

Legally Repair Your Credit

*Millions of dollars are spent to
convince you that nothing
can be done about your bad credit.*



*STOP living like a second class citizen...
HAVE credit that you both need and deserve.*

*LIVE in a home that you own!
DRIVE the vehicle of your choice!
NEVER be turned down for credit again!*

*There is definitely something
that can be done to repair your credit.*

Allow us to open your eyes to the truth regarding credit restoration.

- All Legal Credit Repair Services Provided by Licensed Attorney highly experienced in Credit Law.
- MONEY BACK...Triple Results Warranty.
- Permanently Erase Bad Credit Legally.
- Add Several Positive Credit Lines to Your Credit Report.
- Professional Legal, Tax & Personal Finance Advice - *included in Membership at no additional charge.*
- Guaranteed Bank Account with up to \$400.00 Overdraft Protection.
- Automatic Approval for a \$5,000 Personal Line of Credit.
- SAVE up to 80% Via Discounted Health Care Program.
- **GUARANTEED APPROVAL**- For Computer Financing.
- Highest of Ethical Standards.
- Many Additional Member Benefits Included!!!

Call for a Free No Obligation
Credit Report Review & Consultation
831-464-6464 or Toll Free: 888.720.FICO (888.720.3436)

CREDIT BUREAUS HATE US! BILL COLLECTORS DESPISE US! OUR MEMBERS LOVE US!

We must be doing something right!

Advantage National Credit Association is commonly referred to as ANCA, a national membership based association, that offers you everything you'll need to restore your credit standing and regain financial freedom.

Included for your information:

- **Your Consumer Rights**
- **FAQ About Legal Credit Repair**
- **10 Myths of Credit Repair**
- **Testimonial letters from ANCA Members**
- **ANCA Membership Application form**
- **Summary of your Member Benefits**

DON'T DELAY! Financially speaking, this may be the most important opportunity of your life. Procrastination is the biggest enemy.

Naturally you are excited over repairing your credit...

Please don't allow your enthusiasm to overlook all the other valuable benefits of Membership. There is a lot of information here for you to digest. Please take your time and carefully review our literature.

- The final results will be well worth the time and money invested.
- Very soon, you will enjoy all the benefits of a fully restored credit standing.
- The credit repair process is usually completed by your lawyer within an average of six (6) months.

Congratulations on your decision to take the first step in becoming "credit worthy." Once again, thank you for your trust and confidence. Together we will break the *vicious cycle* caused by a poor credit rating. Should you have any questions or if you require additional information you may visit our web site www.fico720.net or call and speak to a representative.

Advantage National Credit Association

1500 41ST Avenue # 260
Capitola, Ca 95010

Tele: 831-464-6464 Fax: 831-475-4204 Toll free: 888.720.FICO (888.720.3436)

Frequently Asked Questions About Legal Credit Repair



1. How is bad credit removed from my credit report?

The Foundation offers credit repair services through an affiliated attorney network. An Attorney enforces your consumer rights. Everyone knows that under the law, if you are accused of anything, the burden of proof lies with your accuser. In other words, if the credit bureaus are going to promote and sell information about you that can cause you economic hardship, they must back it up to the full letter of the law.

Congress has provided consumers the right to challenge information that is deemed to be *inaccurate* or information that is not properly validated under the law must be removed regardless as to whether it is accurate or not. Regardless of the accuracy, credit bureaus are often unwilling to invest the resources necessary or unable to get the credit grantor to invest the resources necessary to verify the disputed item. Oftentimes, it becomes a matter of economics. If the case is presented properly, it is often more difficult and expensive for the credit bureaus to substantiate the item than to simply remove it.

The law requires more than a form letter to verify that an item is accurate. If the credit bureau confirms an item on your report, the assigned attorney will ratchet up the intensity of our challenge and represent it. This forces the bureau to invest additional time and expense to conduct the new investigation.

2. Do I need to know exactly what is on my credit reports before I sign up for the service?

No. If you have been turned down for credit or pay sub-prime interest rates you need to restore your credit. Most lenders obtain consumer credit history reports and scores by subscribing to at least one of the three major national credit reporting bureaus. In turn, they must report information about their accounts to the bureaus. Usually, consumers do not know everything that is listed on each of their reports unless they pay for a credit monitoring service.

