

# TRI-MERGED CPN CONTRACT

**For Faster Processing:** Please be sure to list;

**(1) Payment Email Address (2) Date of Payment (3) Name of Purchaser**

Today's Date: \_\_\_\_\_

Clients Name: \_\_\_\_\_

Clients Residing State: \_\_\_\_\_

Infinite Law Group LLC. PERSONAL BUSINESS CONTRACT AGREEMENT / This Agreement made and entered into by the client and or broker and between Infinite Law Group LLC. Referred to as "Company". I hereby solicit COMPANY and agree to pay a business creation processing fee to COMPANY as is described herein below.

1. This Agreement describes the terms and conditions under which my application is submitted. I certify that (I am at least 18 years) of age, and the information (I provided) to COMPANY in order to submit my applications is true and accurate. I understand that my signature at the end of this contract constitutes my acceptance of these account(s) in accordance with the statements and conditions listed within this agreement.

2. I understand that my information will be submitted by COMPANY to a willing party hereby referred to as "CARD COMPANY" I understand I am giving COMPANY permission to establish a personal business in my behalf. I also understand my personal information will be submitted to the Department of Treasury IRS Division for which i will be assigned either an ITIN, TIN, EIN, or in some cases a Validated SSN Number. I understand the Department of Treasury IRS Division will issue this number to me. I understand and agree the \$79.99 fee paid to legal cpn will be the only fee I will need to pay to legal cpn for this service. I do understand I may have additional fees related to the establishment of my personal business which I may have to pay the state or county I reside, choose to do business, or where I may elect to incorporate.

2A. HOLD LEGAL CPN HARMLESS AND INTENTION OF LEGAL INTENT! I understand and acknowledge; that in no way am I engaging or attempting to engage in FILE SEPARATION, and by signing this agreement, LEGAL CPN's ONLY ROLE IS TO HELP ME OPEN A CREDIT PROFILE NUMBER WHICH WILL BE ATTACHED TO MY DBA FOR WHICH I PLAN TO USE FOR PERSONAL BUSINESS MATTERS FURTHERMORE, FOR PERSONAL BUSINESS MATTERS I DO PLAN TO USE CREDIT FOR THESE MATTERS AND IN NO WAY AM I ATTEMPTING TO CREATE A SITUATION OF FILE SEPARATE, BUT TO USE MY 'CREDIT PROFILE, DBA' LEGALLY! I AGREE \TO HOLD LEGAL CPN HARMLESS; FOR THEY ARE ONLY PROCESSING MY BUSINESS PAPERWORK; AND SETTING UP MY BUSINESS DBA, UNDER WHICH ALL NECESSITIES APPLY! I UNDERSTAND (it is a federal crime to make any false statements on a loan or credit application... A credit repair company may advise you to do just that, but it is my statement by signing this contract LEGAL CPN HAS NEVER INFORMED ME; NOR ADVISED ME; TO MAKE ANY FALSE STATEMENTS; ON ANY CREDIT; OR LOAN APPLICATION. It is a federal crime to misrepresent your Social Security number. It also is a federal crime to obtain an EIN from the IRS under false pretenses. IT IS MY STATEMENT I AM SETTING UP A BUSINESS TO PROMOTE MYSELF AND MY PERSONAL BUSINESS ENDEAVORS, FOR WHICH IS

WHY I APPLIED FOR A DBA AND AN IRS EIN! Furthermore, you could be charged with mail or wire fraud if you use the mail or the telephone to apply for credit and provide false information. Worse yet, file segregation likely would constitute civil fraud under many state laws.) LEGAL CPN HAS MADE THIS POINT 'VERY' CLEAR AND IN NO WAY AM I MAKING OR PLAN TO MAKE ANY FALSE STATEMENTS OR MISREPRESENTATION TO LEGAL CPN OR ANY PERSPECTIVE CREDITOR. I AGREE TO HOLD LEGAL CPN HARMLESS FOR I ONLY USED THEIR SERVICE TO ASSIST WITH PAPERWORK.

INITIALS : \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE : \_\_\_\_\_

3. CREDIT BUREAU REPORTING: I understand that while most account(s) are created and setup within 3-7 DAYS I understand the process may take as long as 14 business days. I understand that in order to receive a refund I must provide a valid reason and submit it in writing no later than 48 hours or 2 business days after the start date of this contract! I understand I will forfeit my right to a refund after the passing of 2rd business day of the signing of this contract! Furthermore I understand I will not be eligible for a refund of any sort after THE DEPARTMENT OF TREASURY IRS DIVISION HAS ISSUED ME MY CPN NUMBER! I understand at the point i have received my CPN number from the IRS (which can be in the form of a EIN, ITIN, TIN, or Validated SSN) I would have at that point received my CPN number Set Up By Infinite Law Group LLC. I UNDERSTAND I WILL NOT BE ENTITLED TO A REFUND OF ANY SORT FROM Infinite Law Group LLC. OR ANY OF ITS ASSIGNEES AND ANY CHARGE BACK ATTEMPT WILL BE DENIED; BECAUSE Infinite Law Group LLC. HAS FULFILLED ITS CONTRACT OBLIGATIONS IN FULL AND HAVE PROVIDED ME PRODUCTS AND SERVICES VALUED WAY BEYOND MY FEE OF \$999.99. I UNDERSTAND I AM ONLY ENTITLED TO A FULL REFUND WITHIN (2) BUSINESS DAY FROM THE START OF THIS CONTRACT.

