



Dear Client,

Thank you for retaining Lighthouse Credit Services LLC. to help improve your credit rating. We understand that the process of working to improve 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, complete all paperwork and return to Lighthouse Credit Services with proper documentation and payment.

Please be sure to *mail* copies of all correspondence you receive from the Credit Bureaus after you retain Lighthouse Credit Services. 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 to restore your credit to a good standing and feel confident you are making the right choice with Lighthouse Credit Services LLC..

Best Regards,

*Keith Gallegos*

Keith Gallegos.  
President  
Lighthouse Credit Services LLC



In order to begin the process of improving your credit rating, please send Lighthouse Credit Services LLC. the following via 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. 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, please be sure to note we require a copy of your spouse's Proof of Social Security as well.

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

**Information needed for Lighthouse Credit Services LLC:**

- If you have not already sent it, a current copy of your Credit Report that included data from all three Credit Bureaus is preferred. Report should be from with-in the past 60 days, but the more recent, the better.
- A retainer payment made payable to Lighthouse Credit Services LLC. a copy of the Lighthouse Credit Services LLC Credit Card Authorization Form located on the last page of this packet.

**Remember:**

1. Do not send anything to or talk to the Credit Bureaus while Lighthouse Credit Services LLC. is working on your file, unless instructed otherwise.
2. Do not send anything or talk to your Creditors while Lighthouse Credit Services LLC. is working on your file, unless instructed otherwise.
3. Mail ALL correspondence from Creditors and the Credit Bureaus to Lighthouse Credit Services LLC.



## Keeping up with the Status of Your Account

- Updates to your file are available 24/7 by logging with Your log-in is your e-mail address you provide and your password is the last four digits of your social security number. Log –in at
- <https://www.securebiz.biz/kg-crs-client/client-login.php> .
- If you have any questions on your account, Lighthouse Credit Services LLC. prefers contact via e-mail so we can review your file before replying. E-mail your personal contact, or the general help desk at [info@lighthousecredithouse.com](mailto:info@lighthousecredithouse.com) You may also telephone, 9am to 9pm Mountain Standard Time, at (303)996-2417.

## 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 Lighthouse Credit Services LLC.

**WE NEED THE ORIGINAL PAPER COPY FROM THE MAIL.  
MAKE A COPY FOR YOUR RECORDS.**

Keith Gallegos  
Attn: Updates  
7730 E. Belleview A-100  
Greenwood Village, Co 80111

## Correspondence with Creditors

- Do not talk to creditors unless you intend to pay your balances owed in full
- Lighthouse Credit Services LLC suggests you retain our services to settle each unpaid collections account. Lighthouse Credit Services LLC has years of experience getting collection agencies to agree to delete the account from the credit report with payment. At a minimum, the best possible settlement will be negotiated.

## A Note About FICO Scores

- Lighthouse Credit Services LLC does not know your credit score unless you provide it to us. We cannot pull your score. You can get your FICO score, penalty free, at [www.myfico.com](http://www.myfico.com) for a reasonable fee.

This agreement is in response to \_\_\_\_\_

7730 E Belleview A-100 Greenwood Village, CO 80111 303.996.2417 direct 303.996.2499 fax



This agreement is response to \_\_\_\_\_  
(hereby referred to as "the Client(s)") desire to retain Lighthouse Credit Services LLC for said legal services. By signing this agreement, "the Client(s)" agrees that they read and fully agree with all terms contained in this contract. This agreement covers all representations made by Lighthouse Credit Services LLC. 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 firm with modifications before signing retainer.