3. Is repairing my credit legal?

Absolutely! If credit repair was illegal, attorneys would not offer this service. Congress has provided consumers with the right to challenge information that's deemed to be *inaccurate or unverifiable or obsolete*. Therefore, the disputed item must be corrected or removed if it is not properly validated (whether it is accurate or not).

Credit reporting bureaus are heavily regulated by FTC under the Fair Credit Reporting Act. The law requires more than a form letter. Due to this fact, it becomes a matter of economics, the credit bureaus and credit grantors are forced to either spend the time and expense to substantiate the information or simply remove it.

The Credit Repair Organization Act was passed to govern credit repair facilitated by a third party. Assume providing credit repair advice and services were illegal, then there would be no laws governing how to provide credit repair services within the law.

4. Can I restore my own credit?

Absolutely! Credit bureaus spend millions of dollars to inform consumers they don't need an attorney to represent them. Why? They have lost BIG court battles. Attorneys that specialize in credit law enforce your rights under the applicable consumer protection laws. Truly, professionals are often able to accomplish a task more quickly and more effectively than a novice.

5. When the process is completed will I be approved for credit?

Good question. Yes, as long as you meet several requirements of the credit grantor, such as a good credit history over the past 6-12 months, length of employment, debt ratio, length of time at current residence, and amount of down payment, etc.

6. How long does it take to restore your credit?

Each case can vary significantly. The most basic variables are how involved your credit problem is and the responsiveness of the credit bureaus. Many cases are completed in 4-6 months. A few of the more complicated cases could take much longer. For example, a court action whether it is filed against your or for you will lengthen the process considerably.

Of course, you must have or may need to add positive lines of credit to build your credit score. Therein lays an unknown time frame where scores are concerned. Each credit reporting agency can generate a different score for several reasons. Primarily, a creditor 1) may not report to all "three" major CRAs, 2) may not report at all, or 3) updates in 60 to 120 day cycles.

7. How long do the credit bureaus take to respond to a dispute?

By law, CRAs are allowed 30 days to investigate. They contact the creditor that submitted the information to verify its accuracy and then, within ten business days, the bureaus must send to "the consumer" an updated report.

If the creditor does not respond by the deadline the disputed information is deleted permanently. Occasionally, a good line of credit is deleted when some minor error should have been corrected. In that case, the creditor must be contacted to re-insert the account correctly.

8. Can a deleted item reappear on my report?

Yes. By law, you must be notified before a previously deleted item can be re-reported. This most likely will occur when the status of the account changes. A creditor may report it has become a charge off, judgment, or collection. Rarely, it may be re-inserted simply because the creditor verified an item shortly after the 30-day investigation period.

9. Will paying off a negative-rated obligation repair my credit?

No. That assumption would be logical but is not true. The negative item is not removed and can remain on your report for seven years from the date it was paid. Ironically, paying an old debt is not generally looked upon favorably as most lenders will only offer you credit at higher interest rates.

10. Does the law require an accurate item stay on a credit report for at least seven years?

No. The law limits how long information can stay on your report. The CRAs and creditors can delete the item when they see fit. The time limit is totally arbitrary. In fact, the advisor to President George Bush on consumer affairs, Dr. Bonnie Gution remarked, "...it is our understanding that computer models that predict credit risk find that most information that is more than two years old is nonessential."

Credit bondage punishes the debtor unjustly. Credit bureaus choose to err on the side of negative information. Jobs are lost, insurance cancelled or denied, and reputations ruined by sloppy collection and data handling methods.

Why are the credit bureaus not very concerned with the impact that selling inaccurate data has upon individuals, let alone the economy? The reason must be self serving considering the fact that many of their biggest customers are credit card companies and predatory lenders.

11. Are credit report records verified or validated?

A credit report is no more than an allegation. If challenged the CRAs contact the creditor to simply verify the accuracy of the disputed information (proof is not requested). In effect, the credit bureaus have placed themselves in the position of both judge and jury.

How is a system like this allowed to operate in our democracy? Simply, the focus is on profit. Foremost, creditors accept credit reports as the gospel truth. Furthermore, credit repair has become synonymous with fraud although it has been proven many times that errors are more common than CRAs like to admit.

What can be done? By law, it requires more than just a form letter to validate debt and prove it was reported accurately. Consumers can choose to obtain legal representation to defend their rights. Truly, an attorney increases the intensity of the challenge and it becomes more difficult and costly to prove the validity than to simply remove the disputed information.

