



## HOW TO GET STARTED - CLIENT REMINDER CHECKLIST

To get started right away, you can FAX the following paperwork to (949) 975-8522, or scan it and email it to CRC at [info@creditresourcecorp.com](mailto:info@creditresourcecorp.com). For those who do not use a scanner or fax, **our mailing address is:** Credit Resource Corp., 1048 Irvine Avenue, #636, Newport Beach, CA 92660

### **We must have the following documents to get started on your file:**

1. **New Client Paperwork:** You must complete and sign pages 9-13 of this package and send it to use with the remaining items on this list. Be sure to be as thorough as possible on the New Client Contact Sheet, and if you have signed up for an on-line program, be sure to include that information at the bottom of Page 9. Also remember to include a promo code if you have received one from your mortgage or real estate professional.
  1. **Your Credit Report:** CRC must have a copy of your credit report from all three credit bureaus to start the program. Note: if you've already received your free consultation, then most likely, we already have a copy of the report. However, ***If CRC has not already received a copy of your credit report from you, your Mortgage or Real Estate Professional,*** then please select one of the following options:
    - A. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to pull a FREE copy of your credit report from Equifax, Experian and Trans Union. By law, consumers can pull one free report per bureau per year from this site. This program does not offer free credit scores. If you decide to take advantage of this program, make sure that you order your scores at the same time. The fee is usually around \$7.95 per bureau.
    - B. As outlined on Page 7, under Join A Credit Watch Program, you can also order your credit reports on-line at [www.freescore.com](http://www.freescore.com). By signing up for an on-line credit watch program while working with CRC you can watch your scores during the process, and you will give yourself the best possible chance of achieving maximum results in the shortest amount of time by having access to your credit reports. **After signing up, be sure to enter your login information at the bottom of Page 9 of this package so that we can pull your reports here at CRC when we start your file.**
  2. **Social Security Verification:** (May be required by the credit reporting agencies.) Listed below are acceptable forms of verification. Please include **ONE** of the following:
    - A Photocopy of your Social Security Card (**Preferred**) or
    - A Photocopy of your Pay Stub that shows your full SS#, or
    - A Photocopy of your W2 or 1040 tax return, or
  3. **Current Address Verification:** Please include **ONE** of the following (P.O. Box is okay):
    - a. A copy of a utility bill that shows your name and current mailing address, or
    - b. The first page of a bank statement that shows your name and current mailing address.
- NOTE: THIS DOCUMENT MUST BE CURRENT OR IT WILL BE REJECTED BY THE CREDIT BUREAUS. YOU WILL ALSO BE REQUIRED TO SUBMIT AN UPDATED PROOF OF ADDRESS EVERY TWO MONTHS.**
4. **Copy of Your Driver's License:** Please make sure to include a copy of your driver's license with your paperwork.
  5. **Form of Payment:** For fees and payment options, please see Pages 4-6 of this package.
    - ***Visa, Master Card, American Express, Discover or ATM Debit Card:*** If you are going to pay by credit card, please fill out the attached credit card authorization form and return it with your new client paperwork.
    - ***Check or Money Order:*** Make payment by check or money order made payable to **Credit Resource Corp.**

NOTE: If a payment does not clear when processed, your file will be pulled and one courtesy call will be made. You will be charged a \$25.00 fee for the dishonored payment. If payment is not resubmitted and cleared within 5 days, your file will be pulled and closed. There will be a \$50.00 fee to re-open your file which can only be done within 30 days, after which time CRC will close your file permanently. These terms are not negotiable.