



CREDIT REPAIR CORPORATION
Service Agreement

CREDIT REPAIR CORPORATION (CRC) agrees to provide the following services based on the items listed herein to client(s), who also accept the terms of this agreement and witnesses to the same by his/her signatures below.

1. CRC will provide the necessary documents and consulting for the dispute of any and all inaccurate, incomplete or untimely information on client(s) credit reports with Trans Union, Experian, Equifax and/or affiliate organizations. CRC will provide this service on behalf of the client(s) and in his/her name. CRC does not promise what information will or will not be deleted from client(s) credit reports. CRC will request that the credit reporting agencies follow the law as stated in the Fair Credit Reporting Act (FCRA), which requires the removal of all inaccurate, incomplete, untimely or unverifiable information. CRC will also dispute inaccurate, incomplete and/or untimely information directly with creditors, if determined necessary by CRC. Client agrees to grant a Limited Power of Attorney to CRC in order to facilitate this process. This Limited Power of Attorney is considered incorporated into and is a part of this agreement.

2. Client(s) agrees to identify and inform CRC of any negative items on his/her credit report that he/she knows to be timely and accurate. Client(s) assures that all remaining negative items on his/her credit report are inaccurate, incomplete or untimely. Client(s) directs CRC to only dispute the negative trade lines that are not accurate. Client(s) authorizes CRC to contact the credit reporting agencies and/or creditors on his/her behalf.

3. Client(s) waives all right to privacy and authorizes CRC to have access to all information in his/her behalf.

4. Client(s) agree to forward all original correspondence, including credit reports and any other documents, from any and all credit reporting agencies and/or creditors to CRC. All documents provided to CRC become CRC's property. All documents created on behalf of client(s) are considered proprietary and confidential. Client(s) hereby agree to waive any and all rights to receive copies of these documents.

5. Client(s) agree to inform CRC, in writing, of any change in address within five business days.

6. Client(s) certifies that she or he is not an employee, agent or associate of any credit reporting agencies. Furthermore, client(s) certifies that he/she is not retaining CRC's services under any false or illegal pretenses.

7. Before CRC's work begins, CRC will collect a one-time fee of **\$399.00 for a single** client and an additional fee of **\$300.00 for spouse**. The client(s) fee will be deposited in an escrow account with CRC at BB&T Bank. No work begins on a client(s) until three days have passed. After the three day period, dispute letters will be prepared and delivered to Trans Union, Equifax, and Experian. On the fifth day following the date of this agreement, client(s) authorizes CRC to accept the client(s) fee as payment in full for services rendered. Client(s) and CRC agrees that the holding of the said funds in the escrow account shall in no way constitute the acceptance of payment for services rendered. If client(s) exercise his/her right to cancel during the three-day cancellation period, all funds will be returned from the escrow account to the client(s). Clients(s) may select monthly installments of \$149.00 down and \$99 for 3 months thereafter (single client) or \$299 down and \$149 for three months thereafter (client and spouse).

8. Educational material explaining client(s) rights under the FCRA and information on how to maintain good credit will be provided to client(s). Any educational material provided to client(s) is for educational purposed only and should not be considered as advice, legal or otherwise. CRC does not provide legal advice. We recommend that for advice, client(s) seek the aid of a competent attorney. If necessary and determined by CRC, CRC will provide reasonable follow-up services for six months after the date of the agreement.

9. CRC does not guarantee the removal of any negative item(s) from client(s) credit report. However, CRC will provide reasonable follow up services as described above. Client(s) agree to mail any follow up requests for any disputed accounts that he/she is not satisfied with via certified mail to Credit Repair Corporation, 7421 Ky Hwy 321 South, Hager Hill, Kentucky 41222.

10. Client(s) affirms that he/she has received two signed copies of separate Documents entitled, "Consumer Credit File Rights Under State and Federal Law" and "Notice of Cancellation". Client(s) affirms he/she has two signed copies of this agreement for his/her record.

11. Client(s) agrees that this document, along with the Limited Power of Attorney, represents the full scope of this agreement. Any other commitments,

assurances, assertions or communications of any person employed by or claiming to represent CRC, whether verbal, written or otherwise, shall not be a part of this agreement, in part or in whole.

12. In the event that any provision of this Service Agreement shall in part or in whole be determined to be invalid, unenforceable or void for any reason; such determination shall effect only the portion of such provision determined to be invalid, unenforceable, or void. Such determination shall not affect the remainder of such provision or any other provision of the terms of this Service Agreement.

13. These terms shall be governed and constructed in accordance to the law of the State of Kentucky without regard to its choice of law provisions. In the event of any conflict between any state or federal laws, rules or regulations; the laws, rules or regulations of the United States of America shall govern. Client(s) hereby consent to exclude personal jurisdiction and venue by the state and/or federal courts located in Johnson County, Kentucky.

14. You may cancel the Service Agreement without penalty or obligation at any time before midnight of the third business day after the date you signed the Service Agreement. See the attached notice of cancellation form for an explanation of this right.

Client Signature,

Date _____

Client Signature_

Date

Please circle your price:

\$399.00 single / \$446 single installment

\$699.00 for client and spouse / \$746.00 for client - spouse installment

Client Authorization

I, _____ and _____ hereby authorize and grant a Limited Power of Attorney to Credit Repair Corporation as my agent, to have the necessary power and authority to undertake and perform or engage in any act on my/our behalf regarding incomplete, inaccurate or untimely information contained in my personal credit profile(s), including without limitation the right to acquire my credit reports and/or profiles from any credit reporting agencies or any other company or individual in his/her behalf. I further grant Credit Repair Corporation full power and authority to perform every act necessary and proper in the exercise of any powers granted hereunder as fully as I might or would do if I was personally present, with full power of substitution and/or revocation. This authority also grants permission to Credit Repair Corporation to sign my name on any or all documents written on my behalf as my agent for the purpose of any necessary communications. This "Limited Power of Attorney" is given to Credit Repair Corporation in compliance with Section 611 of the Fair Credit Reporting Act.

Client Signature

Date _____

Client Signature

Date _____

Important Information

Thank you for utilizing our services. Credit Repair Corporation is truly committed to strengthening your financial future but we need your help in making this work. It is very important that you send or bring all correspondence that you receive from the credit reporting agencies and/or creditors to us as soon as you receive them.

Privacy Notice

Credit Repair Corporation takes great pride in our commitment to ensuring the security of each client's personal and financial integrity. Our policy toward the sharing of your financial information exceeds federal legal requirements.

1. We collect nonpublic information about you from the following sources:
 - (a.) Information we receive from you on applications or other forms: such as your name, social security number, address, assets and/or income,
 - (b.) Information from credit reporting agencies about your Credit such as your account balances, account numbers, payment history, and parties.
 - (c.) Information from a consumer reporting agency and/or creditor, depicting items such as your payment history, account numbers, account balances, and Parties.

2. We may not disclose nonpublic personal information about you to anyone, except to authorized or affiliated credit vendors and/or referring third party companies we deem fit or necessary.

Special Note

The credit reporting agencies may mail you generic letters stating that you do not need a third party to help you with your credit repair. This statement may be true, but the Consumer Credit Act states, "Consumers have a vital interest in establishing and maintaining their credit worthiness and credit standing in order to obtain and use credit". As a result, consumers who have experienced credit problems may seek assistance from credit repair organizations which offer to improve the credit standing of such consumers. Simply put, the credit reporting agencies and/or your creditors know that we work to make sure your rights are upheld by utilizing the Fair Credit Reporting Act. We look forward to helping you change your financial outlook and improving your quality of life.

Client Signature _____ Date

Client Signature _____ Date