12. Does this program offer a guarantee?

It is important to understand that there can be no absolute guarantees involved in any legal matter. As in a court of law, an attorney could never guarantee that a judge would rule in their favor. However, based on very positive past experiences, ANCA offers our members the protection of the *Triple Results Warranty*.

13. What are the member's responsibilities?

As detailed in the Service Agreement, you must make sure that your membership dues and "correction fees" are paid as agreed and act as a conduit (as you receive information forward it promptly) to keep the wheels of progress moving. Other than that, being our member is simply an exercise in patience, fueled by regular updates that will come to you directly from the bureaus in the form of updated credit reports.

14. How much does this service cost?

Attorney facilitated credit repair is available exclusively to valid ANCA Members in good standing. Attorney fees (referred to as correction fees,) are only \$5.00 per deleted or corrected item *per credit report*. Correction fees are made payable to your attorney AFTER you are notified by each credit bureau of the results.

15. How is the \$5 correction fee paid?

You may have a checking account on file that can be automatically charged when your updated reports are received showing deletions and corrections (or) you may mail a check or money order with your updated report reflecting the corrections received.

16. I don't completely understand how the service works.

You may not completely understand, or if you do, may prefer using a professional. Notably, our consumer law attorneys "enforce" your rights and are more likely to succeed in restoring your credit rating.

17. Will I be opening a new credit file?

NO! Establishing a new Social Security Number is very unwise and using a Federal Tax ID number as a social security number is illegal (fraud).

18. How will I be updated as to the progress on my account?

Credit reports will be sent to you from each of the three major credit reporting agencies regularly. As you receive them, you will see items being removed from your report. It is a little bit like losing weight, every time you step on the scale you are down a few pounds and eventually with patience and perseverance you reach your goal. Should you have questions regarding your progress you may always contact Member Services for an update.

19. Who do I contact if I have questions?

ANCA Member Service representatives will handle all of your service needs. If you need to make contact, you will be provided with a member service number, a special e-mail address and a fax number that goes directly to member services.

The ANCA attorneys offer the association heavily discounted rates. For this reason, Members may not contact the attorneys directly without incurring an additional fee.

20. How do I know that ANCA is legitimate?

Please consider these facts when considering an ANCA Membership.

ANCA...

- is a national association with members in 49 states. *Thousands of satisfied members*
- assigns you a licensed and bonded attorney. *Attorney can be held accountable*
- has created alliances with banks, lenders, financial institutions, attorney networks, accountants, financial planners, medical discount programs, computer vendors and others to bring you our unique member benefit package.
- offers you a MONEY BACK triple results warranty. *You get results or MONEY BACK*
- will make available before & after credit reports. *Proof of demonstrated results*
- obtains most of it's new members from referrals from satisfied members, mortgage brokers, real estate agents, car dealerships.

MISTAKES DO HAPPEN*

- ◆ Twenty-nine percent (29%) of credit reports contain serious errors, false delinquencies, or accounts that did not belong to the consumer.
- ◆ Forty-one percent (41%) of credit reports contain demographic information that was misspelled, outdated or incorrect.
- ◆ Twenty percent (20%) of credit reports were missing major credit, loan, mortgage or other information to demonstrate the credit worthiness of the consumer.
- ◆ Twenty-six percent (26%) of credit reports contain accounts that were closed by the consumer but incorrectly listed as open (or) "closed by credit grantor".
- ◆ Altogether, seventy percent (70%) of credit reports contain errors or mistakes.

**At your request we will send you a free copy of the 17 page research report by PIRG Public Information Research Group, Washington, D.C.*

10 Myths of Credit Repair

Myth # 1: When I pay off a past-due account, such as a charge off or a collection account, it will show "paid" and no longer be negative.

It is difficult to fully restore your credit without paying your outstanding debts. However, paying off a debt can actually hurt your credit. Negative items on your credit report are allowed to stay on your credit report for a maximum of seven (7) years, except for bankruptcy that can stay for up to ten (10) years. This 7 or 10 year clock begins ticking at the date of last activity. Making a payment represents new activity and restarts the clock. When paying an outstanding debt, you will change the account status to paid collection, paid charge-off, satisfied judgment, or paid 'was xxx days late". This is still considered very negative and appears as though you had to be strong-armed by the credit bureau to pay the account. It is almost always prudent to have a professional help so as to not further damage your credit by trying to do the right thing.

