



DISCLOSURE STATEMENT

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW (PURSUANT TO CREDIT REPAIR ORGANIZATIONS ACT, 15 U.S.C. § 1679D)

YOU HAVE A 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 A 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 A 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. YOU HAVE THE RIGHT TO CANCEL YOUR CONTRACT WITH ANY CREDIT REPAIR ORGANIZATION FOR ANY REASON WITHIN 5 BUSINESS DAYS FROM THE DATE YOU SIGNED IT. CREDIT BUREAUS ARE REQUIRED TO FOLLOW REASONABLE PROCEDURES TO ENSURE 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 REINVESTIGATE 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 ABOUT 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. 20580.

APPLICANT PLEASE PRINT NAME _____

APPLICANT PLEASE SIGN

Date



Terms and Conditions of Enrollment

1. This Agreement is made by and between the Applicant and Third Eye, Inc. Applicant is an adult individual residing in one of the fifty states of the United States of America. Third Eye, Inc., is a non-profit corporation organized under the laws of the State of Michigan, and, having duly filed an application with the Internal Revenue Service, operates as a tax exempt organization pursuant to section 501(c)(3) of the Internal Revenue Code. This Agreement is not binding or effective until it has been received and accepted by Third Eye, Inc.
2. This Agreement shall last until all inaccurate and unverifiable account information is deleted, or through the completion of not less than five dispute cycles, ordinarily a period of twelve (12) months.
3. Applicant agrees as follows:
 - To provide Third Eye, Inc., copies of any and all correspondence received from the credit reporting agencies and creditors supplying information to those agencies, which relates to credit report entries that are subject to challenge and verification pursuant to this Agreement within fourteen (14) days of receipt thereof.
 - While this Agreement is in effect, Applicant will not apply for any type of credit, including credit cards, car loans, or secured financing without written notification to, and consultation with, Third Eye, Inc., at least 7 days prior to submitting the credit application.
 - Applicant may (as a coded, anonymous entry) become part of the research models and database used in the Third Eye, Inc.
 - Applicant understands that credit reporting agencies have no obligation to remove accurate, verifiable information unless it is listed beyond that period of time in which it is lawful to report it.
 - Applicant understands Third Eye, Inc., cannot guarantee specific results due to the fact that all results obtained are dependent on a variety of factors, some of which are outside the control of Third Eye, Inc., including Applicant's ability to repay creditors, the cooperation of Applicant's creditors, and the credit reporting agencies' ability to verify information provided to them by Applicant.
4. Third Eye, Inc., agrees as follows:
 - Applicant's present credit report as reported by all of the three major credit reporting agencies will be evaluated in order to help identify potentially inaccurate, unverifiable and outdated information.
 - Applicant will be advised with regard to the actions necessary for Applicant to complete the dispute process.
 - Applicant will be provided access to a website where Applicant may review the results of disputes, and Applicant will be provided regular written updates as to the progress of disputes.
5. Third Eye, Inc., guarantees satisfaction. Once Applicant has been enrolled and the account is set up, Applicant must continue working in good faith with Third Eye, Inc., for at least six (6) months. After six (6) months enrollment, if applicant is not satisfied for any reason, Applicant may request a refund. Applicant will receive the full amount of his or her enrollment fee, less a one hundred twenty five dollar (\$125.00) set up fee and a twenty five dollar (\$25.00) fee for each credit item removed or corrected while Applicant was enrolled.
6. Venue and jurisdiction for any and all disputes arising out of this enrollment shall be in the District Court of Wayne County, Michigan, and shall be governed in procedure and substance by the laws of the State of Michigan, anything to the contrary (including conflict of law provisions) notwithstanding.

Applicant may cancel his or her Enrollment within five (5) business days from the date this Enrollment Agreement is received by Third Eye, Inc. To cancel this Enrollment, mail or deliver a signed and dated copy of cancellation notice to CANCELLATIONS c/o Third Eye, Inc., P.O. Box: 130, Farmington, MI – 48332 or Fax (910) 401– 1060

There is no penalty for cancellation. If you cancel you will receive a full refund of the entire payment made to Third Eye, Inc., and all obligations between the parties shall be null and void.

Please indicate your agreement and tell us where to send your materials by filling in these blanks:

Name _____ **Signature** _____ **Date** _____

Mailing Address _____

City _____ **State** _____ **Zip Code** _____



Terms and Conditions of Enrollment (Continue)

Please Notice!

THIRD EYE, INC., CANNOT PROCESS YOUR APPLICATION WITHOUT THE FOLLOWING COMPLETED ITEMS:

- 1. Social Security Verification** (as required by the credit reporting agencies). **These are the acceptable forms of verification. Include ONE of the following:**
 - Photocopy of your Social Security Card
 - Photocopy of your pay stub showing your full social security number
 - Photocopy of your W-2
 - Photocopy of Health Insurance Card showing your full social security number
- 2. Address Verification**
 - Photocopy of a preprinted bill (utility, credit card, etc.,) with your name and current address where you reside.
 - Photocopy of your driver's license
- 3. Completed Application Page** (including your cashier's check or money order)
- 4. Signed Disclosure Statement** (included in your application packet)
- 5. Signed Terms & Conditions Agreement** (included in your application packet).



Notice of Cancellation

Must Print For Your Records

You may cancel this contract, without any penalty or obligation at any time prior to midnight of the fifth (5th) business day after it is received by Third Eye, Inc.

To cancel this contract, mail or deliver a signed/dated copy of this cancellation notice, and or any other written notice to Third Eye, Inc., at P.O. Box: 130, Farmington, MI – 48332 or Fax (910) 401 – 1060 before midnight on (_____) date.

If communication medium is United States Postal Service, the post mark on envelope will be used as the date of termination.

I hereby cancel this transaction,

Date(_____)

Name (Please Print)

Applicant's Signature