

## Credit Restoration Agreement

1. This is an agreement between \_\_\_\_\_ and the Client as signed below. We will increase your credit score and attempt the removal of all errors, misrepresentations, outdated, or unverified negative items on your credit reports that the client provides. We offer no debt consolidation and we do not make payments. This is strictly for credit restoration services.
2. The Client understands that this is a (Flat or Monthly) contract. Each month, the Client will pay a fee of (Amount) for the service that \_\_\_\_\_ has already performed for the previous month. The Client agrees that the (Amount) will be electronically debited from clients' checking, savings, or credit card as indicated below. The Client understands that he or she may cancel from this program at any time without penalty.
3. The Client understands that each credit bureau investigative challenge will take approximately 30 to 40 days. This contract will automatically renew itself each month accordingly. If there is no more work to be performed on the Client's behalf, then the Client will be cancelled automatically by \_\_\_\_\_. There are no other fees at all associated with this service.
4. The Client understands that he or she should forward all correspondence (credit reports, letters, etc.) to \_\_\_\_\_ as soon as possible after receiving. Do not send anything back to the different reporting agencies. If you have not received any credit reports or correspondence within 35 days from the return of this agreement, then the Client shall notify \_\_\_\_\_ promptly. The Client understands that he or she should receive such reports every 30 to 45 days as work is performed and that all credit reports or letters must be sent to \_\_\_\_\_ immediately. Failure to do so may prolong the term of this contract. Please notify \_\_\_\_\_ of any changes in your mailing address or status.
5. The Client understands that by law, \_\_\_\_\_ cannot offer any promises or guarantees as to the outcome or length of time to achieve results. However, if the Client is in full compliance with the terms in paragraph (4) and payments in paragraph (2) of this agreement, then the Client will be entitled to the following: If there is no improvement to the Client's credit

reports or credit score within three (3) credit bureau investigative challenges, the Client will receive a full refund of their first three (3) months fees upon request.

6. The Client understands that due to the nature of this service, \_\_\_\_\_, our select staff may view your file for providing accurate service. We understand the importance of your privacy and \_\_\_\_\_ agrees to take measures to limit the access to such information accordingly.
7. By law, \_\_\_\_\_ is required to provide the following three (3) documents:
- (1) A "limited power of attorney" form that is used only for credit repair purposes. This form must be signed and returned;
  - (2) The "Consumer Credit File Rights under Federal and State law." By signing below, the Client acknowledges that this has been received;
  - (3) The Client's "Right to Cancel" form. The Client may cancel at anytime by mailing or faxing this document to \_\_\_\_\_

By initializing below, I agree to the above terms and conditions.

Please type your initials as your acceptance of this contract.

By law, \_\_\_\_\_ allows you to cancel this contract within three (3) business days from the date you signed the contract. You may cancel at any time when you are satisfied with your results.

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print name

\_\_\_\_\_  
Credit Consultant

\_\_\_\_\_  
Date

(Make sure the client signs this form or have the client's initials or name input to confirm agreement online)