Myth # 2: If a negative item is successfully deleted from my credit report, it will just come right back on my report.

The credit bureaus have cleverly spread this myth through the news media and government agencies. In truth, the credit bureaus will often temporarily delete a negative listing if they have not heard from the credit grantor for 30 days since an item has been disputed. Should the credit grantor submit verification a week or two later, it will be re-inserted. (This is called a soft delete.) Most of the time the creditor simply fails to respond and the negative item is permanently deleted. If the creditor verifies the item the account may still be deleted later in the process as the challenging process is intensified.

Myth # 3: There are items such as bankruptcies, foreclosures, and tax liens that are impossible to remove from the credit report.

There is no type of negative listing that has not been removed from a credit report thousands of times.

Myth # 4: Disputing a credit report is easy --- any consumer can do it themselves.

Disputing a credit report is easy. Getting results from the credit bureaus as a layperson is amazingly difficult, complex, and infuriating. The Federal Trade Commission receives more complaints against credit bureaus than any other type of business. In February 2000 the 3 major credit bureaus paid a fine of 2 ½ million dollars for ignoring consumers requesting information regarding their file. Remember the credit bureaus are primarily interested in protecting their profits. Investigating consumer disputes consumes these profits. Sparking a mass number of lawsuits, the bureaus do everything in their power to impede your progress with credit restoration.

Restoring your own credit is like repairing your own transmission or representing your self in court; it is possible, but you have to be willing to invest the time to learn the processes, assume the risks of inexperience and realize that it will probably take you longer and you will be less effective than a professional.

Myth # 5: The credit bureau allows me to submit my 100-word explanation. Creditors will read my statement and take it into consideration.

No known creditors consider the information submitted in you're statement. This statement only verifies some of the negative items on your report. The 100-word explanation should be the first thing deleted from your credit file.

Myth # 6: The credit bureaus are a branch of the government, infallible, and above reproach.

The credit bureaus are publicly traded companies in business to impress stockholders. They are not government agencies. They are one of the most heavily regulated industries. The strict regulations stem from a public out cry of abuses and mistakes. A recent survey by an independent research group revealed more than 70% of credit reports contained mistakes or errors. The prevalence of errors has led to consumer protection legislation that allows consumers to challenge the bureaus and force the removal of inaccurate, outdated or unverifiable information.

Myth # 7: I can create a totally new credit file by getting a federal tax ID number or changing a few numbers on my social security number.

This fraudulent scheme has proven to be complex, difficult and illegal. Lying on a credit application is a criminal offense and with the linking of computer systems it is virtually impossible to get away with. It is in your best interest to hire adequate representation and face the music by confronting the credit bureaus armed with the rights congress has granted you through the consumer protection laws.

Myth # 8: If I build enough good credit, it will offset my bad credit and make me credit worthy.

Any amount of bad credit is devastating to your chances of being approved by a creditor. The approval is almost never in the hands of a human sitting across a desk from you. It is a computer achieving a point total. The slightest amount of negative credit will cause an auto loans interest rate to skyrocket. Generally, even a little bad credit (regardless of the amount of good credit) will cause you to be declined.

Myth # 9: Nonprofit organizations like Consumer Credit Counseling Service (CCCS) can help me restore my credit.

Nonprofit debt counseling services assist people who are over their heads in debt and seeking an alternative to bankruptcy. CCCS are funded and controlled by credit grantors and credit bureaus. When you are working with CCCS your creditors will often note this on your credit report. This is a huge red flag for prospective credit grantors. Some of the very worst credit reports that we see are participants in the CCCS or similar programs.

Myth # 10: It is illegal for creditors to take a negative, accurate listing off my credit report. The law requires that these items remain on the credit report for at least seven (7) years.

When you speak to credit grantors, collection agencies, or credit bureaus, their typically under-educated staff may tell you all manner of such pseudo-legal nonsense. The law limits negative information from appearing longer than the legal (7) year maximum. The credit grantor or credit bureau may choose to delete the item whenever they see fit.



What Does The US Congress Have To Say?

Consumers have a vital interest in establishing and maintaining their creditworthiness and credit standing in order to obtain and use credit. As a result, consumers who have experienced credit problems may seek assistance from credit repair organizations, which offer to improve the standing of such consumers.

