



STATE OF TEXAS

Office of

Consumer

Credit

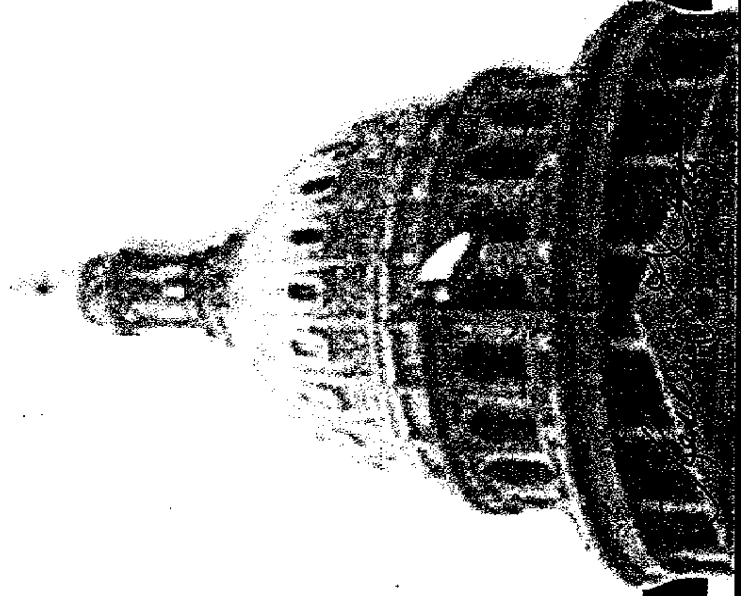
Commissioner

Debt Management Service Provider

Registration Number: DM12-10141

INTEGRITY DEBT SOLUTIONS LLC
INTEGRITY DEBT SOLUTIONS-TEXAS
5762 W ASBURY PL
LAKEWOOD, CO 80227

2601 N Lamar Blvd
Austin TX 78705
www.occ.state.tx.us
(512)936-7600
Consumer Helpline:
(800) 538-1579



51229

Corporations Section
P.O.Box 13697
Austin, Texas 78711-3697



Hope Andrade
Secretary of State

Office of the Secretary of State

CERTIFICATE OF FILING OF

Integrity Debt Solutions LLC
File Number: 801628027

The undersigned, as Secretary of State of Texas, hereby certifies that an Application for Registration for the above named Foreign Limited Liability Company (LLC) to transact business in this State has been received in this office and has been found to conform to the applicable provisions of law.

ACCORDINGLY, the undersigned, as Secretary of State, and by virtue of the authority vested in the secretary by law, hereby issues this certificate evidencing the authority of the entity to transact business in this State from and after the effective date shown below for the purpose or purposes set forth in the application under the name of

Integrity Debt Solutions LLC

The issuance of this certificate does not authorize the use of a name in this state in violation of the rights of another under the federal Trademark Act of 1946, the Texas trademark law, the Assumed Business or Professional Name Act, or the common law.

Dated: 07/18/2012

Effective: 07/18/2012



A handwritten signature in black ink, appearing to read "Hope Andrade".

Hope Andrade
Secretary of State



TEXAS COMPTROLLER OF PUBLIC ACCOUNTS

SUSAN COMBS • COMPTROLLER • AUSTIN, TEXAS 78774

July 23, 2012

CERTIFICATE OF ACCOUNT STATUS

THE STATE OF TEXAS
COUNTY OF TRAVIS

I, Susan Combs, Comptroller of Public Accounts of the State of Texas, DO
HEREBY CERTIFY that according to the records of this office

INTEGRITY DEBT SOLUTIONS LLC

is, as of this date, in good standing with this office having no franchise
tax reports or payments due at this time. This certificate is valid through
the date that the next franchise tax report will be due May 15, 2013.

This certificate does not make a representation as to the status of the
entity's registration, if any, with the Texas Secretary of State.

This certificate is valid for the purpose of conversion when the converted
entity is subject to franchise tax as required by law. This certificate is
not valid for any other filing with the Texas Secretary of State.

GIVEN UNDER MY HAND AND
SEAL OF OFFICE in the City of
Austin, this 23rd day of
July 2012 A.D.

Susan Combs
Texas Comptroller

Taxpayer number: 32048523834
File number: 0801628027

Form 05-304 (Rev. 12-07/17)

* In the last couple of years we have been able to renew our registration online through their ALECS portal at the Texas OCC.

