

## **Authorization**

I HEREBY AGREE that I have read the DDS Agreement and accept all of the terms and conditions of the Debt Counseling Service Agreement.

This contract shall not be deemed effective until it is signed, dated and received by DDS.

I authorize DDS, their agents, and employees to process my monthly payments and discuss my financial situation with all creditors listed in the consolidation program.

**CLIENT ID:**

**Date First Payment is due:**

**Monthly Payment Amount:**

\_\_\_\_\_  
**Client Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Social Security Number**

\_\_\_\_\_  
**Co-app Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Social Security Number**

### **Client Information**

1. You have the right to review any file maintained on you by any consumer reporting agency as provided under the Federal Fair Credit Reporting Act, 15 S.S.C.s 1681(t). You also have the right to dispute directly with the consumer-reporting agency the completeness or accuracy of any item contained in any file on you maintained by the consumer-reporting agency.
2. You may review your consumer reporting agency file at no charge if a request is made to the consumer-reporting agency within 30 days after receiving notice that credit has been denied.
3. You may not be charged by the consumer-reporting agency for reviewing your consumer reporting agency file.
4. Accurate information cannot be permanently removed from the file of a consumer-reporting agency.
5. If requested by your creditors, you must surrender your credit cards and accounts directly to your creditor. Creditors reserve the right to close accounts included in the DDS program, as a result, clients should close all accounts that are included in the program.
6. DDS serves the dual role of helping you pay off your debts and assisting creditor in receiving the money owed to them.

Signed Client: \_\_\_\_\_

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

**Please Sign and Fax To (561) 615-0631  
Discount Debt Solutions, Inc.  
1645 Palm Beach Lakes Blvd. Suite 490  
West Palm Beach, FL 33401**

**Proud member of the Better Business Bureau of Southeast Florida**