



INFORMATION STATEMENT

Consumer Credit File Rights Under Federal Law

(Pursuant to Credit Repair Organizations ACT, 15 U.S.C. 1679D)

Carefully read the following before deciding to do business with us. We are committed to your satisfaction, As well as your full understanding of the State and Federal laws that regulate our conduct towards you.

You have a right to bring a civil action for damages against a Credit Repair Organizations that violates any provision of the credit Services Act of 1984.

Please make certain that the information you provide to us is accurate, it is a violation of State and Federal Law to make any statement which is untrue or misleading and which is known, or which by the exercise of reasonable care should be known, to be untrue or misleading, to a consumer credit reporting agency. In addition, it is illegal for you to make, or for a company like Green Orange Funding (GOF) to assist you to create , a new credit record by using a different name, address, social security, or employer identification number.

You have the right to obtain a copy of your credit file from a consumer credit report agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because your information of your credit report within the preceding 60 days. The consumer credit reporting agency must provide a copy of your credit file.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit services organization has the right to have accurate , current and verifiable information from your credit report. Under the Federal Fair Credit Reporting Act (FCRA), the consumer credit report agency must remove accurate, negative information , from your report only if its over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a credit report agency in writing that you dispute the accuracy of information in your credit file, the consumer credit report agency must then reinvestigate and modify or removed inaccurate information. The consumer credit report agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit report agency.

If the Credit Report Agency's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit report agency to keep in your file, explaining why the record is inaccurate . The consumer credit reporting agency must include your statement about dispute information in any report it issues about you. The Federal Trade Commission regulates the Credit Report Agencies and Credit Repair Organizations. For more information, contact; The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20590.

You have the right to cancel the contract for any reason within five (5) working days from the day that you signed it. If you cancel the contract during this time, you do not owe any money. You have the right to sue a credit services organization if it misleads you.

LIMITED POWER OF ATTORNEY

I HEREBY GIVE AUTHORIZATION TO REQUEST CREDIT REPORTS FROM ALL THREE CONSUMER CREDIT REPORTING AGENCIES FOR THE PURPOSE OF PROVIDING FINANCIAL CREDIT LENDING INFORMATION. I FURTHER AUTHORIZE AND REQUEST THAT THE AGENCY USING THIS INFORMATION DELIVER A COPY OF THE CREDIT DOCUMENTATION AND LOAN INFORMATIN TO ME OR A DESIGNATED AGENT VIA US MAIL, FAX OR E-MAIL., CREDITORS AND OTHER ARE HEREBY AUTHORIZED TO DISCLOSE INFORMATIN RELATIVE TO ANY LOANS, ACCOUNTS OR OTHER FIANNCIAL TRANSACTIONS PAST, PRESENT, AND FUTURE.

DATE : _____ NAME _____ SIGNATURE _____