



to a *Better Credit Score!*

*Refer your friend to sign up
for our credit score repair service:
Your friend gets \$25.*

*Refer 5 friends that sign up
for our credit score repair service:
You get **\$250!***

*Simply refer five new accounts and you will receive \$250.
Once the person you recommend qualifies for our credit repair
program and we assign them a credit repair specialist you will
receive \$250/per 5 referrals.*

*To qualify for this referral fee, refer a candidate that we do not
have in our database. Make sure that when the candidate calls
they give us your name, or if you want - call or fax in this referral
sheet, and we'll take it from there!*

Friend 1

name _____
email _____
phone _____
address _____

Friend 2

name _____
email _____
phone _____
address _____

Friend 3

name _____
email _____
phone _____
address _____

Friend 4

name _____
email _____
phone _____
address _____

Friend 5

name _____
email _____
phone _____
address _____

See our Program Terms and Conditions on page 2

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**Consumer
Credit Capital Inc.**

www.consumercreditcapital.net

call 1-877-879-1177

fax 541-779-9930

program details @ www.consumercreditcapital.net/refer_a_friend.html

Terms and Conditions

Overview of the Consumer Credit Capital, Inc. / Consumercreditcapital.net Refer-A-Friend Program

1. The Consumer Credit Capital, Inc. / Consumercreditcapital.net Refer-A-Friend Program (the "Program") is a loyalty program sponsored by Consumer Credit Capital, Inc. / Consumercreditcapital.net through which individuals can earn referral rewards when they encourage their friends to sign up for credit repair programs as set forth below.
2. Individuals are eligible to receive a reward of \$250 through the program for every (5) new accounts generated from their referrals.
The referred friends will also earn a \$25 discount on their new account set up as set forth below.

Eligibility

1. The Program is open only to U.S. residents who are eighteen (18) years of age or older. Employees of Consumer Credit Capital, Inc. / Consumercreditcapital.net and its related companies, agents, and suppliers, as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible to participate. The Program is void where prohibited.
2. Participation in the Program constitutes the Participant's full and unconditional agreement to these Terms and Conditions.

Program Period

The Program begins on January 01st, 2010 and ends on December 31, 2010. Referral rewards are to be paid on established new client accounts assigned a credit repair specialists no later than February 01, 2011.

Participating in the Program

1. Visit http://www.Consumercreditcapital.net/refer_a_friend.html and complete a customer referral form to participate in the Program.
2. The referring friend will receive a \$250 reward for every (5) referred friends to establish a new credit repair account as long as they are not in the existing application database or a previous client. To receive the referral reward, the new account must be set up and assigned to a credit repair specialist by 11:59 p.m. Pacific Time on December 31, 2010.
3. The referred friend will receive a \$25 discount on his or her new credit repair account as long as they are not in the existing application database or a previous client. To receive the referral reward, the new account must be set up and assigned to a credit repair specialist by 11:59 p.m. Pacific Time on December 31, 2010.
4. If you have questions regarding the Program, call Consumer Credit Capital, Inc. at 1-877-879-1177.

Consumer Credit Capital, Inc. / Consumercreditcapital.net reserves the right to require proof, including, but not limited to, a receipt or accepted contract, that the referred client was set up and assigned for credit repair services in accordance with these Terms and Conditions.

Modifications and Termination of the Program

1. Consumer Credit Capital, Inc. / Consumercreditcapital.net reserves the right to modify any of the terms and conditions set forth herein - including, but not limited to, the methods through which customers may earn rewards and the amount of rewards that can be earned at any time, with or without notice, even though these changes may affect a customer's ability to receive a reward.
2. A customer's participation in the Program constitutes the customer's acceptance of any changes to these Terms and Conditions. Customers are responsible for remaining knowledgeable as to any changes that Consumer Credit Capital, Inc. / Consumercreditcapital.net may make to these Terms and Conditions. The most current version of these Terms and Conditions will be available at http://www.Consumercreditcapital.net/Refer_a_Friend_Terms_and_Conditions.html and will supersede all previous versions of these Terms and Conditions.