4. CREDIT REPAIR -VS- BUSINESS FORMATION SERVICES: I understand that I entering and signing a contract for business formation or creation services! I fully understand this is not CREDIT REPAIR! I understand that from this point I am entering into a service for business formation AND NOT CREDIT REPAIR!

5. PROMISE TO PAY: I agree to pay a standard processing fee of \$ 999.99 immediately to COMPANY for business formation fees. WHICH HAS ALREADY BEEN PAID, for IRS ISSUED VALIDATED CPN NUMBER WHICH CAN BE IN THE FORM OF A EIN, ITIN, TIN OR VALIDATED SSN NUMBER.

6. RETURNED AND NSF ACH PAYMENTS: In the event that my processing fee is returned due to insufficient funds, COMPANY may immediately attempt to collect the full amount by presenting my ACH authorization a second time to my original banking institution plus NSF fees. Any subsequent withdrawal

attempts by COMPANY will not exceed the original processing fee or the monthly administration fee. Furthermore, I agree and understand that if The Company is unable to successfully process my electronic payment, the full amount of my obligation is not to exceed the total amount of the processing fees plus any late fees and NSF charges COMPANY will charge a fee of \$35 for every NSF processed.

7. RIGHT TO RESCISSION: I understand that I have the right under federal law to cancel this contract for any reason without penalty within 2 business days from the date of this contract, and I understand that if I choose to exercise that right I will notify COMPANY in writing within the 2 business days from the date of this contract.

8. REFUND/ CHARGE BACK/ OR DISPUTE POLICY: In situation were a client request a refund of payment (AFTER THE PRODUCT IS DELIVERED) an amount of \$0.00 will be refunded to the customer. Infinite Law Group LLC; receives \$199.99 after a completed purchase of \$999.99, which is the net proceeds from the sale. Infinite Law Group LLC pays merchant fees, Royalty Fees; and labor costs associated with setting up your CPN. Due To The Fact BOTH CREDIT BIBLES WERE DELIVERED (AT A TRUE COST BEYOND \$999.99),, AND WE CAN NOT WITHDRAW OUR SERVICE, OR CPN WHICH HAS BEEN DELIVERED; WE ARE NOTIFYING YOU ALL COMPLETED SALES ARE FINAL.

8A. NOTICE OF MERGING YOUR CPN/ CREDIT FILE: In situation were a client request a refund of payment (AFTER THE PRODUCT IS DELIVERED) we will merge your credit file regardless of trade lines, credit repair, cpn or credit report! We will merge the stated credit file rendering the trade lines, credit repair, cpn or credit report useless. We have taken this approach to protect our service and merchants from ABUSE! We have taken this step to combat those which will make an attempt to ABUSE our service! Again WE WILL Merge Your File(S) with something negative in an effort to COMPLETELY MAKE THE FILE NON USABLE OR PRESENTABLE. If their IS A VALID CLAIM; PLEASE BRING IT TO OUR ATTENTION; WE HAVE ALWAYS BEEN AVAILABLE TO HELP OUR CLIENTS.

INITIALS : \_\_\_\_\_

SIGNATURE : \_\_\_\_\_

DATE : \_\_\_\_\_

\*\*CPN QUESTIONNAIRE; THIS INFORMATION IS NEEDED TO ESTABLISH YOUR CPN! TO ENSURE A FAST RETURN PLEASE SUBMIT A COMPLETE APPLICATION!