- The Client(s) believes that the below noted negative credit listings on their consumer credit report(s) are 100% accurate, timely or verifiable. All negative items not listed are not 100% accurate and the Client(s) wishes Lighthouse Credit Services LLC. 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 Lighthouse Credit Services LLC 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 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 are not accurate
- I do not believe these listings are verifiable
- I was never late on the accounts
- The items are incomplete

Client's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse's Signature: \_\_\_\_\_ Date: \_\_\_\_\_



Fee Agreed Upon: \$ \_\_\_\_\_

### Lighthouse Credit Services LLC

Lighthouse Credit Services LLC. agrees to give a 100% refund to "the Client" if we do not improve "the Client's" credit. "Improve" shall be defined as removing at least 25% of negative items from the three major credit bureaus: TransUnion, Equifax, and Experian, with-in six months. "The Client" must have contracted Lighthouse Credit Services LLC. to have four (4) or more negative items removed in order to qualify for Lighthouse Credit Services LLC. Warranty. "The Client" must have not used a "Credit Repair Company" in the past two (2) years for the Lighthouse Credit Services LLC. Warranty to be in effect and "the Client" 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 Lighthouse Credit Services LLC. 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 Lighthouse Credit Services LLC Warranty to apply. The Lighthouse Credit Services LLC Warranty only applies to items Lighthouse Credit Services LLC is contracted to remove by "the Client" at the time Lighthouse Credit Services LLC. is retained. Any negative items on the credit report added after Lighthouse Credit Services LLC. is retained is not included in the Lighthouse Credit Services LLC. Warranty and will require an additional fee for Lighthouse Credit Services LLC to attempt to remove.

Client's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse's Signature: \_\_\_\_\_ Date: \_\_\_\_\_



Your Full Name: \_\_\_\_\_

Account Executive: \_\_\_\_\_  
(Your Contact)

Current Address: \_\_\_\_\_

Last Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Your Cell Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Fax: \_\_\_\_\_

Your SSN: \_\_\_\_\_

Your DOB: \_\_\_\_\_

**Enter Spouse Information Only if Spouse is Also Retaining Lighthouse Credit Services LLC**

Spouse Name: \_\_\_\_\_

Spouse Cell Phone: \_\_\_\_\_

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

Spouse SSN: \_\_\_\_\_

Spouse DOB: \_\_\_\_\_

How did you hear about Lighthouse Credit Services? \_\_\_\_\_

Lighthouse Credit Services LLC prefers communication through e-mail. How often you check your e-mail?

**(Circle One)**    Hourly    Daily    Weekly



Know all persons by these present: That I, the undersigned (jointly or severally, if more than one) hereby make, constitute and appoint Jamison Law Group my true and lawful Attorney for me and in my name, place and stead for my use and benefit: To ask, demand, settle, sue for, recover, collect and receive each and every sum of money, debt, account, legacy, bequest, interest, divided, annuity and demand (which not is 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 by be necessary or proper in the premises.

GIVING AND GRANTING unto my said Attorney full power and authority to do an 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 Attorney shall lawfully do or cause to be done by virtue of these presents. The powers and authority hereby conferred upon Jamison Law Group, P.C. shall be applicable to all Credit Bureaus and Creditors.

My said Attorney 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 Jamison Law Group, P.C. on behalf of undersigned for purposes of corresponding with Credit Bureaus and Creditors on my behalf,

Client's Full Name: \_\_\_\_\_

Client's SSN: \_\_\_\_\_

Client's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Spouse's Full Name: \_\_\_\_\_  
(if spouse is also retaining)

Spouse's SSN: \_\_\_\_\_

Spouse's Signature: \_\_\_\_\_

Date: \_\_\_\_\_



I hereby authorize Jamison Law Group, P.C. to charge my credit card account in the amount of:

\_\_\_\_\_ dollars.

***If you need to break up your retainer fee into two equal payments fill in the two dates below. The second payment will be taken one month after the first. The first payment should be today's date.***

First Payment Date: \_\_\_\_\_ Second Payment Date: \_\_\_\_\_

Check one:

VISA

MasterCard

American Express

Discover

Credit Card Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Expiration Date: \_\_\_\_\_ / \_\_\_\_\_

Name on card: \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_