Log History

Transaction Date	Transaction Name	Action Description	Old Value	New Value	Application Status	Modified By
1/6/2016	Modify Reg Location	The following Registration(s) were changed Application Sub Type: Debt Management Registration#: 201784 Application#: 4644	RegAddressLine1: 5762 W ASBURY PL RegAddressLine2: RegCity: DENVER RegZip: 80227	RegAddressLine1: 8354 S HOLLAND WAY RegAddressLine2: UNIT 102 RegCity: LITTLETON RegZip: 80128	Auto Approved	idstexas
1/6/2016	Modify Reg Location	The following Registration(s) were changed Application Sub Type: Debt Management Registration#: 201784 Application#: 4644	RegAddressLine1: 5762 W ASBURY PL RegAddressLine2: RegCity: DENVER RegZip: 80227	RegAddressLine1: 8354 S HOLLAND WAY RegAddressLine2: UNIT 102 RegCity: LITTLETON RegZip: 80128	Received	idstexas
1/6/2016	Registration Renewal	The following Registration(s) were Renewed Application Sub Type: Debt Management Registration#: 201784 Application#: 4640			Auto Approved	idstexas
1/6/2016	Registration Renewal	The following Registration(s) were Renewed Application Sub Type: Debt Management Registration#: 201784 Application#: 4640			Received	idstexas
1/28/2015	Registration Renewal	The following Registration(s) were Renewed Application Sub Type: Debt Management Registration#: 201784 Application#: 1814			Auto Approved	idstexas
1/28/2015	Registration Renewal	The following Registration(s) were Renewed Application Sub Type: Debt Management Registration#: 201784 Application#: 1814			Received	idstexas

CREDIT CARD RELIEF "DEBT SETTLEMENT" PURCHASE AGREEMENT

This Agreement is entered into by _____ on _____
 *Client(s) *Date
 (hereinafter individually "Client") and Integrity Debt Solutions, LLC, (hereinafter "IDS").

1. Purchase of Program. The Client hereby purchases from IDS, the Debt Settlement Service aspect of the Credit Card Relief Education (CCRE) program (hereinafter referred to as "Product" or "CCRE Program").

2. Purchase Price. Purchase Price covers exclusively the fee that will be charged if and only if Client settles one or more credit cards entered into the CCRE Program. The fee will not be paid in advance, but will be charged if and only if IDS is successful in settling one or more credit cards of Client in the future. IDS reserves the right to terminate this Agreement if Client defaults on the fee schedule outlined in Paragraph 3 below or breaches any term of the Agreement. Client understands that IDS is an educational company, and that it will not provide any financial, tax, or legal advice to Client.

3. Tiered Fee Structure. The fee charged to Client per credit card account (hereinafter the "Fee") shall be as follows:

(A) If a Client credit card account is settled for 50.1% or greater of the credit card account balance, Client shall pay as the Fee 10% of the savings.

(B) If a Client credit card account is settled for between 40.1%-50% of the credit card account balance, Client shall pay as the Fee 15% of the savings.

(C) If a Client credit card account is settled for between 30.1%-40% of the credit card account balance, Client shall pay as the Fee 20% of the savings.

(D) If a Client credit card account is settled for 30% or lower of the credit card account balance, Client shall pay as the Fee 25% of the savings.

Example A: Client has original credit card account balance of \$10,000 (from the time Client entered the program and not the balance after any late fees/additional interest has been added) and IDS is able to settle the account for \$5,500 (a 55% settlement), Client shall pay 10% of the savings as the Fee. Savings: $\$10,000 - \$5,500 = \$4,500 \times 10\% = \450 Fee.

Example B: Client has original credit card account balance of \$10,000 (from the time Client entered the program and not the balance after any late fees/additional interest has been added) and IDS is able to settle the account for \$4,700 (a 47% settlement), Client shall pay 15% of the savings as the Fee. Savings: $\$10,000 - \$4,700 = \$5,300 \times 15\% = \795 Fee.

Example C: Client has original credit card account balance of \$10,000 (from the time Client entered the program and not the balance after any late fees/additional interest has been added) and IDS is able to settle the account for \$3,300 (a 33% settlement), Client shall pay 20% of the savings as the Fee. Savings: $\$10,000 - \$3,300 = \$6,700 \times 20\% = \$1,340$ Fee.

Example D: Client has original credit card account balance of \$10,000 (from the time Client entered the program and not the balance after any late fees/additional interest has been added) and IDS is able to settle the account for \$2,800 (a 28% settlement), Client shall pay 25% of the savings as the Fee. Savings: $\$10,000 - \$2,800 = \$7,200 \times 25\% = \$1,800$ Fee.