Are you (Mr/Ms/Mrs/Jr) : \_\_\_\_\_

Clients First Name : \_\_\_\_\_

Clients Middle Name : \_\_\_\_\_

Clients Last Name : \_\_\_\_\_

Clients Email : \_\_\_\_\_

**(Note: Please submit printed contract only no hand written contract will be expected)**

**\*\*TO PREVENT MERGERS PLEASE PROVIDE A GOOD CPN ADDRESS! (address you never use before)**

Clients CPN Address : \_\_\_\_\_

City : \_\_\_\_\_

State : \_\_\_\_\_

Zip Code : \_\_\_\_\_

Clients Email : \_\_\_\_\_

Phone Number : \_\_\_\_\_

**\*\*PLEASE LIST YOUR SSN & DOB / DOB IS MANDATORY FOR CPN MATCHING, (SSN IS OPTIONAL!)**

Client SSN Number : \_\_\_\_\_

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

**SPECIAL COMMENTS OR STATEMENTS; PLEASE LIST IT HERE:**

**\*\*VERY IMPORTANT/PLEASE LIST THE CORRECT PAYMENT INFORMATION BELOW:**

**WE USE THIS INFORMATION TO CONFIRM YOUR ORDER AND BEGIN PROCESSING YOUR ORDER!**

1 Payment Email Address : \_\_\_\_\_

2 Date of Payment & Type of Payment : \_\_\_\_\_

3 Name of purchaser listed on payment : \_\_\_\_\_

\*\* OPTIONAL/ **IF YOUR AN AFFILIATE PLEASE LIST HERE**/ (IF NOT) PLEASE LEAVE BLANK.

: \_\_\_\_\_

SIGNATURE AUTHORIZATION STATEMENT: BY SIGNING THIS CONTRACT YOU AGREE TO EVERYTHING HEREIN AND HAVE READ AND AGREE WITH DISCLAIMER FOUND ON EVERY LEGAL CPN WEB PAGE.

(I/We) hereby authorize Infinite Law Group LLC. who received my personal credit information from myself; to use it to process the appropriate applications. It is understood that my signature on this form will also serve as authorization. This authorization expires 1 year from the date indicated on this contract. Privacy Act Notice: This information is to be used by 'COMPANY' or its Assignees and will not be disclosed to outside the agencies except as required and permitted by law. I understand that ANY abuse made against the service provider from myself may result in the merging of my CPN file and made useless! I understand that after service provider has provided all agreed upon CPN, or Trade lines the service provider has facilitated their duties within this agreement!

IT IS MY STATEMENT THAT I AM NOT ENGAGING IN ANY PROHIBITED BUSINESS ACTIVITIES SUCH AS; NOR HAS Infinite Law Group LLC, A CONSUMER HOLDING TRUST; WHICH IS OWNED BY Infinite Law Group LLC (A IRREVOCABLE TRUST)OR ANY AGENT WITHIN Infinite Law Group LLC WHICH INCLUDES ALL ENTITIES OF SUCH OWNED BY A CONSUMER Infinite Law Group LLC; HAS INSTRUCTED ME; NOR DO I BELIEVE: A. Representing, expressly or by implication, that through the use of our products or services, consumers can alter their identifying information to conceal adverse credit information from consumers' credit records, credit histories, or credit ratings, including but not limited to the use of Employer Identification Numbers ("EINs"), Taxpayer Identification Numbers ("TINs"), or alternative Social Security Numbers in lieu of the consumers' own Social Security Numbers; B. Representing that the building of a new credit record by applying for credit using an EIN, a TIN, or an alternate social security number instead of a consumer's own social security number is legal; C. Misrepresenting any material fact concerning the ability of Defendant's products or services to perform or provide any credit-related function for consumers, including but not limited to improving consumers' credit reports or profiles, consolidating debt, obtaining or arranging a loan, or obtaining or arranging any extension of credit; and D. Misrepresenting any fact material to a consumer's decision to purchase Defendant's products or services. E. Representing, expressly or by implication, that through the use of our products or services, consumers can alter their identifying information to conceal adverse credit information from consumers' credit records, credit histories, or credit ratings, including but not limited to the use of Dun & Bradstreet Numbers ("DBNs"), Employer Identification Numbers ("EINs"), Taxpayer Identification Numbers ("TINs"), or alternative Social Security Numbers in lieu of the consumers' own Social Security Numbers; F. Representing that the building of a new credit record by applying for credit using a DBN, EIN, a TIN, or an alternate Social Security Number instead of a consumer's own Social Security Number is legal; G. Misrepresenting any material fact concerning the ability of defendant's products or services to perform or provide any credit-related function for consumers, including but not limited to improving consumers' credit reports or profiles, consolidating debt, obtaining or arranging a loan, or obtaining or arranging any extension of credit; and H. Misrepresenting any fact material to a consumer's decision to

purchase defendant's products or services. We have found that its best to operate within the parameters of IRS and Business law and help consumers understand that Section 404(a)(2) of the Credit Repair Organizations Act; prohibits all persons from making any statement, or counseling or advising any consumer to make any statement, the intended effect of which is to alter the consumer's identification to prevent the display of the consumer's credit record, history, or rating for the purpose of concealing adverse information that is accurate and non-obsolete to any consumer reporting agency as defined in 15 U.S.C. § 1681(f) or to any person who has extended credit to the consumer or to whom the consumer has applied or is applying for an extension of credit. 15 U.S.C. § 1679b(a)(2).

