



Limited Power of Attorney

This section is a Limited Power of Attorney, (also referred to as LPA) and will be used for the sole purpose of helping with the improvement of your credit. **This does not give us full power of attorney over any of your other affairs.**

I/We, give New West Credit Consultants, (also referred to as NWCC) it's officers, employees and agents, as my assistants, in and on my behalf, as set forth in the following matters *only*. Signing of correspondence addressed to the credit bureaus, signing of correspondence addressed to creditors, obtaining credit information over the telephone, fax, internet, through written or online correspondence from credit bureaus, creditors or collection agencies. If mediation of a debt is necessary I give NWCC, it's officers, employees and agents the right to discuss information to help resolve a dispute. I hereby direct said record holder authorization to release any requested information upon the presentation of this durable LPA for limited purposes. I hereby release the bearer of this authorization as well as the recipient, including but not limited to, the Custodian of such records, Repository of the Court Records, Credit Bureau (TransUnion, Equifax, Experian), consumer reporting agencies, retail business establishments, lending institutions, student loan agencies (public and/or private), including whatever kind, which may at any time result to me, my heirs, family or associates, because of compliance with this Authorization to Release Information, or any attempt to comply with it. Should there be any questions as to the validity of this LPA Release, you may contact NWCC as indicated below. We have the right to revoke or terminate this LPA at any time. This LPA shall terminate 12 months from the date of execution set forth below. All questions pertaining to validity, interpretation and administration of this LPA shall be determined in accordance with the laws of the State of South Dakota. This Limited Power of Attorney is valid throughout the United States and all information set forth in the paragraph above by signatures below. You may cancel at any time.

Agreement

NWCC, as an entity that counsels, educates and works in conjunction with clients to assist in disputing/challenging inaccurate, obsolete and unverifiable information on their credit bureau reports, enters into agreement with client to offer said services.

Client agrees that NWCC is not held liable nor can be held responsible for accurate information that is included in client credit report that is not removed. Client agrees that no promises regarding actual results have been made, stated, written or implied. NWCC will work with due diligence in representing client to dispute/challenge, advise, educate and to ultimately help improve overall client credit worthiness.

Both parties agree that effective and long term sustained credit worthiness, is based upon consistent payment of obligated loan arrangements, overall credit management, and an updated understanding of applicable laws and regulations. This Business Agreement shall be governed by the laws of the State of South Dakota. All parties agree Minnehaha County, South Dakota shall be the proper venue for any litigation.

Three day Right of Recision:

You may cancel this contract without penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you. To cancel this contract, mail or deliver a signed statement, stating you would like to cancel this agreement to the following address:

New West Credit Consultants
6413 W. 46th St.
Sioux Falls, SD 57106

Money Back Guarantee:

We offer a simple, straight forward, Money Back Guarantee. After 90 days, if the client requests it, we will refund all fees minus \$50.00 per deleted or positively affected account from the three Major Credit Bureaus (Experian, TransUnion & Equifax). New West Credit Consultants relies on results for continued business!

- 1) Client understands that any new negative information, incurred after our process begins, will negate any positive results attained by NWCC.
- 2) Client understands that if they cancel services after the “three day right of recision”, but before original reports are received, they will be subject to a \$75 fee, per Individual, for all services rendered prior to cancellation. This includes, but is not limited to: Consultant time explaining our Services and Processes, Emailing or Faxing of information etc... In addition, client(s) will be charged a fee of \$29.95 per individual, for the ordering of credit reports. This is a standard fee which most of our competitors charge, which we perform free of charge!
- 3) Any checks returned NSF (Bad Check) or for any other reason will nullify this Money Back Guarantee!

 “Credit Booster Program” -

Length: 90 days (3-30 day cycles)

Average Credit Score Increase: 50-80 points

Average % of Negative Items Removed: 30-50%

Payment Plan:

\$150.00 setup/initiation fee + 3 monthly payments of \$115.00

 “Quick Booster Program” -

Length: 30 days (1-30 day cycle)

Average Credit Score Increase: 20-30 points

Average % of Negative Items Removed: 15-30%

Payment Plan:

\$150.00 setup/initiation fee + 2 payments of \$65.00

 “Credit Cleaner/Monitor Program” -

Length: 12 Months

Average Credit Score Increase: 180+ points

Average % of Negative Items Removed: 75+%

Payment Plan:

\$200.00 setup/initiation fee + 11 payments Of \$100.00

As a client(s) of New West Credit, I agree:

- 1.) **I WILL NOT get ANY New Negative Information, of ANY KIND for ANY REASON!**
Initials_____
- 2.) **I will do my best to pay down my Credit Card Debt!**
Initials_____
- 3.) **I will send ANY reports requested by New West Credit!**
Initials_____
- 4.) **I will call New West Credit every 30 days for an update!**
Initials_____
- 5.) **I WILL NOT apply for credit, or let ANYONE pull my credit!**
Initials_____
- 6.) **I WILL NOT open any new accounts or close any accounts!**
Initials_____

Primary Borrower Current "Mid-Score"_____ Goal:_____

Secondary Borrower Current "Mid Score"_____ Goal:_____

Print Name_____

Signature_____ Date ____ - ____ - ____

Print Name_____

Spouse Signature_____ Date ____ - ____ - ____