



Welcome to the Family!

*V*IP is thrilled to teach you how others have rapidly improved their credit ratings and financial profiles. We understand that the process of working to improve your credit can be confusing and difficult at times. We are here to make that process easier. In order to ensure that you have a complete understanding, please read the following pages carefully. After reviewing, complete all forms and return to VIP Enterprises, LLC with your credit reports and a completed 'Additional Information' page if applicable.

*I*n an effort to reduce our impact on the environment, VIP is now paperless. Although at times we have no choice but to use paper, we work hard to maximize the use of technology to store our files securely and minimize the use of paper. We ask for you to help in our efforts by emailing/faxing any documentation which is all handled electronically. The information contained in your credit reports will be securely stored in your online account for access at any time and is essential for us to proceed in teaching you how to be in the best financial position possible at all times.

*W*e look forward to teaching you what others have done to restore their credit to an excellent standing which will help you get the highest respect from banks, creditors, future employers and insurance companies which will change your financial profile forever.

Best Regards,

Two handwritten signatures in black ink. The first signature is 'Matthew T. Pillmore' and the second is 'John Deckys'.

Matthew T. Pillmore and John Deckys
CO Founders
VIP Enterprises LLC

VIP.
DEBT & CREDIT
MAFIA™

EDUCATING AND TRAINING
PEOPLE WITH THE KNOWLEDGE AND
ABILITY TO CREATE WEALTH AND LIFESTYLE



“Empowering people with the knowledge and ability to create wealth”

IN ORDER TO BEGIN THE PROCESS OF IMPROVING YOUR CREDIT RATING,
PLEASE REVIEW THE FOLLOWING:

INFORMATION NEEDED FOR THE CREDIT BUREAUS:

Once your first set of letters are composed for you, make sure you include the following information when mailing to the bureaus. Every letter sent following the first round, **MUST INCLUDE THESE ITEMS**. THESE ARE NOT TO BE SENT TO VIP but rather included with your letters each time you mail to the bureaus.

- 1 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.
- 2 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.

INFORMATION NEEDED FOR VIP ENTERPRISES LLC:

- 1 A current copy of your Credit Reports pulled through www.VIPMafia.com. Select the myFICO tab on the left menu bar and follow the steps. Reports are most effective if with-in the past 60 days, but the more recent, the better.



REMEMBER:

1. Do not send anything to or talk to the CREDIT BUREAUS while VIP is working on your file, until instructed otherwise.
2. Do not send anything or talk to your CREDITORS while VIP is working on your file, unless instructed otherwise.
3. After receiving the correspondence from Creditors and ALL THREE Credit Bureaus follow the steps clearly defined within your 760 Club Credit Protection Kit to compose the next set of letters. If you're a member of VIP's coaching program, in depth coaching support is provided. All questions can be emailed to CustomerService@VIPMafia.com.

KEEPING UP WITH YOUR ONLINE ACCOUNT

- Your Online Credit Enhancement Account is available 24/7 by logging in at <https://www.securebiz.biz/mp-crs-client/client-login.php>. Your login is the same as your www.VIPMafia.com membership login. Your email address is your username and the last four digits of your social security number is your password. Wiseguys will generally see red (sad face) accounts which identify very clearly the items we are working on to increase your scores quickly. Once your Account Executive completes your account, you will be notified by phone and email (when applicable).



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IMPORTANT: CORRESPONDENCE WITH CREDIT BUREAUS

- You will receive updated credit reports from the three Credit Bureaus every 15 to 45 days. If you do not receive these updates, it is your responsibility to rewrite the previous letter and resend. Handwriting the letters is often times more successful.

CORRESPONDENCE WITH UNPAID CREDITORS / SETTLING ACCOUNTS:

- Do not talk to creditors you currently have past due balances with unless you intend to pay your balances in full.
- VIP Enterprises suggests you retain our services to settle each unpaid collection account. VIP has years of experience negotiating with collection agencies and can often successfully negotiate with them to delete accounts from the credit report with a payment. At a minimum, the best possible settlement will be negotiated. If accounts are successfully settled, VIP will charge \$300 per account. If a settlement is not negotiated, we do not charge for our work. This is an added service and is only provided upon request.

A NOTE ABOUT FICO SCORES:

- VIP Enterprises does not know your credit scores unless you provide them to us. We cannot legally pull your credit reports or scores. You must get your FICO scores and can do so penalty free through our website www.VIPMafia.com by clicking the **MyFICO** tab and purchasing them for a reasonable fee.



