

Private Contractors

The Washington Consulting Group Inc., is offering individuals the opportunity to assist and aide their family, friends and general public with understanding their rights as it relates to how information is being reported about them by credit reporting agencies.

Consumers pay more for basic things in life when negative information is listed on their credit report. Consumers are not aware they may not be hired for a job they are qualified to have when negative information is listed on their credit report. Consumers buy cars they do not want because they can't afford the payments for the one they really want because of negative information listed on their credit report. Consumers are not aware that they have rights that will aide them in addressing this information causing a change that could improve their credit rating.

This is where the Private Contractor comes in, the service that you will offer will aide the consumer in restoring their credit rating. As a Private Contractor you will inform people that there are options that can assist them with improving their credit rating. As a Private Contractor with The Washington Consulting Group Inc, we will work hand and hand with you to assist your clients in resolving their credit issues as well as you being well compensated for your time and efforts.

Marketing

You must market the service under your own name

You must create your own documents which includes an assignment clause

Your documents must also include a hold harmless clause

You or your client must provide a tri-merge credit report

Your client must provide a copy of current picture identification with address

Your client must provide a copy of their social security card

You must price the service at \$950.00, until notified of a price increase and the price must be included and disclosed in your documents

Compensation

Private Contractors will be paid \$250.00 per client

It is advised to collect the total fee in advance, however, you have the option to collect one half in advance and the balance in forty-five (45) days. Should you elect to collect one half you will be paid \$125.00 and the balance upon receipt of the full service fee.

Disbursement of compensation is as follows: service fees cleared by the 1st - 15th of the month will be disbursed on the 28th of the month and service fees cleared by the 16th - 28th will be disbursed on the 1st of the month (IF PAID TO COMPANY BY CHECK)

Processing

All company documents must have original signatures (BLUE INK ONLY)

Provide copies only of client's identification and documents

Forward documents to The Washington Consulting Group Inc, 7 Bala Ave, Suite 302, Bala Cynwyd, PA. 19004. Attention: Private Contracting

Contracting

For information about being a Private Contractor and being listed on our website call 610-668-3832, ask for Ms. Greene and she will explain the process and how you can get started. We will provide you with the template for the service fee agreement for your documents along with your contract.

**PRIVATE CONTRACTOR'S AUTHORIZATION AGREEMENT
WITH AN
NON-CIRCUMVENTION AND NON-DISCLOSURE STATEMENT AND
HOLDHARMLESS AGREEMENT**

This agreement, entered into, this ___ day of _____ 200___, A.D., for a term of not less than one year with an option of one year renewal term or the term of any and all other agreements and or contracts entered into during the term of this agreement or the exercise of the option, by and between, _____ with a mailing address of; _____, hereinafter, called Private Contractor and THE WASHINGTON CONSULTING GROUP INC., its associates, successors or assigns with a mailing address of, 7 Bala Avenue, Suite 302 Bala Cynwyd, PA. 19004, hereinafter called Company.

WITNESSETH

The purpose of this agreement is to establish a fair and mutually beneficial working relationship between the parties to this agreement. The nature of this working relationship shall be to; on a best effort basis, assist the Private Contractor in the following areas. Create and or establish a business that aides in resolving credit and financial issues, provide advice and clerical support to assist in resolving credit and financial issues. To be available for conferences and workshops designed to provide advice and information to aide in resolving credit and financial issues.

ATTACHED

The Private Contractor shall be responsible for their own expense as it may relate to operating their business, such as but not limited to marketing, advertisement, accounting and legal.

The Private Contractor shall at all times hold harmless The Washington Consulting Group Inc., and any and all other Corporations, Companies and Individuals associated with in any way with The Washington Consulting Group Inc.

The Private Contractor shall not at any time commit a fraud or make false statements to clients and or to The Washington Consulting Group Inc., and any and all other Corporations, Companies and Individuals associated with in any way with The Washington Consulting Group Inc.

The Private Contractor is required to keep the clients informed of their status to avoid calls to the offices of The Washington Consulting Group Inc., and any and all other Corporations, Companies and Individuals associated with in any way with The Washington Consulting Group Inc.