Sec. 402 (a) Credit Repair Organizations Act, Title IV of the Consumer Protection Act (Public Law 90-321, 82 Stat.164)

*The longer you delay action, the longer you will rent,
pay outrageous interest rates, pay higher auto insurance rates,
be held back in your career or put off a college education.*

Keeping Bad Credit Costs More than Repairing it!

Have you ever stopped to think what having BAD CREDIT is costing you? How much have you paid in *additional fees* due to your poor credit rating? One estimate is that a poor credit rating costs the average consumer \$3000 per year or \$50,000 in a lifetime due to *extra charges* that are assessed simply because of a low credit score. Unnecessary deposits, excessive interest, higher insurance rates, lower paying jobs are just a few of the financial hardships faced by those with credit problems. This dollar figure does not include the extreme inconvenience, additional stress, low self-esteem, and loss of dignity associated with being considered a second class citizen in a society that is based on credit worthiness.

Put an end to your credit problems... it costs MORE to keep bad credit than to RESTORE YOUR CREDIT STANDING. *Why would you want to pay MORE to have so much LESS???*

Automobile Financing: If you are financing a car and have bad credit, you are probably paying thousands of dollars more than you would pay once you had restored your credit. This extra interest shows up every month in a dramatically higher payment. One of the first things that our members often do once they have restored their credit is to refinance their automobile for a fraction of their current payment or buy twice the car at nearly the same payment. Take a look!

S20,000.00 car paid over 5 years:			
Credit Status	Rate	Payment	Cost of bad credit
Perfect	10%	\$424.94	\$0.00
Mildly Damaged	14%	\$465.37	\$4,722.54
Damaged	20%	\$529.88	\$8,593.30
Severely Damaged	25%+/- oftentimes relegated to a buy here pay here car lot		

Home Mortgage: The " American Dream " of owning your home is out of reach for most people with credit problems. As you see below, even mildly damaged credit will cost a small fortune in additional interest. This forces credit challenged consumers to raise families in less desirable neighborhoods and to pay off someone else's mortgage for them leaving the credit challenged with only several years worth of rental receipts.

S100,000.00 home paid over 30 years:			
Credit Status	Rate	Payment	Cost of bad credit
Perfect	7%	\$655.30	\$0.00
Mildly Damaged	9%	\$804.62	\$50,155.24
Damaged	12%	\$1,028.61	\$130,791.63
Severely Damaged	Mortgage generally not available at any price		

What are the advantages of using an Attorney?

While there are many companies who brand themselves as credit repair organizations, most of them lack the legal clout and experience necessary to adequately represent your dispute efforts. Some of the specific advantages of using an attorney are:

- ▶ ANCA Attorneys enforce your rights under the various federal laws.
- ▶ ANCA Attorneys can do everything credit repair organization can do and more
- ▶ ANCA Attorneys keep abreast of the changes and applicability of consumer laws.
- ▶ ANCA Attorneys govern themselves according to the rules and principles of professional conduct. Attorney-Client privilege protects your confidentiality.
- ▶ ANCA Attorneys practice the methodologies and structure like any law-firm.
- ▶ ANCA Attorneys will review your case, impose legal opinions when necessary.

Are You Skeptical????

Let us prove our capabilities to you. Take advantage of our free credit report review and strategic legal proposal. Send us recent copies of your credit reports. (We will gladly help you obtain them if needed.)

We will provide you with NO COST or Obligation:

- 1) Upon receipt of your reports, a detailed analysis of where your current credit standing. The exact strategy proposed by your attorney to challenge and remove the negative items on your credit report. We can also...
- 2) Provide additional recommendations to help you achieve your credit profile goals.
- 3) Provide several case studies of members who came to us with a similar situation.
- 4) We will show you actual "before & after" credit reports or email a list of thousands of derogatory items (similar to the ones on your credit report) that have been permanently erased or amended to a favorable status.

A Trustworthy Resource

"Credit Repair" has not been kind to the American consumer. In fact, the name is synonymous with fraud. This is the stigma faced by ANCA as we offer our Members an alternative to *"Credit Prison"*. The nasty reputation of credit repair often results in spending time defending the ethics of our association.

