

**Permission Letter
for CreditAnswers to
Communicate with Creditors and Collection Agencies**

Please Complete, Sign and Return this Page

I, _____(Print) expressly authorize CreditAnswers, (Company), its agents and representatives (hereinafter, Company) permission to communicate with my creditors for the purpose of assisting Company in carrying out its obligations pursuant to our agreement. I understand and agree that this authorization does not represent an engagement of Company for legal services, nor does it expand the scope of Company’s obligations under our Agreement. It is solely to permit Company to communicate with my creditors, to whom I understand and agree I remain primarily obligated.

As such, I instruct and authorize Company:

1. To all extents that I am permitted, myself, to do so, communicate with banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my debts and the specific obligations that Company has undertaken pursuant to my Agreement with Company.
2. Obtain records, debt validations and support for the debts allegedly owed on my behalf.
3. Communicate, negotiate and settle debts with my permission, assuming I have met all of my obligations under the Agreement. I assert that all of the information that I have provided and will provide Company is accurate, timely and correct.

I understand and agree that Company is not authorized to provide, nor will I request or accept, any legal advice relating to my personal financial situation. All communications between my creditors, the parties listed above and Company are with my express permission and instruction. I understand that Company is not a law firm, is not licensed to practice law or provide legal advice, and I expressly agree to waive, forgo, indemnify and defend any claim against Company relating to the practice of law. I understand that any creditor or collection activity, demands, or lawsuits are unrelated to my enrollment in the Company program, and would likely occur regardless of my participation in the Program because I am already in default and cannot pay my creditor obligations. My enrollment in the Program will not serve to delay, defend or reduce those lawsuits and the Program is solely a savings and negotiation Program (as described in Agreement), not related to any creditor actions.

Executed this _____day of _____, 20_____.

Applicant Signature

Applicant (Print)

Applicant Social Security Number

Co-Applicant Signature

Co-Applicant (Print)

Co-Applicant Social Security Number