**REFUND POLICY**

**Return & Exchange Policy for Your Credit Repair Company,**

**Money Back Guarantee/Refund Policy**

Your Credit Repair Company, agrees to improve client’s credit picture of inaccurate, unverifiable and incomplete items during the term of this Agreement, in accordance with the terms of this Agreement. If Client is unsatisfied with the results and Client has been with Your Credit Repair Company, for a minimum of one year, and Client has fulfilled all of the following requirements: (a) forwarded credit bureau responses within 5 days of receipt, (b) did not engage in any credit repair efforts before the date of this contract, (c) has had no payment issues, (d) complied 100% with the commitments to the service, and (e) has not had any improvement to Client’s credit report by removing 50% or more of derogatory items from Client’s account, Your Credit Repair Company, will base refund on payments made to Your Credit Repair Company, less $50 per deleted information and $75 per deleted item upon Client’s written request. This request must be made within 14 days of receipt of the Notice of Cancellation form. Client understands that the results obtained by Your Credit Repair Company, on behalf of Client are dependent on numerous factors, including but not limited to Client’s ability to repay debts and loans, cooperation of Client’s creditors, and credit bureaus ability to verify information provided to them by Your Credit Repair Company, on behalf of Client.

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

LAST UPDATED (date (00-00-0000))