The credit bureaus public relations machine will stop at nothing short of sparking costly law suits to convince consumers that nothing can be done regarding bad credit allegations they put onto your credit report. Our affiliated attorneys are often surprised at how many consumers are oppressed by credit bureaus and debt collectors. Our members report being shunned by these businesses and are frequently told that they have no say over what is reported about them.

The legal services provided our Members via our affiliated attorneys are analogous to work done by any defense attorney. Everyone knows that if you commit murder, rob a bank, or get a speeding ticket that you have legal rights. It is ridiculous to think that you have no legal recourse against accusations made about you without your permission on your credit report. Our Member's attorney takes an affirmative defense and leaves it to the bureau(s) to substantiate their allegation. If the bureau(s) claim to have affirmed the allegation, the decision is appealed. Eventually, most bad credit allegations are untenable and removed from the credit profile.

Now That ANCA has dispelled the misconceptions, spun by Credit Bureaus, to convince you that you have no legal options to remove bad credit from your credit reports...

WHAT ARE YOU GOING TO DO?

Cost of ANCA Membership

For a limited time only, an individual may enroll as an ANCA member the initial investment of only \$195, followed by 6 monthly investments of \$175 each, set on comfortable dates approximately 30 days apart. (Or) **receive a \$250.00 Cash Discount** by taking care of your membership in a lump sum of only \$995.00

For a limited time only, spouses may be added to a membership for ½ price. Therefore, a family may enroll as NFORC Members with an initial investment of only \$295 followed by 6 monthly investments of \$250 each, set on comfortable dates approximately 30 days apart (Or) **receive a \$300 Cash Discount** by taking care of the family membership in a lump sum of only \$1495.00

NOTE: many of the NFORC Member Benefits are available at NO ADDITIONAL CHARGE, a few have modest fees to help cover costs or to comply with state and federal laws. (Example: The credit profile improvement program has an attorney fee of only \$5.00 per deleted or corrected item payable only after member is notified by the credit bureaus of the results received.

What a Value! As a Member You Get All of This!!

Legal Credit Audit, Verification, & Restoration (ERASE BAD CREDIT LEGALLY):

Included in your membership ANCA will provide you with a credit bureau law specialist attorney that will represent you against the credit bureaus in removing negative items from your report. *Members only pay a \$5 correction fee per item deleted or corrected on each of your credit reports.*

Add Positive Credit To Your Report: All ANCA members are automatically approved for a \$5,000.00 line of credit with American Security Financials CREDIT PLUS CARD. Additionally ANCA Free Credit Card Search allows members to see what credit lines that they qualify for by cross checking credit card issuing banks around the country with your current credit status information.

Advisory Services: ANCA members receive legal advice via a nationwide ANCA Law Club, the ANCA Tax Man advisor, a 1 hour IRS Defense Consultation. Unlimited Personal Finance Coaching, *Never a charge, advice is always highly professional, personalized and confidential.*

Banking Assistance: ANCA members who have trouble establishing a checking account, appreciate the *guaranteed approval* SECOND CHANCE BANK ACCOUNT with \$200 overdraft protection.

Educational Services: Members are able to take part in a college level Personal Finance Course.

PPO Health Services: Members enjoy a Discounted Health Program that saves their entire family up to 80% on the cost of Healthcare. Many members save more than the cost of their ANCA membership.

Guaranteed Financing For a Computer: Enjoy automatic credit approval for a computer.

Credit Reference Service: ANCA will provide a credit reference letter at anytime for valid ANCA Members.

Many Additional Added Value Member Benefits Are Included in ANCA Membership.

Please sign and mail the Application form or
Call 831-464-6464 or Toll Free 888.720.FICO to enroll over the
telephone.



On behalf of our association,
we truly appreciate the opportunity to serve you..

What you are about to experience will amaze you!
You are about to...BECOME CREDITWORTHY!

Donald Dimitruk
Executive Director

ANCA Membership Agreement

Mail To: ANCA – 1500 41st Avenue #260 Capitola, CA 95010

Name: Last _____ First _____ MI _____ SSN# _____ - _____ - _____

Mailing Address: _____ DOB _____ / _____ / _____

City: _____ State: _____ ZIP _____

Residence Address (if different) _____

Eve Phone _____ Day Phone _____

E-mail _____ @ _____

Previous Address _____

ANCA offers two payment options for both Individual or Family plans: Choose Only One Plan

A) _____ Individual Payment Plan: Member agrees to make an initial investment of \$195.00 followed by six (6) monthly investments of \$175. Monthly investments shall be paid on (choose 5th or 15th) of each month with the first monthly investment to be paid on _____ / _____ /2008.

