



# The Polished Group

## Enrollment Application

Mail to: The Polished Group, 7455 Arroyo Crossing Pkwy., Ste. 220, Las Vegas, NV 89113

Phone: (702) 860-7173 Fax: (702) 852-0899 Email: [Info@polishedgroup.net](mailto:Info@polishedgroup.net) Website: [www.polishedgroup.net](http://www.polishedgroup.net)

### Personal Information:

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_ SSN: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Referred By: \_\_\_\_\_

### Package & Payment Information:

Credit Report Assistance (*assistance & printing charges*):  Individual - \$15.00  Couple - \$25.00

#### Single Person Costs:

Package 1 \$399.00  Package 2 - \$459.00 (\$100.00 down and \$359.00 due prior Dispute Generation)  
*(payments can be made via provided PayPal Invoice (minimum \$100.00) within 6 months of initial payment)*

#### Two Individuals Costs:

Package 1 \$679.00  Package 2 - \$779.00 (\$200.00 down and \$579.00 due prior Dispute Generation))  
*(payments can be made via provided PayPal Invoice (minimum \$200.00) within 6 months of initial payment)*

Tender:  Cash  Credit Card

#### Payment by Credit Card:

Visa  MasterCard  Discover  American Express

Credit Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ CVV: \_\_\_\_\_

Card Holder Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

*\*\*\*Note: Missing or invalid information payment information may cause a delay in the processing of the application.  
Please verify that all of the above information is correct before submitting the application.\*\*\**

Please accept my application and enroll me in the administrative services of The Polished Group. I hereby give authorization to review my provided credit report. I understand that I have three (3) business days to cancel this application. I have read and understand the application and the Terms and Conditions of Enrollment.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date



# The Polished Group

## Terms and Conditions of Enrollment

1. The Polished Group (“TPG”) provides financial administrative services and products. It is exempt from The Credit Repair Organization Act (15 U.S.C. 1679, *et seq.*) and it is not a credit repair organization. All services are purchased by a consumer and are performed by employees of TPG.
2. Applicant agrees to promptly provide TPG with copies of any and all correspondence received from the credit reporting agencies and creditors supplying information to those agencies, which relates to inaccurate credit report entries that are subject to challenge and verification pursuant to this Agreement within fourteen (14) days of receipt thereof. 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 TPG 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 TPG, 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.
3. Applicant hereby authorizes TPG to charge an initial set up fee and the specified program fee (if payment plan is selected) thereafter, unless Applicant notifies TPG of an intention to cancel Applicant’s enrollment. Applicant understands that failure to make any payment on the established due date will result in suspension or cancellation the program.
4. If a payment plan is chosen, the Applicant will receive an invoice via PayPal that payments can be made against until the Agreement is paid in full. The minimum initial payment of \$100.00 (Individuals) or \$200.00 (2 Individuals) will be applied for file and monitoring fees. The initial payment is non-refundable. Once the Agreement is paid in full, the creation of the first set of letters will commence. Payment in full must be received within 6 months of initial payment.
5. Applicant may cancel his or her enrollment within three (3) business days from the date this Enrollment Agreement is received by TPG. To cancel this enrollment, please send written notice with your contact information and request for cancellation by fax to (702)852-0899 or mail to The Polished Group, 8987 W. Flamingo Rd., Suite 105, Las Vegas, NV 89148. There is no penalty for cancellation. If you cancel within those three (3) business days, you will receive a full refund of the entire payment made to TPG and all obligations between the parties shall be null and void. After three (3) business days, Applicant may be eligible to receive a refund on the current payment only. No refunds will be issued on past billing cycles.
6. A \$25 fee may be applied to replacement copies of dispute letters. A charge of \$50 may be charged for missed appointments not cancelled 24 hours prior to your appointment time.
7. If a dispute arises out this contract, and if it cannot be settled by the parties, the parties agree first to settle the dispute by mediation administered by any mutually agreed upon mediator pursuant to the Commercial Mediation Procedures of the American Arbitration Association (“AAA”). If they do not solve the dispute within 60 days, then, upon notice by either party to the other, all dispute, claims questions or differences shall be finally settled by binding unappealable arbitration administered by any mutually agreed upon arbitrator (or if none can be agreed upon, then by the AAA) pursuant to the Commercial Arbitration Rules of AAA. In any such proceeding, which must take place in Clark County, the State of Nevada, each party shall bear their own attorney fees and costs, however, the fees and costs of any neutral mediator or neutral arbitrator shall be paid by TPG. Additionally, Applicant agrees not initiate or participate in any class action proceeding against TPG, whether judicial or mediation or arbitration proceeding, and Applicant waives all right to become a member of any certified class in any lawsuit or proceeding.
8. TPG does not guarantee any results nor promise any increase in the FICO scores. TPG is operating as a third party to challenge the derogatory items on your report. TPG does not disclose any information regarding your file with any party unless authorized in writing by the client. All records will be destroyed 6 months after last set of letter creation. *Our services are considered concluded after 2 complete sets have been completed or 180 days, whichever comes first.*

I have read, understand and agree to the above Terms and Conditions of enrollment.

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Signature

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Date



# The Polished Group

## Important Notice

The following documents are required by The Polished Group. The Polished Group cannot process your application without the following items:

Credit Reports – the most recent copy from all three (3) major credit reporting agencies (Experian, TransUnion and Equifax) (you may receive a free copy from [www.annualcreditreport.com](http://www.annualcreditreport.com)). If you need assistance from The Polished Group to help you pull your credit report and print it, there will be a fee charged.

The following documents are required by the credit reporting agencies. The Polished Group cannot process your application without the following items:

1. Social Security Verification. Listed below are the documents accepted by the credit reporting agencies, include ONE of the following:
  - ✓ Copy of your Social Security Card
  - ✓ Copy of your paystub showing your full 9-digit Social Security Number
  - ✓ Copy of your W-2 tax return form
  - ✓ Photocopy of Health Insurance Card showing your full 9-digit Social Security Number
2. Address Verification. Listed below are the documents accepted by the credit reporting agencies, include ONE of the following:
  - ✓ Photocopy of a preprinted bill (utility, credit card, etc.) with your name and current address where you reside
  - ✓ Photocopy of your current valid driver's license
3. Completed Application (including payment)
4. Signed Terms and Conditions of Enrollment

Once all documents listed above are compiled, please send to The Polished Group via any method listed below:

Fax to: (702) 852-0899  
Mail to: The Polished Group  
7455 Arroyo Crossing Parkway, Suite 220  
Las Vegas, NV 89113  
Email: [info@polishedgroup.net](mailto:info@polishedgroup.net)

Note: It is imperative that you maintain current payments on all open accounts. Failure to do so may result in a lower score than originally provided to TPG.

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Signature

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Date