The Private Contractor is required to inform all clients before accepting payment for service that no part of the payment is refundable for any reason and that the service being offered is on a best effort basis by The Washington Consulting Group Inc., and any and all other Corporations, Companies and Individuals associated with in any way with The Washington Consulting Group Inc.

The Private Contractor is required to contact all clients on a bi-weekly bases to verify if clients are receiving up-dates and or letters from the credit bureaus and to insure that all such documents are delivered to The Washington Consulting Group Inc., and any and all other Corporations, Companies and Individuals associated with in any way with The Washington Consulting Group Inc. in a timely manner.

This agreement will automatically terminate after non-production for six months, unless The Private Contractor either by phone, fax, email, mail or telegram contrary an interest to continue this agreement is received by The Washington Consulting Group Inc., at the end of the initial period.

In the event of any dispute under or in relation to the terms of this agreement or the breach, validity or legality thereof, it is agreed that the same shall be submitted for arbitration to THE AMERICAN ARBITRATION ASSOCIATION IN PENNSYLVANIA in accordance with the rules promulgated by the said association and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. In the event of litigation or arbitration, the prevailing party shall be entitled to recover any and all reasonable attorney's fees and other cost incurred in the enforcement of the terms of this agreement, or for the breach thereof. This arbitration provision shall remain in full force and effect notwithstanding the nature of any claim or defense hereunder.

This Private Contractor and authorization agreement with an non-circumvention and non-disclosure agreement, contains the final and entire agreement bound by any terms, condition, statements, warranties or representations, oral or written not herein contained and is entered into by all parties with good faith and with complete understanding of all points and the parts therein.

SUBJECT AND INTENT

The intent of this agreement is to establish a fair and reasonable agreement that properly protects and recognizes the mutual interests of all parties to this agreement.

Each of the parties to this agreement, separately and individually and their associates, do hereby agree and covenant that neither party nor its corporation subsidiaries, employees, agents or consultants will disclose the form or substance of any and all transactions entered into between the undersigned parties and their respective clients, principals, purchasers, sellers or agents, without the written consent of the other party.

Moreover, by signature below and execution of this agreement each party to this agreement does also hereby agree and covenant not to circumvent in any way, directly or indirectly, the other party to this agreement in any business dealing from the date below with the buyers and or sellers or their agents or representatives, with respect to any and all transaction mutually agreed to by the parties to this agreement including follow-up, repeat, extended or re-negotiated transactions subsequent to the initial transaction agreed upon.

Each of the parties to this agreement do hereby mutually agree that any source, whether buyers, sellers, agents, associates, parallel companies or corporations or their representatives or any entities that has been provided either directly or indirectly, through either party introduction, shall be considered a permanent account of The Washington Consulting Group Inc., and as such will be provided satisfactory and full disclosure.

_____ **Date** _____

D. Alexander Washington-The Washington Consulting Group Inc.

_____ **Date** _____

Name _____

DOB: _____ **Phone:** _____

SS# _____

Contact Person: _____ **Phone:** _____

PLEASE READ THIS CAREFULLY

_____ wants to help you understand what to expect during the process of assisting you in restoring your credit worthiness. We will, on your behalf, on best effort basis address information listed in a negative/derogatory status to insure that such information is not in violation of your rights under the Fair Credit Reporting Act. Information listed on your credit report in a negative/derogatory status may cause you to be denied credit or may cause you to pay an extra premium cost for credit you are able to obtain. It is the responsibility of the consumer to review their credit reports to insure and confirm that information being displayed is correct; we will assist you in that effort.

It is required to allow the credit bureaus thirty 30 days from the date they receive a request or a letter of dispute to complete an investigation of disputed information. You will see the initial results in about five (5) weeks from the time the process starts and a total of about fifteen (15) weeks to complete the whole process. You will see results before we do since they are mailed directly from the credit bureaus to you. It is your sole responsibility as the client to provide us with all received and requested information needed for review so that an informed opinion can be made to assist you, the client in this effort. Please keep in mind that, _____, is not in the business of credit repair, however, we do aide and assist our clients with any credit issues they may have under our credit education service.

