



## Guaranteed 30 Credit Card Program #1

This agreement is entered into this \_\_\_\_\_ day of \_\_\_\_\_, 2009.

This agreement is by and between, Ineedamastercard.com (hereinafter known as "The company"), and \_\_\_\_\_ (hereinafter known as "the customer"). Ineedamastercard.com will assist customer in servicing their existing credit file with respect to the terms laid out in this agreement.

The company agrees to provide to the customer both credit card(s) as follows:

Credit Limits Between \$30K-\$65K with interest rates between 9-11% to be determined by issuing bank: Then followed by a 250K Amex. Must order first card to receive Amex.

1) This program includes both cards.

**Please select number of cards and card choices below.**

- \_\_\_\_\_ **1 card: \$1000** processing fee upfront
- \_\_\_\_\_ **2 cards: \$1600** processing fee upfront (both cards)

Comments: \_\_\_\_\_

\_\_\_\_\_ **Mastercard/Visa**  
 \$30K-\$65K Credit Line  
 \$5,000 backend success fee

\_\_\_\_\_ **American Express**  
 \$250K Credit Line  
 \$25,000 backend success fee

In consideration of the company's services as outlined, the customer is hereby assigned the following responsibilities:

- 1) The customer agrees to pay according to the option chosen below.  
 \_\_\_ Certified Check    \_\_\_ Bank Wire    \_\_\_ BofA Deposit or Wire

**\*Fees must be paid prior to work commencing**

## Bank Of America Wire or Deposit Instructions

### Bank of America Account Info:

ABA Wire Routing Number: 121000358

Business Account Number: 1220840810

Business Name: Ekel Link

City: Mission Viejo

State: California

- 2) Customer agrees that all backend fees are due within 48 hours of receiving and activating each credit card by calling us direct. If backend fees are not received within 48 hours we have the right to contact client for payment immediately. If we cannot collect fee from the client, we have the right to contact issuing bank to collect our fee. At that time the credit card may potentially be de-activated and closed. The client will continue to receive monthly statements until the backend fee are paid off regardless of account being closed. Client will not be able to participate in any future programs. Not complying to backend fee payments within 48 hours may give the bank reason to feel their repayment of credit card balances are at risk therefore potentially closing account.
- 3) The customer understands that the company is responsible for ensuring that the no-fico-required credit card(s) are mailed from their respective companies. The customer is responsible for providing the correct mailing address in order to receive the card(s).
- 4) The customer understands that this service could take a full 30 days to complete but at no time any more than 30 days. In the event that the client does not receive the card(s) listed above on or within 30 days from the date the deposit was received by the company, the company agrees to refund any and all funds received in connection with the card(s) in question within 72 hours.
- 5) The customer intentionally sought out our services. Our services may be performed by any principle or assistant working for or in association with our company.
- 6) This Agreement constitutes the entire agreement between customer and the company and may only be modified in writing.
- 7) Customer warrants that they were not advised to make any statement which is untrue or misleading.

**Terms of Agreement:** Understand IneedamasterCard.com is a referral & consulting service only, not a bank or lending institution. Upfront fees are used to cover initial costs to review, consult & submit credit applications to various lenders for approvals & services rendered. These fees are non-refundable and are used to support the work involved to insure client satisfaction & pay for outside services. Backend fees are due at the time of approvals (within 72 hours) for extended loans & credit cards received by the client. In the event a backend fee due to Ineedamastercard.com is not paid, we have the right to charge the credit card or deduct from the loan the agreed upon backend fee between Ineedamastercard.com & client. Upfront fees are separate from backend fees: Upfront fees are necessary to provide ongoing consultation, expert advice & preparation of each individual's client file. Ineedamastercard.com can not guarantee you will be approved for any specific amount of credit while using our service. Ineedamastercard.com will actively pursue a loan or credit card of at least 50K in which a backend fee will be due to us.

I understand that I am entering a relationship for financial consulting services only. I fully understand this is not a contract guaranteeing a line of credit facilitated by Ineedamastercard.com or its business associates. I understand that from this point I am entering into a service for personal financial consulting and I agree to indemnify Ineedamastercard.com against any and all liabilities, expenses (including attorneys' fees) and damages arising out of claims resulting from you entering this agreement, including without limitation any claims alleging facts that if true would constitute a breach by you of these Terms.

Ineedamastercard.com may assign all or part of its rights or obligations under this agreement without prior notice to the client, but the client may not assign any of your rights or obligations under this agreement without the prior written authorization of Ineedamastercard.com.

Thank you for understanding our Terms of Agreement.

**Client Information/Address To Mail Credit Card(s): MUST BE COMPLETED!**

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

Mailing Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

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

Contact Number: \_\_\_\_\_

\_\_\_\_\_  
**Printed Name**

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

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