

5777 Madison Ave #1210
Carmichael, CA 95841
Phone: (916)676-5545
Fax (866)731-2338

Dear Client:

Thank you for consulting with Universal Capital and Consulting 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 Universal Capital and Consulting with proper documentation and payment.

Please be sure to fax us copies of all correspondence you receive from the Credit Bureaus after you retain Universal Capital and Consulting. 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 Universal Capital and Consulting .

Best Regards,
Julian Cauvin
President
Universal Capital and Consulting

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In order to begin the process of improving your credit rating, please send Universal Capital and Consulting the following via fax, e-mail or standard postal delivery.

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

Information needed for the Credit Bureaus:

- Proof of current mailing address. This can be a utility bill with your name and 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 pay stub or a 1040 tax form that indicates your Social Security number. If your spouse is retaining our service, please be sure to note we require a copy of your spouse's proof of Social Security as well.

**Information needed for
Universal Capital and Consulting:**

- 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 last 60 days, but the more recent the better.
- A payment made payable to Universal Capital and Consulting if by check, or a copy of the Universal Capital and Consulting 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 Universal Capital and Consulting is working on your file, unless instructed otherwise.
2. Do not send anything or talk to your Creditors while Universal Capital and Consulting is working on your file, unless instructed otherwise.
3. Mail ALL correspondence from Creditors and Credit Bureaus to Universal Capital and Consulting.

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Keeping up with the Status of your Account

- If you have any questions on your account, Universal Capital and Consulting prefers contact via e-mail so we can review your file before replying. E-mail your personal contact or the general help desk atjulian@universalcapital.biz..... You may also telephone, 9am to 5pm PST at (916) 893-4383

Important: Correspondence with Credit Bureaus

- You will receive updated credit reports from the three Credit Bureaus every 15 to 45 days. Any correspondence from Trans Union, Experian or Equifax must be **mailed, or 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 Universal Capital and Consulting.

**MAKE A COPY FROM ORIGINAL PAPER COPY FROM THE MAIL.
PLEASE MAKE A COPY FOR YOUR RECORDS, THEN FAX OR MAIL TO US.**

1-866-731-2338
Universal Capital and Consulting
Attn: Updates
5777 Madison Ave Suite 1210
Carmichael, CA 95841

Correspondence with Creditors

- Do not talk to creditors unless you intend to pay your balance owed in full.
- Universal Capital and Consulting suggests you retain our services to settle each unpaid collections account. Universal Capital and Consulting 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

- Universal Capital and Consulting 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 for a reasonable fee.

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Fee Agreed upon: \$_____

Universal Capital and Consulting Warranty

Universal Capital and Consulting 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 negative items from the three major credit bureaus: TransUnion, Equifax and Experian, with-in 2 months. “The Client” must have contracted Universal Capital and Consulting to have four (4) or more negative items removed in order to qualify for Universal Capital and Consulting Warranty. “The Client” must have not used a “Credit Repair Company” in the past two (2) years for the Universal Capital and Consulting 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 Universal Capital and Consulting Warranty. “The Client” must mail an updated credit report from each of the three major credit bureaus: TransUnion, Experian and Equifax every forty-five (45) days for the Universal Capital and Consulting to apply. The Universal Capital and Consulting Warranty only applies to items Universal Capital and Consulting is contracted to remove by “the Client” at the time Universal Capital and Consulting is retained. Any negative items on the credit report added after Universal Capital and Consulting is retained is not included in the Universal Capital and Consulting Warranty and will require an additional fee for Universal Capital and Consulting to attempt to remove.

Client’s Signature: _____ Date: _____

Client’s Signature: _____ Date: _____

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Your Full Name: _____

Account Executive: _____
(Your Contact)

Current Address: _____

Last Address: _____

Home Phone: _____

Cell Phone: _____

E-mail: _____

Fax: _____

Your SSN: _____

Your DOB: _____

Enter Spouse Information Only if Spouse is also retaining Universal Capital and Consulting

Spouse Name: _____

Spouse Cell Phone: _____

Spouse E-mail: _____
(must be different than primary e-mail)

Spouse SSN: _____

Spouse DOB: _____

How did you hear about Universal Capital and Consulting _____

Universal Capital and Consulting prefers communication through e-mail. How often do you check your e-mail?

(Circle One) Hourly Daily Weekly Rarely

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I hereby authorize Universal Capital and Consulting to charge my credit card account in the amount of:

_____ dollars.

If you need to break up your consulting 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: _____.

Circle one:

VISA Mastercard American Express Discover

Credit Card Number: _____ - _____ - _____ - _____

Expiration date: _____ / _____ 3 digit CRV code on back of card: _____

Name on card: _____

Address: _____

City: _____

Signature: _____ Date: _____

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Know all persons by these present: That I, the undersigned (jointly or severally, if more than one) hereby make, constitute and appoint Universal Capital and Consulting 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 may be necessary or proper in the premises.