B) _____ Individual Cash Discount Plan:

Member agrees to make a one time payment of \$995.00 to pay in full a one year membership.

C) _____ Family Payment Plan: Member agrees to make an initial investment of \$295.00 followed by six (6) monthly investments of \$250.00. Monthly investments shall be paid on the (choose 5th or 15th) of each month with the first monthly investment to be paid on _____ / _____ /2008.

D) _____ Family Cash Discount Plan: Member agrees to make a one time payment of \$1495.00 to pay in full

SPOUSE INFORMATION

Name: Last _____ First _____ MI _____ SSN# _____ - _____ - _____

Mailing Address: _____ DOB _____ / _____ / _____

City: _____ State: _____ ZIP _____

Residence Address (if different) _____

Eve Phone _____ Day Phone _____

E-mail _____ @ _____

Previous Address _____

Right to Cancellation: MEMBER may cancel this membership agreement without penalty or further obligation at any time before midnight of the fifth (5th) business day after the date on which you signed the membership agreement. See the **NOTICE OF CANCELLATION** form in your ANCA Member Benefits guide for an explanation of this right.

Liability: With regard to SERVICES by ANCA or its affiliates, ANCA shall not be liable to member for any acts or omissions in the performance of SERVICES except when the acts or omission are due to willful misconduct or gross negligence. MEMBER shall hold ANCA and its affiliates harmless from any obligations, costs, claims, judgments, attorneys' fees and attachments arising from or growing out of SERVICES rendered, except if ANCA is adjudged to be guilty of willful misconduct or gross negligence by a court of competent jurisdiction.

MEMBERS SIGNATURE _____

_____/_____/_____
DATE

Donald Dimitruk
Donald Dimtruk, ANCA

ANCA Member Services

This membership agreement is between Advantage National Credit Association (hereinafter referred to as ANCA) whose principle business address is 1500 41st Avenue #260 Capitola, CA 95010 and the undersigned, (hereinafter referred to as MEMBER) is for the expressed purpose of enrolling MEMBER into ANCA.

Term: The term of the membership shall be for ONE year.

Purpose: The MEMBER desires to become enrolled into the ANCA program. ANCA agrees to extend to MEMBER all of the benefits as printed in the ANCA Member Benefit Guide (hereinafter referred to as SERVICES).

SERVICES: MEMBER acknowledges that a third party frequently facilitates SERVICES. That being the case, it may become necessary for the service offering to change from time to time as ANCA continually strives to seek out the SERVICES that best meet the MEMBERS needs in accordance with the mission of ANCA. **Many of the ANCA Member Services are provided at no additional charge. A few have modest fees to help cover costs (or) to comply with State and Federal Law. (Example: an attorney fee of \$5 per deleted or corrected item per credit report and is to be paid directly to the ATTORNEY AFTER THE MEMBER IS NOTIFIED OF THE RESULTS BY THE CREDIT BUREAUS.**

◆**Credit Audit Verification and Restoration (ERASE BAD CREDIT)** Included in your membership is representation by a ANCA affiliated attorney to challenge the 3 major national credit bureaus and force the removal of derogatory information from your credit report. As a special member benefit only extended to ANCA Members in good standing, our affiliated attorneys will aggressively represent you with **NO upfront fees, NO ongoing monthly fees, in fact your total legal fees are only \$5 per deleted or corrected item per credit report payable. ONLY AFTER YOU ARE NOTIFIED BY THE CREDIT BUREAUS OF YOUR RESULTS billed and paid directly to your attorney as a "correction fee"**.

▶**Free Legal Advice:** Membership includes a membership into the ANCA Law Club a national network of over 20,000 attorneys in all 50 states. Most legal problems can be settled with nothing more than a phone call or letter written on your behalf by one of our plan member attorneys. ANCA Members are encouraged to embrace the legal system and to make consistent use of our highly qualified attorneys who will help them navigate through life's unexpected legal matters. Services included at **NO CHARGE** are unlimited phone consultation, attorney review of legal documents, necessary calls and letters by your attorney, simple wills for you and your family, advice on representing yourself in small claims court and help with government programs; plus, discounted fee schedule, contingency fees, and hourly rates.