Furthermore: Pursuant to Section 410(b)(1) of the Credit Repair Organizations Act, 15 U.S.C. § 1679h(b)(1), any violation of any requirement or prohibition of the Credit Repair Organizations Act constitutes an unfair and deceptive act or practice in commerce in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

I also agree to the following User Agreement; in conjunction with Infinite Law Group LLC Contract Agreement; and my written contract with Infinite Law Group LLC, describes the terms and conditions under which Infinite Law Group LLC offers me access to their services. By using the services of Infinite Law Group LLC, I agree to the terms and conditions contained in this User Agreement, as well as those terms and conditions contained in my written contract with Infinite Law Group LLC. I have read and accepted all of the terms and conditions in, and linked to, this User Agreement and the Privacy Policy. I have read the User Agreement in its entirety which is effective as of August 1, 2007, for current users, and upon acceptance for new users.

Except as otherwise provided for in this User Agreement, you irrevocably release Infinite Law Group LLC, its agents, directors, employees, and officers from all claims, demands and damages, including but not limited to: actual, consequential, indirect, and special damages of every kind and nature, known and unknown, arising out of your use of our services.

Resolution of Disputes If a dispute arises between you and Infinite Law Group LLC, our goal is to provide you with a neutral and cost effective means of resolving the dispute quickly. Accordingly, you and Infinite Law Group LLC agree that we will resolve any claim or controversy at law or equity that arises out of this User Agreement or our services (a "Claim") in accordance with one of the subsections below or as we and you otherwise agree in writing. Before resorting to these alternatives, we strongly encourage you to first contact us directly to resolve the dispute through alternative dispute resolution procedures, such as mediation or arbitration, as alternatives to litigation.

Law and Forum for Disputes - This User Agreement shall be governed in all respects by the laws of the state of Michigan as they apply to agreements entered into and to be performed entirely within Michigan between Michigan residents, without regard to conflict of law provisions. You agree that any claim or dispute you may have against Infinite Law Group LLC must be resolved by a court located in the State of Michigan except as otherwise agreed to by the parties or as described in the Arbitration Option paragraph below. You agree to submit to the personal jurisdiction of the courts located within the State of Michigan for the purpose of litigating all such claims or disputes.

Arbitration Option - For any claim (excluding claims for injunctive or other equitable relief) where the total amount of the award sought is less than \$15,000, the party requesting relief may elect to resolve the dispute in a cost effective manner through binding non-appearance-based arbitration. In the event a party elects arbitration, that party shall

initiate such arbitration through an established Alternative Dispute Resolution ("ADR") provider mutually agreed upon by the parties. The ADR provider and the parties must comply with the following rules: a) the arbitration may be conducted in person, by telephone, online, and/or be solely based on written submissions, the specific manner shall be chosen by the party initiating the arbitration; b) the arbitration does not need to not involve any personal appearance by the parties or witnesses unless otherwise mutually agreed to by the parties; and c) any judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

Improperly Filed Claims - All claims you bring against Legal CPN.Com must be resolved in accordance with this Resolution of Disputes section of this User Agreement. All claims filed or brought contrary to the Resolution of Disputes section of this User Agreement shall be considered improperly filed. If you file a claim contrary to the Resolution of Disputes section of this User Agreement, then Infinite Law Group LLC may recover attorneys' fees and costs incurred by Legal Infinite Law Group LLC, provided that Infinite Law Group LLC. has notified you in writing of the improperly filed claim, and you have failed to promptly withdraw the claim. Amendments Infinite Law Group LLC reserves the right to amend or change this User Agreement or any part of this User Agreement. Any amendment or change is effective when we post that amendment or change on our web site.

This User Agreement, and any contract signed by you with Infinite Law Group LLC, set forth the entire understanding and agreement between the parties with respect to the subject matter hereof. Welcome to Legal CPN.Com. The following User Agreement, in conjunction with the Disclosure Agreement and your written contract with Infinite Law Group LLC, describes the terms and conditions under which Infinite Law Group LLC offers you access to our services. By using the services of Legal CPN.Com, you agree to the terms and conditions contained in this User Agreement, as well as those terms and conditions contained in your written contract with Infinite Law Group LLC.

Before you may become a subscriber of Infinite Law Group LLC, you must read and accept all of the terms and conditions in, and linked to, this User Agreement and the Privacy Policy. We strongly recommend that you read this User Agreement in its entirety. This Agreement is effective as of August 1, 2007, for current users, and upon acceptance for new users.

The information provided within this contract is authorized by:

Contract Signature: \_\_\_\_\_

Your Full Name : \_\_\_\_\_

Authorization Date: \_\_\_\_\_

Signed By: John Smith; Infinite Law Group LLC.

BY CLICKING 'SUBMIT' YOU AGREE TO THE TERMS OF THIS CONTRACT; WHICH WILL BE EMAILED TO INFINITE LAW GROUP LLC.