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This agreement is in response to: (NAME HERE)

(Hereby referred to as "Student") Retaining VIP Corp for said credit education and consulting services. By signing this agreement, "Student" agrees that they read and fully agree with all terms contained in this agreement, plus any other terms which may accompany this agreement. This agreement covers all representations made by VIP Enterprises LLC. and "Student" and can only be modified in writing by both parties. If "Student" has any addendums or changes, "Student" must contact our firm with modifications before signing retainer. **Please note: Adverse credit on a credit report is sometimes impossible to correct. To maximize the chances of your success, VIP will suggest additional action steps which have helped other consumers enhance their credit scores quickly. These steps are only suggestions and should be researched further by the student. Our objective is to provide every tool and technique to accomplish our "Students" goals however some may have an additional fee. Please follow through with each strategy as you see fit. Coaches are available to Financial Protection Program members to determine the correct timing for every technique.**

- The Client(s) believes that the negative credit listings (noted in their private online account) transposed from their consumer credit report(s) are NOT 100% accurate, timely or verifiable. All negative items listed are not 100% accurate and the Client(s)/ VIP Enterprises is to attempt removal or correction.
- The Client(s) understands that the credit listings noted in their online account may or may not be disputable and that these credit listings could remain on their consumer credit report(s) until the agencies remove them.
- The Client(s) understands that VIP Enterprises LLC will appeal all negative items noted in their online personal account.

Negotiable items on my credit report are the results of one or more of the following:

- I do not recall the listings 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 is not accurate
- I do not believe these listings are verifiable
- I was never late on the accounts
- The items are incomplete or incorrect

Student Signature: _____ Date: _____



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VIP ENTERPRISES, LLC MONEY BACK WARRANTY

It is understood that the purpose of VIP's Financial Protection Program services are to provide a consumer with the information necessary to make informed financial decisions as they relate to accelerated debt elimination and credit enhancement. Every effort will be made to accomplish this task. Should we not fulfill due to fault of our own we will give a full 100% money back guarantee on all services and products purchased. This is approved only upon verifying progress was not made after the "Student" actively participated in all of their coaching sessions and followed the program for no less than 6 months. This warranty does not include any non-refundable account set-up cost.

RIGHTS UNDER COLORADO AND FEDERAL LAW

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any company or organization has the right to have accurate information removed from your credit bureau report. Under the federal "Fair Credit Reporting Act", the credit bureau must remove accurate negative information from your report only if it is over 7 years old. Bankruptcy can be reported for 10 years. Even when a debt has been completely repaid, your report can show that it was paid late if that is accurate. You have a right to sue a credit repair company that violates the "Colorado Credit Services Organization Act". This law prohibits deceptive practices by repair companies. 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**

VIP DOES NOT:

- a) Make, counsel, or advise any student to make any statement that is untrue or misleading to a credit reporting agency or to any person who has extended credit to a borrower or to whom a buyer is applying for an extension of credit with respect to a buyer's creditworthiness, credit standing, or credit capacity;
- b) Make counsel, or advise any student to make a request to a credit reporting agency to verify information contained in a consumer credit report, unless the buyer states in writing to the credit services organization that the buyer believes the information to be verified is incorrect or inaccurate, and states specifically the basis of the inaccuracy or incorrectness of each disputed item of information. By signing below you effectively acknowledge that the items included within the online account upon completing the account review, will be rightfully challenged for verification.

The "Colorado Credit Services Organization Act" gives you a right to cancel your VIP Financial Protection Program contract for any reason within 5 working days from the date you sign it.

Student Signature: _____ Date _____

Spouse
(If Student) _____ Date _____



ACCOUNT DETAILS FORM:

PLEASE COMPLETE ONE FOR EACH ACCOUNT HOLDER

Your Full Legal Name: _____

Current Address: _____

City, State, Zip: _____

Last Address: _____

City, State, Zip: _____

Home Phone: _____

Your Cell Phone: _____

E-mail: _____

Fax: _____

Your Social Security Number: _____

Your Date of Birth: _____

VIP Enterprises, LLC enjoys communication through e-mail.

How often you check your e-mail?

(Circle One)

Hourly

Daily

Weekly

Rarely



ADDITIONAL INFORMATION FORM:

Use the space below to provide the experts any specific details regarding negative items contained within your credit report. Fax this form back with your credit reports and completed Welcome Package so we can create your Custom Online 760 Club Account. Remember, our program is very specific and we will always default to using the most effective approach to removing negative items from your report. If you choose not to use our method, please recognize that you may still have success, it will just limit your chances.

Account: _____

Account: _____

Account: _____

Account: _____

Account: _____