▶**Free Tax Advice:** Now members can get all of the answers to their most pressing tax questions easily, professionally, and Never a charge. The MY TAX MAN SERVICE offers advice by real tax experts. It gives you the opportunity to make unlimited phone calls and get prompt accurate answers about new tax laws, forms, deductions, dependants, IRS's, capital gains taxes- for all of your tax concerns. MEMBERS CAN HAVE THEIR LAST 2 YEARS TAX RETURNED REVIEWED TO GET A PROFESSIONAL OPINION IF THERE WERE ANY MISSED OPPORTUNITIES WITH THEIR REFUND. Never a charge for a consultation and confidentiality is guaranteed.

◆**\$7,500.00 Secured Line of Credit:** You are automatically approved for a \$7,500.00 secured credit card

◆**Second Chance Checking Account:** If you are unable to open a checking account due to poor credit or a derogatory listing in Chex Systems we can help. Our affiliated attorneys will represent you against ChexSystems and force the removal of your name from their black list. We can direct you to a bank or credit union in your area that does not use ChexSystems verification. Additionally, ANCA Members have access to an internet bank that will open a checking account for our members. Funds are FDIC insured up to \$100,000. (Debit card is included with the account.)

◆**Currency Connection Card with Guaranteed Overdraft Protection:** The Currency Cash Card is an ATM/debit card giving you access to your own personal bank account. Funds are maintained at an FDIC insured account at Republic Bank & Trust Company, the Currency Cash Card is better than a traditional bank account as there is **NO CREDIT VERIFICATION, NO CHECKS TO BOUNCE**, up to a \$400 OVERDRAFT PRIVILEGE. Use your Currency Cash Card to accept deposits, make withdrawals or make purchases. Members receive a monthly bank statement to verify account activity.

▶**FREE Credit Card Search Service:** will conduct a data base search on your behalf of all of the banks in the US that offer subprime secured, unsecured and partially secured credit cards. We guarantee to have you approved for a minimum of 2 new credit lines.

▶**Personal Finance Coach:** ANCA extends members unlimited use of a LIFELINES Personal Finance Coach, in addition to helping with "Big Picture" financial planning your Personal Coach will discuss a variety of topics, like- Do I buy or lease a car, Which card should I pay off first, what will I need to (1) retire, (2) send my kid to college. Is term, universal or whole life best for me? Help with your family budget, etc. Your Personal Coach is highly qualified to help you focus on your issue and/or identify helpful resources. Your coach is objective. WILL NOT sell you financial products or services. Coaches provide undivided attention, information, and guidance.

▶**IRS DEFENSE:** ANCA has entered into an alliance with an organization whose principle has 10 years experience has an IRS agent and is now a consumer advocate that is certified to represent consumers against the IRS. ANCA Members receive 1 free hour of telephone consultation. If additional assistance is required members receive discounts.

▶**Discounted Health Benefits Program:** Until now 80% of ANCA Members did not have a benefits plan to cover their family for; Dental and Chiropractic care, Prescription drugs, Eye care (Glasses or Contacts), Durable Medical Equipment, Laser Vision Correction, and discounted access to Hospitals, Physicians, Surgeons, Radiology, Clinical, Laboratory, and Specialists. Members receive this coverage for their entire household. Many Members save more on healthcare than the entire cost of their membership.

▶**Credit Reference Service:** ANCA will provide a written credit reference at anytime for current valid members.

◆**Guaranteed Approval for a Computer:** ANCA Members are pre-approved for financing of a computer.

▶**Mortgage Reduction:** ANCA Members save thousands of dollars and cut years off their mortgage by employing the strategies of the endorsed mortgage reduction plan.

◆**Information and Education:** ANCA offers its members a number of free and reduced cost materials covering a variety of subjects. Including 2 online personal finance courses and a 306 page three ring binder formatted 26 chapter college-level courses on personal finance for non-business majors.

▶ ANCA offers this program at NO CHARGE to valid members

◆ ANCA has researched the marketplace and endorses this program as the best service offering for our members.

◆ ANCA has negotiated an exceptional program on behalf of its members. Token fees may apply to cover costs (or) comply with State and Federal Laws.

◆ ANCA offers GUARANTEED CREDIT APPROVAL for this product or service. The product or service does have fees the member must pay to take advantage of the offer