Client shall pay the Fee each time an individual credit card account is settled, payable within three (3) months of the date of settlement and/or after Client has made one payment towards settlement. IDS reserves the right, at its sole discretion, to create a payment plan for the Fee that consists of more than three (3) months. If Client terminates this Agreement, the Fee will be waived except for any credit card account that has already been settled. Client shall provide documentation that settlement payments have begun to be paid towards any specific account where an agreement/settlement has been made. If client withdraws from program, they will only be responsible for fees on accounts that have been already settled.

4. Settlement Account. Client understands that it is their sole responsibility to create a dedicated settlement account and/or save the necessary money for future settlement which they own and control. After 5 months and when Client has approximately 30%-50% saved on their smallest credit card account, Client will notify IDS so preliminary negotiations can occur. IDS will not create a settlement account on behalf of Client. The total time it will take to settle on all accounts depends on how much money Client can save, but typically we can begin settling after 5 months. Client is advised to multiply their total debt by 35%-50% to determine how much money needs to be saved for settlement. To verify that your IDS agent is an agent in good standing with IDS, please email IDS at integritydebt solutions@msn.com.

- 5. Client Fee Account.** Client understands that it is their sole responsibility to create a dedicated "fee" account which they own and control in order to save the necessary money for future fees to be paid to IDS in accordance with fee structure outlined above. Settlement Account and Client Fee Account can be one and the same account and can be established at any institution the Client so chooses, but it must be an insured financial institution and client will own 100% the funds.
- 6. 40% Reduction Guarantee.** We are proud to offer a FULL money back guarantee on any & all fees if IDS has not been able to negotiate at least a 40% reduction of total aggregate debt after 12 months in the program or if Client has paid more than 60% of the total debt entered into program after 12 months while adhering to all IDS policies (the 40% reduction does not take into consideration the fee Client pays – only the total debt that was entered).
- 7. Potential Consequences of Credit Card Settlement.** Client acknowledges that credit card accounts can only be settled if the account is delinquent or is in charge-off status, which results when Client ceases making monthly payments on the account. Client further acknowledges that late fees and additional interest may accrue if an account is delinquent or in charge-off status, and may adversely affect Client's credit rating. IDS does not advocate, nor does it instruct Client to cease making payments on any credit card accounts, such decision being made at the sole discretion of Client. Negative consequences of having an account delinquent or in charge-off status include the account being turned over to a collection agency, institution of arbitration proceedings and/or being a party to a lawsuit, all of which could result in a judgment being rendered against Client. Due to the vast number of credit card companies, it is impossible for IDS to predict when, if ever, a credit card account can be settled, and some accounts may potentially take two years or more to resolve. The amount of time necessary to settle a credit card account is a direct function of Client's financial savings, strength, and ability to obtain settlement funds. IDS recommends that the Client obtain funds totaling 35%-50% of their credit card accounts for settlement purposes.
- 8. Issuance of IRS Form 1099.** Credit card companies and banking institutions normally issue an IRS Form 1099 on any amount of debt that is forgiven, and can result in taxable income. Client acknowledges that IDS is neither a licensed tax attorney nor a CPA, and should seek their own professional advice regarding the possible tax consequences of receiving a IRS Form 1099 as a result of any credit card account being settled.
- 9. Method of Fee Payment.** Payment of the Fee shall be submitted by First Class Mail or Facsimile at the address listed in this Agreement. Please contact an authorized advisor of IDS for payment method and details.
- 10. Required Documentation.** Client acknowledges that any and all documents, statements and any evidence requested by IDS documenting existing debt which Client desires to negotiate/reduce/eliminate as part of Client's participation in the CCRE Program shall be submitted to IDS no later than sixty (60) days following Client's purchase of the Product.
- 11. Nonreliance.** Neither IDS, its affiliates and/or subsidiaries, nor their employees and/or agents, provide any legal, tax or financial advice to Client. No act, omission or communication in any form by IDS, its affiliates, subsidiaries, and/or their employees and/or agents, shall be construed by any party hereto to constitute legal, tax or financial advice to Client, and Client shall not rely upon such advice in assuming any legal, tax or financial position. Client shall be responsible for retaining their own legal, tax and/or financial advisor at Client's sole expense.
- 12. Indemnification.** Client shall indemnify and hold harmless IDS and its agents, employees, officers, and directors from and against any and all damage to Client's credit as a result of the CCRE Program. Client's credit will be negatively affected as a result of participation in the CCRE Program. Client is solely responsible for taking any necessary steps to repair their credit.
- 13. Acknowledgment.** Client affirms and represents that he/she has read this Agreement in its entirety, understand its terms and conditions and the parties' respective rights, duties and obligations hereunder, have had full and fair opportunity to consult with an independent attorney of their choosing with respect to this Agreement, and have entered into this Agreement freely, voluntarily, in good faith and absent any undue influence or duress.
- 14. Privacy Notice.** Client acknowledges having read and agreed to the Privacy Notice accompanying this Agreement.
- 15. Termination.** Either party shall have the right to terminate this Agreement at any time upon five (5) days prior written notice without penalty. Client may withdraw from said service without penalty at any time.
- 16. Governing Law.** This Agreement shall be governed in accordance with the laws of the State of Colorado. Exclusive venue for any dispute involving this Agreement shall lie in the District Courts for Jefferson County, Colorado.
- 17. Nonassignability.** Client shall not be permitted to assign or transfer any of his or her rights, duties, obligations or responsibilities under this Agreement without the prior written consent of IDS.