GIVING AND GRANTING unto said Universal Capital and Consulting full power and authority to do and 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 credit restoration agent shall lawfully do or cause to be done by virtue of these presents. The powers and authority hereby conferred upon Universal Capital and Consulting shall be applicable to all Credit Bureaus and Creditors.

My said credit restorer is empowered hereby to determine in his/her sole discretion the time when, purposes for and manner in which any power herein conferred upon him shall be exercised, and the conditions, provisions and covenants of any instrument or document which may be executed by Universal Capital and Consulting on the behalf of undersigned for purposes of corresponding with Credit Bureaus and Creditors on my behalf.

Client's Name: _____

Client's SSN: _____

Client's Signature: _____

Date: _____

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

Spouse's SSN: _____

Spouse's Signature: _____

Universal Capital and Consulting

New Client Package

Universal Capital and Consulting is a consulting firm that works with mortgage professionals and their borrowers who have either been turned down for a loan, or would like to refinance their homes at lower rates, but do not meet the credit scoring requirements of the lender. At Universal Capital and Consulting we know that buying a home is probably the single largest investment that you, like most people, will make in a lifetime. By preparing yourself and your credit score before a home purchase, you can ensure a smooth finance process and can potentially save *thousands of dollars* on your loan.

Below are just a few examples of the cost of being unprepared. The rates shown are averages based on thousands of financial lenders, conducted daily by Informa Research Services, Inc. and are examples only.

Home Financing

Home financing: A 30 year fixed with a loan principal of \$300,000.00

<u>FICO Score</u>	<u>APR Rate</u>	<u>Monthly Payment</u>	<u>Interest paid</u>
720-850	6.297%	\$1856	\$368,279
700-719	6.422%	\$1881	\$377,103
675-699	6.959%	\$1988	\$415,555
620-674	8.109%	\$2224	\$500,688
560-619	9.677%	\$2561	\$622,102
550-559	10.466%	\$2757	\$685,174

Rates updated on October 12, 2006

If your scores are below **620** and you improve those scores to above **720** you could potentially **SAVE \$881 per month** on your payment, **\$10,572 per year** and approximately **\$316,895 over the life of the loan.**

Whether you're buying a home, refinancing your current home loan, or would like to use your home's equity, we at Universal Capital and Consulting are determined to help our clients successfully understand, improve, manage and maintain their credit portfolio. We look forward to working with you, and if you have any questions, please don't hesitate to contact an account executive by calling (916) 676-5545.

Sincerely,
Universal Capital and Consulting

Universal Capital and Consulting 5777 Madison Ave #1210 Carmichael, CA 95841
Tel 916-676-5545 Fax 866-731-2338 julian@unviersalcapital.biz

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Just a 20 point increase can save you thousands on your mortgage!

How much does it cost?

Call now for a free consultation! We average a FICO increase of 80 points, easily saving you tens of thousands on a mortgage loan. We offer several pricing programs to fit your needs.

PROGRAM 1 - Individual: \$4,000.

Includes initial Consultation and Free Pre-Evaluation
In-Depth Credit Profile Evaluation fee and Educational Resources (\$995.00)
4 Tradelines plus 6 month Remediation Program (\$7500.00) Value

PROGRAM 2 - Individual with Spouse: \$5,000

Includes Initial Consultation and Free Pre-Evaluation
In-Depth Credit Profile Evaluation Fee and Educational Resources (\$995.00)
Tradelines plus 6 month Remediation Program (\$7500.00)

ADD ON - Expedite It ! (\$500.00)

For those borrowers who are in a hurry to proceed with the loan process, Universal Capital and Consulting offers "Expedite It", a program that focuses on creating results within 30-60 days vs. 6 months. You can apply this add on to the programs above at a cost of \$500 for an individual and \$750 for an individual with spouse. There are no guarantees, however, the 100% refund policy still applies to the basic program. The expedite fees are non-refundable.

Sometimes clients have charge-offs or collections accounts that they want us to settle for them. These settlements are either done with the intention of saving the client money or with the goal of paying in return for an agreement to delete from the creditor.

These services are the only services we charge an additional money for, due to the extra amount of work involved in the settling accounts.

Consulting Agreement

This consulting agreement (the Consulting Agreement) is by and between _____ (the "Client") and Universal Capital & Consulting, 5777 Madison Ave 1210, Carmichael, CA 95841 ("UCC"), in order to engage UCC for professional consulting, credit restoration services and debt negotiation service. By signing this agreement that it has read and fully agrees with all items on this contract.