Although you should not expect to start seeing results for about five (5) weeks, you should receive a confirmation letter from Trans Union or one of the other two (2) credit bureaus stating that they received your dispute about two (2) weeks after you get started. **Please forward this letter to us.** Please do not call the office to see how your case is going if you have not already forwarded the **ORIGINAL UPDATED REPORTS. IMPORTANT:** You may receive a letter from Trans Union and possibly Experian or Equifax regarding credit restoration. These letters will suggest that no one can remove accurate information and that we are simply a company that claims to help you improve your credit rating; and you should get your money back. Please bear in mind that these statements are coming from companies that have been the #1 complaint to the Federal Trade Commission and many State Attorney Generals for years. In fact, in 1991 seventeen (17) State Attorney Generals sued TRW (Experian) who settled out of court. Each bureau has lost millions of dollars in punitive damages won by innocent consumers who have been victimized. These are companies who make enormous profits by selling as much information as possible. _____ assists clients to insure that information being sold about them meets with the Fair Credit Reporting Act, as well as, The Fair Debt Reporting and Collection Act.

Please bear in mind that throughout this process you will receive letters from the credit bureaus. They would like you to believe that credit restoration cannot work because when accurate entries are actually removed it compromises the integrity of the credit bureau. It also costs them both time and money. So now you can see why they have such a problem with credit restoration. When you get mail from the credit bureaus, past creditors and/or debt collectors, please forward to us the **ORIGINALS ONLY PROMPTLY** so we can continue to work on your case. We look forward to helping you achieve your future goals.

Please contact our office if you do not receive updated reports for Experian, Equifax and Trans Union by the week of 2/15/2006.

_____ is a private contractor, and the services being offered are offered solely by _____ and not by any other corporation, company, or individual, which may have a working relationship with or may be contracted to or associated with. This is a service for hire agreement and NO FEES PAID ARE REFUNDABLE.

_____. shall base on a best effort basis assist the client in the services listed or as stated herein, under clients comments. Should a company, person, product or service be offered which _____ may be contracted to or associated with a full disclosure will be made to the client.

SERVICES

Credit Education: Is the process of assisting clients with understanding credit and debt so they can make informed decisions about their use of credit. Your credit report shows your willingness to repay debt. Due to the new changes in the bankruptcy laws consumers may find it a little more difficult to resolve their credit issues. That is why we offer credit education, to assist clients with understanding the steps it takes to restore their credit rating.

Budgeting: Is the first step to proper money management, you will find in most cases consumers with financial and credit issues, generally do not have a budget. Delinquent debt is a product of spending more than you can afford to repay. By budgeting it helps you to limit your spending to a percentage of your earnings so that you can meet you financial responsibilities. Simply put, budgeting shows your ability to repay debt which is something every credit grantor wants to see.

Retirement: No one that I know wants to work forever, and retirement can be at any age you choose to stop working. But you need income to support yourself and family. Retirement Planning can help you to understand the things you need to do in reaching your goal to stop working with enough income to maintain your life style.

Insurance: I know we would rather not like to think about it but, insurance is necessary for those we leave behind and are financially responsible for. Did you know that in many retirement plans that life insurance is a key component? Insurance Planning can help you understand how it can be used for planning to meet the cost of a collage education or be used to pay-off your mortgage in half the time.

Mortgages: In my opinion everyone should own a primary residence, and for those looking to reduce their tax liabilities and earn additional income real estate offers both. Paying rent only gives you the benefit of having somewhere to live, while owning real estate is one of the fundamentals of a sound financial plan.

As requested by the under signed client, _____ shall assist you with the services listed above for one time upfront consultant service fee of \$950.00. Or the client can choose to

make Two (2) installment payments of \$475.00. The consulting fee is **\$950.00 upfront or \$475.00 in Two (2) installments** per client which is a one time fee, which shall/can be paid, electronically, by E-Check, Credit Card, and Debit Card, Money Order or Cash either in person, by mail or by phone. offers, additional services, these services may have fees required and will be based on the type of service(s) that you request and are based on conditions, which are outlined at the time of signing this and or any additional service agreements.