PRIVACY POLICY

PRIVACY POLICY: Your financial privacy is very important to us. IDS's privacy practices are extremely important with respect to guarding the confidentiality and security of your personal information. We may collect personal information about you that you provide to us from your initial analysis, application process, and other forms that you may fill out when you enroll in CCRE Program. We do not share any personal information about current or former clients, or anyone who has inquired about a debt settlement program, except as permitted by law and/or per the request of Client pertaining to 3rd party processor's bank. We may share personal information about you ONLY to service and maintain your account with us. We restrict access to your personal information only to those employees who need to know that information to service and maintain your account with us. We also maintain physical, electronic and procedural safeguards that comply with federal requirements to guard your personal information. If you have any questions or concerns about this notice, please contact us at 1-800-635-6793 or email us at integritydebt solutions@msn.com.

The following PRIVACY PRACTICES detail circumstances under which we will release your information to a third party:

1. We do not disclose any nonpublic personal information about our Clients or former Clients to anyone, except as permitted by law.
2. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may disclose some or all of the information that we collect, as described below, to creditors, or third parties that you have authorized who need this information in order for us to assist you after a counseling session.
4. Upon written authorization, we may disclose all of the information that we collect, as described below, to creditors and related financial institutions who need this information.
5. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
6. We collect nonpublic personal information about you from the following sources:
 - Information we received from you on our applications or other forms you provide;
 - Information about your transactions with us, your creditors, or others; and
 - Information we receive from a credit-reporting agency.
7. Upon written authorization, we may disclose the following kinds of nonpublic personal information about you:
 - Information we receive from you on applications or other forms, such as your name, address, assets, and income;
 - Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
 - Information we receive from a credit-reporting agency, such as your credit history.

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK

RELEASE: I have read the Agreement in its entirety as well as the above Privacy Policy and I hereby authorize IDS upon my written authorization, to release all non-public information it obtains about me to (1) my creditors and (2) any third parties deemed necessary by IDS, to resolve the matter(s) discussed during my counseling sessions. I further RELEASE and authorize all of my creditors to provide non-public information about me to IDS and allow IDS to negotiate any debt on my/our behalf.

Purchaser Information:

*1. FIRST Name: _____ LAST Name: _____

*2. FIRST Name: _____ LAST Name: _____

*Mailing Address: _____

*City: _____ *State: _____

*Zip: _____

*Phone: _____ Fax: _____

*E-Mail: _____

Agent Information

Authorized Agent: Gary Wayne

Agent Number: 1000

Agent Email: integritydebtsolutions@msn.com

Agent Phone: 1-800-635-6793 Ext. 1

Agent Fax: 303-484-6445

Agent Address: 8354 S. Holland Way, Unit 102

Agent City, State Zip: Littleton, CO 80128

IN WITNESS WHEREOF, the parties execute this Agreement as of _____
*Date

Client #1: _____

* 1, Applicant PRINT Name.
This signature makes this document legal and binding.

* 1. Applicant Signature.

Client #2: _____

* 2. Applicant PRINT Name.
This signature makes this document legal and binding.

* 2. Applicant Signature.

Integrity Debt Solutions-Texas:
Credit Card Relief Education
All Rights Reserved