Client agrees as follows:

- Client has read and understands SEC 405 of the Credit Repair Organization Act.
- Client has read and understands the UCC new client package in its entirety and understands that if any of the required items listed on the Client checklist of this package are not received by UCC with the original paperwork, UCC will not be able to proceed with the remediation process. UCC will not be held responsible for delays in this program.
- Client agrees to mail all paperwork received from Equifax, TransUnion and Experian to SCC within 3-5 days of receipt. If Client does not forward the paperwork as agreed to, Client understands that UCC will not be responsible for any delays in Client's case and that the guarantee (as more fully discussed below) period will be extended accordingly.
- Client understands that any new derogatory information that appears on Client's credit profile After UCC begins the remediation process will not be considered a part of the original agreement and UCC will not be held responsible for derogatory change in Client's credit score in this instance. UCC has the right to charge Client additional fees should the Client decide to challenge those additional items.
- Client understands that UCC cannot update Client on status of their UCC account until paperwork is received from the creditors and bureaus. Client understands that those updates will happen approximately every 3-8 weeks and that if Client calls UCC for update information prior to that time, it could cause a delay in the progress of the file.

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 reported | • I think I may be a victim of ID theft | • The status of the listings are verifiable |
| • | • These accounts do not belong to me | • The items are incomplete |

ITEMS NOT TO BE CHALLENGED FOR ACCURACY:

The Client hereby acknowledges and agrees that all negative items it has listed below that appear on its consumer credit reports are 100% accurate, timely and verifiable. The Client understands that the items listed below **WILL NOT** be disputed and that these negative items will remain on the Client's consumer credit report until the credit reporting agencies remove them. (If no items are listed below, UCC will assume the client wants UCC to challenge and validate all negative trade lines.)

- | | | |
|----------|----------|----------|
| 1. _____ | 4. _____ | 7. _____ |
| 2. _____ | 5. _____ | 8. _____ |
| 3. _____ | 6. _____ | 9. _____ |

Unless otherwise instructed, UCC will assume that the reasons the Client requests that UCC dispute the negative items that appear on its credit reports fall under one or more of the following categories: The Client does not recall these listings as they are being reported. The Client does not believe these listings are verifiable. The Client does not believe these listings are being reported accurately. There may be a mix up with another person. The Client thinks it may be the victim of identity theft. The Client was never late on this account.

Power of Attorney

Universal Capital & Consulting will use commercially reasonable efforts to positively improve Client's Credit Profile and to negotiate debt as outlined. To do so, Universal Capital needs the Client's permission to write and sign letters to the credit bureaus and creditors in Client's name, and to negotiate debts for and on behalf of client. By signing below, Client hereby grants to Universal Capital and Consulting a limited power of attorney to write these letters on its behalf to the various credit bureaus and the Client's creditors and to negotiate said debts for and on behalf of the Client. The Client may cancel this limited power of attorney at anytime by sending to Universal Capital and Consulting a letter notifying Universal of the Client's wish to withdraw this limited power of attorney. The Client hereby acknowledges that if it decides to withdraw this limited power of attorney, Universal Capital & Consulting will close the Client's file at such time and no refunds will be made.

Guarantee/Refund Policy

Contrary to what most remediation companies will have you believe, the Credit Repair Organization Act allows a guarantee as long as it is defined in detail to the Client. Our guarantee to our clients is as follows: UCC will refund 100% of the fees actually paid to us by a client if we do not remove at least 25% of the derogatory items in dispute within a six month period from the time we are engaged by the client. Our guarantee is subject to the following conditions: (1) client must have at least four disputable negative items at the time we are engaged by the client; (2) collections, charge-offs and any account with a balance due is not included in the guarantee unless they are supported by proof of payment, a deletion or update letter from the creditor, and/or a settlement letter; (3) client **must** send paperwork from the credit bureaus 5 days of receipt. If UCC's workflow is stalled on an account due to the client not following the procedures, the guarantee does not apply; (4) if additional derogatory accounts are added while UCC is working on the file, all monies will become immediately due and the guarantee will no longer apply; (5) client must have not used a credit repair company or attempted to repair their own credit within the last 12 months. **NOTE:** If the Client believes that SCC did not meet their guarantee promise within the 6 months as outlined above, then it will be client's responsibility to provide UCC with a current credit report from each of the three credit bureaus and a summary outlining client's complaint points in detail. UCC will then conduct an audit comparing the current reports to the original reports and if it is found that UCC did not meet the guarantee, client will receive a refund as outlined above. A UCC representative would be happy to answer any questions you may have as to why we have these conditions on our guarantee.

Form of Payment Check ___ Money Order ___ Credit Card ___

Client Signature _____ Date _____

Client Signature (Spouse) _____ Date _____