CLIENT'S COMMENTS:

NAME: _____

SSN: _____

DOB: _____

ADDRESS: _____

CITY: _____ **ST:** _____ **ZIP:** _____

CONTACT NUMBERS: Home: _____

Work: _____

Cell: _____

EMAIL: _____

SIGN: _____

DATE: _____

PAID-IN-FULL \$950.00

OR

AMOUNT PAID \$475.00

Final Payment (45 Days): \$475.00

Private Contractor

DATE: _____

LIMITED POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENT THAT: _____

THE UNDERSIGNED HEREBY MAKE CONSTITUTE AND APPOINT THE WASHINGTON CONSULTING GROUP, INC. AND THEIR AGENTS AND ASSIGNEES, AS MY TRUE AND LAWFUL ATTORNEY TO ACT ON MY BEHALF AND IN MY STEAD, FOR MY USE AND BENEFIT, IN ORDER TO:

INITIATE AND AFFECT ANY COMMUNICATION OR CORRESPONDENCE THAT MAY BE NECESSARY FOR NEGOTIATIONS OR OFFICIAL BUSINESS DEALINGS WITH ANY PARTY IN CONNECTION WITH FINANCIAL CONSULTING, CREDIT AND BUDGET CONSULTING, DEBT ARBITRATION, CREDIT NEGOTIATION OR LOAN PREPARATION ON MY BEHALF.

I HEREBY GRANT TO MY APPOINTED ATTORNEY FULL POWER AND AUTHORITY TO DO AND PERFORM EACH AND EVERY ACT THAT MAY BE NECESSARY, OR CONVENIENT RELEVANT TO THE FOREGOING, AS FULLY, TO ALL INTENTS AND PURPOSES, AS I MIGHT, OR COULD DO, IF PERSONALLY PRESENT ATTORNEY IN FACT SHALL LAWFULLY DO, OR CAUSE TO BE DONE BY HEREOF.

ADDITIONALLY I HEREBY AUTHORIZE MY APPOINTED ATTORNEY TO RECEIVE ANY AND ALL INFORMATION REGARDING MY ACCOUNTS. I FULLY UNDERSTAND THAT I AM RELEASING CONFIDENTIAL INFORMATION.

WITNESS MY HAND ON THIS DATE OF: _____

THE WASHINGTON CONSULTING GROUP INC. is a private contractor, and the services being offered are offered solely by THE WASHINGTON CONSULTING GROUP INC. and not by any other corporation, company or individual, which may have a working relationship with or may be contracted to or associated with. THE WASHINGTON CONSULTING GROUP INC., will based on its best effort assist the client in one or more of the services listed or as stated herein.

It is the sole responsibility of the client to provide all requested information needed for review so that an informed opinion can be made to assist the client in their efforts. Should a company, person, product or service be offered which THE WASHINGTON CONSULTING GROUP INC., may be contracted to or associated with a full disclosure will be made to the client.

NAME: _____

SIGN: _____

Additional Services

- Estate Planning:** How you buy, title and deed property will determine your tax liability, as well as, the tax liabilities you leave for your family. Planning what you want to happen with your assets will require planning.
- Debt Consolidation:** There is good debt and there is bad debt, to me bad debt is interest paid on credit that is not tax deductible, where as interest paid on credit that is tax deductible in my opinion is good debt.
- Business Planning:** Do you want to own your own business or be part of a group of businessmen and women that create businesses and jobs for others? I cannot think of a better way to put your credit and finances together to work for you.
- Business Expansions:** There are literally thousands of small to midsize companies that need a good team of business minded men and women to assist them with growing their company. In most cases they need working capital for which they pay a dividend which may be better than you can earn in most saving accounts.
- Real Estate Investment:** Using Real Estate is a way to build worth, and with all the federally funded programs compensating real estate owners for participating in many of these programs it is also a very good way to build wealth. And let's not forget all the great tax benefits that come along when you own real estate.
- Investors:** OK, you have the greatest new idea since sliced bread but no money and poor credit, I know what you need. Investors, business minded individuals to add creditworthiness to your project; this way you can retain ownership of your business while getting the financing that you need to become a viable business.
- Joint Ventures:** Opportunity has just knocked at your door; you have working capital and good credit so you started the business of your dreams. But your first few customers need related products or services which you don't offer. Now they need to think about doing business with you or a company where they can get everything done at once.
- Referrals:** You have a great job making money with growth potential or your business did better than expected and you have all this money or did you buy three or four properties this year. You may need a lawyer, accountant or a realtor. Professionals can save you time and money with their professional advice.