



### Credit Report Wave Evaluation Sheet

New Client: \_\_\_\_\_ Prior Client: \_\_\_\_\_  
ID Number: \_\_\_\_\_ Date Form Completed: \_\_\_\_\_

**Information**

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Gender: M F  
DOB: \_\_\_/\_\_\_/\_\_\_ S.S. \_\_\_\_\_  
Address: \_\_\_\_\_ Apt# City State:  
Zip Code: \_\_\_\_\_  
Home Telephone: \_\_\_\_\_ Work Telephone: \_\_\_\_\_  
Employer Name: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
Emergency Contact(s): (Name) (Relationship) (Telephone)

Marital Status:  Single  Married  Divorced  Separated  Widow

Last time you viewed your credit score?

What was your score?

Score: \_\_\_\_\_

**Payment Options\* Set Price\*Set Package\*Set Time**

\$1 - per sheet to print or make copies

\$50- Analyze \*Money Money Management tips(Schedule Only)

\$100 - Rush Service Include Application; Great Value For buying cars and homes

\$100 - Monthly payments on time and complete a financial goal achievement plan in 6 months. Include Application. Return \$150 to client for having (On Time) payments.

\$300 - Include Application; 6 Months \$50 payments on time with Monitoring/Analyze/Evaluations(Schedule Appts)/Bonus:Free gift

\$20 - Legal Services (Disclosure varies case to case)

\$40 - Written Documentation (Legal Contracts with notarization)

**History of Credit Card(s) Name:**

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If you don't have credit cards, Would you like to know about the kind of card you can apply for?

() Yes \_\_\_ No \_\_\_

**Veteran**

() \_\_\_ Yes \_\_\_ No

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**Ethnicity**

\_\_\_ **Hispanic/Latino**      \_\_\_ **Not Hispanic/ Latino**      \_\_\_ **African American (Black)**      \_\_\_

**Caucasian**      \_\_\_ **Asian**      \_\_\_ **Minority**

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**FOR OFFICE USE ONLY**

*Initial And Date The Following Items When Completed:*

Conflict Check: \_\_\_\_\_ Fee Agreement: \_\_\_\_\_

Engagement Letter: \_\_\_\_\_ Docket Entered: \_\_\_\_\_

Statute Of Limitations/Time Deadline: \_\_\_\_\_

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Which of the following will you need more information:

**Debt** - A modern form of slavery.

I have to buy a car so I can get to work. I owe about 10,000 on it. Now I have to work to pay for the car, gas, and insurance. ... cycle continues through life until one dies.

**Credit** - It can be the worst money too or it can be a great money toll. Credit/Debt is cash and cash is credit/debt; without one you can't have the other.

**Open and Close Date** - By law, **credit card** companies have to tell you the **Opening Date** and Payment Due **Date**, but **Closing Date** is optional. For example; all the charges made from 19 Jan 2015 to 18 Feb 2015 is part of one statement. All the charges on that bill is due 15 Mar 2015.

**Direct Deposit** - The electronic transfer of a payment directly from the account of the payer to the recipient's account.

**FCRA** - The Fair Credit Reporting Act- The FCRA is a federal law, codified at [15 U.S.C. § 1681 et seq](#), governing the use of consumer information obtained by consumer reporting agencies (“**CRAs**”), employers, and other entities. Although the Federal Trade Commission (“**FTC**”) was initially responsible for enforcing the FCRA, the newly created Consumer Financial Protection Bureau (“**CFPB**”) has since become the primary enforcer of the FCRA.

**Budget** - Spending within a set limit, and not going apeshit with the credit card and bad checks.

**Payment Plan** - Enables you to divide your balance due into multiple installment (part of a series) payments instead of paying in one lump sum.

**Finance** - The management of large amounts of money, especially by governments or large companies.

**Lease** - Usually a program to buy something you give payments of money to keep the object for a while but not actually buying.

**Loan** - A thing that is borrowed, especially a sum of money that is expected to be paid back with interest.

"(this is a fucking stick-up, gimme yo money bitch)".

**Bills** - Something that must be payed.

**Debt Collectors** - The person who uses force to collect on an unpaid debt.

**Monitoring** - Observe and check the progress or quality of (something) over a period of time; keep under systematic review.

**FICO Score** - A person's credit score calculated with software from Fair Isaac Corporation (FICO). The most commonly used credit score. The name comes from the Fair Isaac Corporation, which developed the scoring model. They are used to predict the likelihood that a person will pay his or her debts. The scores use only information from credit reports.

**Investment** - The action or process of investing money for profit or material result.

**Producer** - A person, company, or country that makes, grows, or supplies goods or commodities for sale.

**Consumers** - Derogatory term used to describe the buying public, or purchaser of a product. Use of the word is prolific (average) in the business world, quickly replacing the more respectful term, "customer".

**Sit On Your Money!!!!** social security benefits (To delay dealing with or talking about).

**Banks** - A financial institution designed to nickel and dime its members to no end. Banks complain about Credit Unions (CU) because they are "not for profit" and subsequently do not have to pay taxes. However despite the competitive nature of banks and credit unions, banks have not suffered any loss in profit. On the contrary, banks have enjoyed record breaking profits increasingly each year. Banks will always be finding new ways to take your money to increase their profits. Also a financial establishment that invests money deposited by customers, pays it out when required, makes loans at interest, and exchanges currency.

**Equity** - (Law) A branch of law that developed alongside common law in order to remedy some of its

defects in fairness and justice, formerly administered in special courts. The value of a mortgaged property after deduction of charges against it. Commonly Used: Value, Worth, Ownership.

**Flipping** - Move, push, or throw (something) with a sudden sharp movement. If you flip something you make a profit out of it.

**Homeowner** - The legal owner of a home. commonly Used Words: Landlord, Mortgagee, Owner.

**Property** - Goods, land, etc., considered as possessions, A piece of land or real estate.

**Real Estate** - A word used by estate agents in the U.S. It means you are of a social class higher than people who just own a house. Real property, and available space/capacity.

**Investing**- Take control of your investments. Take to rep for future investing details in starting the program. It's best to start early for affordable rates ages 35 years or younger.

**Life Insurance Policy**- The investment you make betting that you worth more dead than alive. Upon death you investment usually results in your family getting rich. Base on mortality rate and insurable interest.

**Stocks** - having an item in your possession that is ready to be sold and/or shipped out to the customer.

**Cryptocurrency**- A digital medium of exchange. It uses cryptography for security, making it difficult to counterfeit. The idea of cryptocurrency comes from popular online games wherein you trade something for something, and emerges into new units of cyber-currencies between public (miners) that mimic the value of precious metals. The first of its kind is bitcoin.

Source\* Urban Dictionary\* Merriam-Webster\* Trepanier MacGillis Battina P.A.\

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