General Terms and Conditions

1. To learn how the personal information collected in connection with the Program may be used, individuals should read the Consumer Credit Capital, Inc. / Consumercreditcapital.net Privacy Policy at <http://www.consumercreditcapital.net/privacy.html>. The terms of the Consumer Credit Capital, Inc. / Consumercreditcapital.net Privacy Policy are incorporated herein by reference.

2. Consumer Credit Capital, Inc. / Consumercreditcapital.net reserves the right to discontinue the participation privileges of any customer who engages in any fraudulent activity or uses the Program in a manner inconsistent with these Terms and Conditions or any federal or state laws, statutes, or ordinances. Discontinued participation privileges may result in the loss of all accumulated reward benefits. In addition to discontinuance of participation privileges, Consumer Credit Capital, Inc. / Consumercreditcapital.net shall have the right to take appropriate administrative and/or legal action, including criminal prosecution, as it deems necessary in its sole discretion.
3. Reward referral monies provided through this Program may not be transferred or assigned, and are not transferable upon death, as part of a domestic relations matter or otherwise by operation of law.
4. Consumer Credit Capital, Inc. / Consumercreditcapital.net are not responsible for any incorrect or inaccurate information supplied by customers or referred friends while participating in the Program.
5. All questions or disputes regarding eligibility for the Program, earning of rewards, or a customer's compliance with these Terms and Conditions will be resolved by Consumer Credit Capital, Inc. / Consumercreditcapital.net in its sole discretion.

Limitation of Liability

1. By participating in the Program, each customer acknowledges that technical processing and transmission of information on the Consumercreditcapital.net Web site may involve transmissions over various networks and changes to conform and adapt to technical requirements of connecting networks or devices. Consumer Credit Capital, Inc. / Consumercreditcapital.net is not responsible for: (a) incorrect or inaccurate transcription of information; (b) problems related to any of the equipment or programming associated with the Program or utilized by the Participant; (c) any human error or printing error; (d) any interruption, deletion, omission, defect, or line failure of any telephone network or electronic transmission; (e) problems relating to computer equipment, software, or inability to access the Consumercreditcapital.net Web site; or (f) any other technical or non-technical error or malfunction.
2. By participating in the Program, each Customer accepts all responsibility for, and hereby indemnifies and holds harmless Consumer Credit Capital, Inc. / Consumercreditcapital.net, each of its related companies, and each such company's respective officers, directors, employees, agents, and successors, and assigns (the "Released Parties"), from and against any claims that may arise from actions taken by such Participant.
3. UNDER NO CIRCUMSTANCES, INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE, SHALL THE RELEASED PARTIES BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE PROGRAM, EVEN IF ANY OR ALL OF THE RELEASED PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, THEREFORE SUCH EXCLUSIONS MAY NOT APPLY TO YOU. IF A PARTICIPANT PROVES THAT CONSUMER CREDIT CAPITAL, INC. / CONSUMERCREDITCAPITAL.NET HAS IMPROPERLY DENIED THAT PARTICIPANT OF REWARDS OR CREDITS, LIABILITY WILL BE LIMITED TO THE EQUIVALENT VALUE OF ONE (1) CENT. BY PARTICIPATING IN THE PROGRAM, A PARTICIPANT WAIVES ANY AND ALL RIGHTS TO BRING ANY CLAIM OR ACTION RELATED TO SUCH MATTERS IN ANY FORUM BEYOND ONE (1) YEAR AFTER THE FIRST OCCURRENCE OF THE KIND OF ACT, EVENT, CONDITION OR OMISSION UPON WHICH THE CLAIM OR ACTION IS BASED.
4. Except where prohibited, each customer agrees that: (a) any and all disputes, claims, and causes of action arising out of or connected with the Program shall be resolved individually without resort to any form of class action and exclusively by arbitration under the Commercial Arbitration Rules of the American Arbitration Association; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred (i.e., only costs associated with participating in the Program), but shall not include attorneys' fees under any circumstances; and (c) Member hereby waives all rights to claim punitive, incidental, and consequential damages.
5. If any provision of these Terms and Conditions is found to be invalid or unenforceable by a court of competent jurisdiction, such provision shall be severed from the remainder of these Terms and Conditions, which will otherwise remain in full force and effect.