. (hereinafter referred to as Benefits).

BENEFITS: MEMBER acknowledges that a third party frequently facilitates BENEFITS. That being the case, it may become necessary for the benefit offering to change from time to time as USCCRA, LLC continually strives to seek out the BENEFITS that best meet the MEMBERS needs in accordance with the mission of USCCRA, LLC. **Many of the USCCRA, LLC Member Benefits are provided at no additional charge. A few have modest fees to help cover costs (or) to comply with State and Federal Law.**

◆**FREE with Membership Credit Audit Verification and Restoration (Dispute Inaccurate CREDIT)** Included in your membership is representation by USCCRA, LLC for up to nine months to challenge the 3 major national credit bureaus and force the removal of derogatory information from your credit report. As a special member benefit only extended to USCCRA, LLC Members in good standing, our dispute specialists will aggressively represent you with **NO upfront fees, NO ongoing monthly fees.**

▶ **\$1,000 fuel and grocery certificates as a FREE benefit of membership.** As a member in good standing you are eligible to participate in this program. Upon request you will be sent enrollment details. It is your responsibility to register, redeem and use them properly. You must follow the instructions carefully and read the terms and conditions on the web site before completing your registration. This benefit alone can offset your investment for an individual membership!

Free Identity Theft Restoration & Insurance Services: You will have 24/7, 365 days per year access to Identity Theft Restoration Advocates who will provide you with comprehensive, personalized recovery services.

▶ **Free Legal Advice:** Membership includes a membership into a national network of over 10,000 attorneys in all 50 states. Most legal problems can be settled with nothing more than a phone call or letter written on your behalf by one of our plan member attorneys. USCCRA, LLC Members are encouraged to embrace the legal system and to make consistent use of our highly qualified attorneys who will help them navigate through life's unexpected legal matters. Services included at **NO CHARGE** are unlimited phone consultation, attorney review of legal documents, necessary calls and letters by your attorney, simple wills for you and your family, advice on representing yourself in small claims court and help with government programs; plus, discounted fee schedule, contingency fees, and hourly rates.

▶ **Free Debt Settlement (Negotiation) Consultation:** Debt Settlement is also referred to as debt negotiation. Using a third party agency to negotiate down the amount you owe. By using an experienced professional you will save more money and you will be professionally represented.

▶ **Free Debt Freedom System with Platinum Membership:** Platinum Membership includes a membership into a national online budget process that takes all of your personal monthly payments and shows you how to save tens of thousands of dollars on your bills! It will guide you on which bills to pay off first and how you can pay off your mortgage in just 8-10 years. Program is free with Platinum membership and may have a small monthly fee after your membership with USCCRA is complete.

▶ **Free Tax Preparation & Advice Services:** Free tax return preparation and unlimited, toll-free, tax related advice during normal business hours. Additionally, you will have access to most commonly used tax related schedules free of charge or at a significantly discounted rate. Unlimited advice for personal and business matters on federal taxation via toll-free phone call/fax/e-mail (no time or frequency limitations). Free mail-in tax return preparation (includes 1040EZ, 1040A, and 1040).

Discounted preparation of all tax schedules that accompany the form 1040 and more.

◆**Second Chance Bank Account:** Been denied by ChexSystems and TeleCheck? USCCRA will provide you with a way to open a real FDIC-insured checking account for you even if you have been reported to ChexSystems or TeleCheck in the past (except where fraudulent activity has been reported). We want to give you a chance to establish a banking relationship as the first step toward improving your credit record and to allow you to begin building and accumulating assets. Our Second Chance Checking¹ program erases the inconvenience of not having a checking account and/or being forced to use fee-intensive alternatives.

◆**Secured Credit Cards with Guaranteed Approval:** We currently have a Secured VisaTM logo'd credit cards. This Secured Visa Card has a limit of \$300-\$1500 with a \$75 one time application fee, 0% interest for 6 months then adjusts to 7.99+Prime. The best part is they are reporting to all three bureaus. Another Secured Card offering we have as part of your membership has a range of \$300- \$5000 secured credit line, you choose the amount you want. If you need to re-establish your credit lines reporting to the bureaus, this may be a great solution for you!!!

▶ **FREE Credit Card Search Service:** will conduct a data base search on your behalf of all of the banks in the US that offer sub-prime secured, unsecured and partially secured credit cards. We guarantee to have you approved for a minimum of 2 new credit lines.

▶ **IRS DEFENSE:** USCCRA, LLC has entered into an alliance with an organization whose principles have over 17 years experience working to represent you against an IRS Tax Lien. This law firm provides a variety of services to meet the needs of each taxpayer. USCCRA, LLC Members receive FREE confidential telephone consultation. Let us help you end your IRS tax nightmares.

▶ **FREE Bankruptcy Consultation:** Bankruptcy is usually the very last option someone chooses. Bankruptcy laws have changed and are more restrictive than in the past. Once completed, most have a long and difficult path to re-establishing their credit. *Get this FREE advice so you can make the right choice.*

▶ **Credit Reference Service:** USCCRA, LLC will provide a written credit reference at anytime for current member in good standing.

◆**Guaranteed Approval for a Computer:** USCCRA, LLC Members are pre-approved for financing of a computer.

▶ **Mortgage Reduction:** USCCRA, LLC Members save thousands of dollars and cut years off their mortgage by employing the strategies of the endorsed mortgage reduction plan.

◆**Budgeting & Education:** USCCRA, LLC A complete financial assessment will include a review and analysis of your household income, expenses, assets and liabilities. A credit counselor takes the time to thoroughly understand and assess current credit and debt issues. They will assist in creating a livable budget to balance income and expenses, Offer money management and budgeting techniques to help gain control of finances and develop a comprehensive spending plan

▶ USCCRA, LLC offers this program at NO CHARGE to valid members.

♥ USCCRA, LLC has researched the marketplace and endorses this program as the best service offering for our members.

◆ USCCRA, LLC has negotiated an exceptional program on behalf of its members. Token fees may apply to cover costs (or) comply with State and Federal Laws.

● USCCRA, LLC offers GUARANTEED CREDIT APPROVAL for this product or service. The product or service does have fees the member must pay to take advantage of the offer.

*******Please Note that Benefits are Subject To Change at our Discretion at any time.*******

US Consumer Credit Restoration Association, LLC Payment Authorization

(Please Print Clearly in Black Ink)

List all Name(s) on Bank Account (Check)

List the Address on the Check

City

State

ZIP

Bank Name (I verified that my checking account is authorized for automatic withdrawal) Bank Phone #

Routing _____ **Acct.** _____

I hereby authorize auto-withdrawal(s) from my bank checking account until the balance of the membership agreement is paid in full:

Plan _____ **Initial Installment Date** ___ / ___ / ___ **\$**_____

Date to Draft Other Payments (1st, 5th, 15th, 20th, 25th) Pick Day _____ **\$**_____

Signature _____ **Date** ___ / ___ / ___

By my signature above,

I (we) authorize USCCRA, LLC or any of its servicing affiliates to initiate debit entries on my (our) account. If my payment date falls on a non-business day, my payment will be drawn on the following business day. If funds will not be available, I will notify USCCRA within 48 business hours of my scheduled debit date. I understand that the payment must be taken in the same calendar month and that debit dates can only be adjusted in a 5 day window. A \$15 NSF fee will be assessed if a check is returned.

Attach Voided Check Here

****You may also mail in a personal check, certified check or money order.
USCCRA will not start your membership until the check clears. ******

Member Benefits - 727-480-3400

Email to enroll@usccra.com OR eFax: 888-349-4840