



P.O. Box 5481  
 Round Rock, Texas 78683  
 OFF: 512-697-9785  
 FAX: 512-670-3836

# Credit Check-UP & Review Program

Personal Information	
Name (Last, First, Middle Initial) Generation (Sr., Jr., III)	Social Security Number
Mailing Address (Including Apartment Number)	Date of Birth
City, State, Zip Code	Home Phone
Email Address	Mobile Phone
Previous Street Address (Less than two years current address? Y / N )	Previous City, State, Zip Code
<input type="checkbox"/> Credit Check-Up / Review (\$49.95) Make Check Payable to Austin Credit Group	

### LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to Austin Credit Group and any persons of their employ or designees for the express purpose of ordering the files maintained by the following consumer credit reporting bureaus: Equifax (CSC in Texas), Experian and Transunion. I have received and signed a copy of the Consumer Credit File Rights Under State and Federal Law.

X \_\_\_\_\_ X \_\_\_\_\_  
 Client's Name (Please Print) Client's Signature Date

### CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have the right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have the right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance or rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days. If you are a recipient of public welfare assistance or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

Credit bureaus are required to follow reasonable procedures to insure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then investigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues to you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, Washington, D.C.

X \_\_\_\_\_ X Stephen W. Gangey  
 Client's Signature ACG Representative