

CREDIT RESTORATION CONSULTING SERVICES CONTRACT – \$499.00 Individual

A. This Credit Restoration Consulting Services Contract between Credit Counselors USA, and the undersigned (Client) is for the express purpose of purchasing credit reports, credit restoration and consulting services for your credit reports. The services will include, but not be limited to, preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which the Client claims appear on the credit report(s). This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed. Credit Counselors USA, LLC. agrees to act diligently in providing the services, and not violate with federal or state laws.

B. The Client understands that there will be a flat, non-refundable fee of \$499.00 plus anywhere between \$22.75-\$34.45 for the purchase of the three credit reports (Experian, Equifax, and TransUnion (the price for the credit reports varies from state to state, in some cases a free copy of the credit report can be obtained, the Client will be notified in this situation). This sum covers our initial consulting fee and the entire consulting process (approximately 45-60 days). Additional charges may apply for additional services not included. Credit Counselors USA, LLC. will review the Client's credit report with the client and instruct the client on how to deal with their creditors, as well as, provide the necessary documents. This constitutes the initial consultation and subsequently, the dispute process after payment is received. The Client also understands that services will not resume until bank draft clears or credit card payment is processed. We also reserve the right to cancel a Client if their form of payment is declined. The client is also responsible for any charges incurred by Credit Counselors USA, LLC. due to non-sufficient funds.

C. In some cases, the processing department may not obtain an instant credit report. The report will be sent to the client by mail directly from the bureau. The Client agrees to forward by **mail, NOT fax all** credit reports and results to Credit Counselors USA, LLC. It is the client's responsibility to mail the original report to Credit Counselors USA, LLC within 5 days after the date received. If the Client has not received any initial credit reports from the credit bureaus or any other credit reporting agency within 45 days after the date of the initial consultation, the client must contact the bureau to obtain a copy of the credit report. If the credit report is not received within 45 days of the sign up date, the client's file will be transferred to inactive status. A reinstatement fee will apply to reopen the file. The client agrees to forward the results that come in the mail to Credit Counselors USA, LLC. within 5 days of the results being received by the client.

D. The client agrees to sign the Limited Power of Attorney for the purpose of Credit Counselors USA, LLC. to obtain the client's credit reports from all three major Credit Bureaus and dispute any inaccurate or unverifiable information on the client's behalf. **Client agrees to send back the signed contract; limited power of attorney, payment option, and consumer file rights within 48 hours of being signed up and charged. If the signed contract is not received within 48 hours, the process will be delayed and no consultation will be provided until the signed contract is received by the processing department.**

E. The Client understands that Credit Counselors USA, LLC. will act solely as the Client's agent for the purpose described herein and any services and benefits provided to the Client by the Record Holders from which Client Information is obtained are subject to any preexisting agreements the Client may have entered into with each such Record Holder. The Client acknowledges and agrees that in using any of the Client's personal information to retrieve Client Information, Credit Counselors USA, LLC. is acting as Client's agent and not the agent of or on behalf of any third party, including any Record Holder from which Client Information is obtained. The Client agrees that any such third party, including any Record Holder from which Client Information is obtained, shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by Client.

F. The client's personal information is kept confidential. Credit Counselors USA, LLC. does not sell personal information; it is used only for credit restoration purposes and is destroyed upon completion (180 days) for the client's security.

G. The Client understands that he/she must contact Credit Counselors USA, LLC. with any questions or concerns after initial consultation. Credit Counselors USA, LLC. will not contact the client after the initial consultation. Credit Counselors USA, LLC. has the right to transfer the file to inactive status 45 days after the dispute process was completed or if it has been 45 days of non correspondence from the client.. Once the Client contacts Credit Counselors USA, LLC. at a later date, additional payment will be required to activate the file. The credit restoration process last 45-60 days, after 60 days from the sign up date, the file will be transferred into inactive status. Reactivation fee will apply after 60 days from the initial consultation.

I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of the General Terms and Conditions and all of its provisions and attachments. I understand that Credit Counselors USA, LLC. cannot guarantee the removal of any items or a particular change in the beacon score, due to the fact that, some circumstances may be beyond our control. Credit Counselors USA, LLC. is not responsible for any contact between the creditors and the client for uncollected debts. No refunds will be given past the 3 day right to cancel. ONCE THE CLIENT AUTHORIZES A CREDIT CARD OR CHECK PAYMENT TO CREDIT COUNSELORS USA, LLC. OR ITS REPRESENTATIVES; THE PAYMENT WILL SERVE AS AN AUTHORIZATION TO BEGIN THE CLIENT ENROLLMENT PROCESS. NO REFUNDS WILL BE GIVEN AFTER 3 DAYS FROM THE DATE OF THE PAYMENT EVEN IF GENERAL TERMS AND CONDITIONS ARE NOT RECEIVED OR MET BY CREDIT COUNSELORS USA, LLC. Once the credit restoration process is completed and if Credit Counselors USA, LLC. is unable to remove any negative items or inquiries off the credit report, the client will receive 50% refund.

TOTAL CONSULTING SERVICE FEES: \$499.00/client

Signature: _____ Date signed: _____

**A faxed copy of this agreement shall be considered an original*

FAX ALL 4 SIGNED PAGES BACK TO PROCESSING @ 800-596-6551

Limited Power of Attorney

This form is a limited power of attorney and will be used for the sole purpose of helping with the restoration of your credit. This does not give us full power of attorney over any of your other affairs.

I, We, _____, a resident of _____ county, of the State of _____ give Credit Counselors USA, LLC. its officers, employees and agents, as my assistants, in and for my behalf, as set forth in the following matters *only*. Signing of correspondence addressed to the credit bureaus, signing of correspondence addressed to creditors, obtaining information over the telephone, fax, and internet, through written or online correspondence from credit bureaus, creditors, or collection agencies. If mediation of a debt is necessary I give Credit Counselors USA, LLC, its officers, employees and agents the right to discuss information to help resolve a debt. My signature below constitutes my approval for Credit Counselors USA, LLC, to act as my agent. I further authorize Credit Counselors USA, LLC., their officers, employees and agents bearing this release or copy thereof within 12 months of this date, to obtain any information in my credit report that may involve medical records and/or credit records. I hereby direct said record holder authorization to release any requested information upon the presentation of this durable Limited Power of Attorney for limited purposes. I hereby release the bearer of this authorization as well as the recipient, including but not limited to, the Custodian of such records, Repository of the Court Records, Credit Bureaus (TRW, TransUnion, Equifax, Experian), consumer reporting agencies, retail business establishments, lending institutions, student loan agencies (public and/or private), including whatever kind, which may at any time result to me, my heirs, family or associates, because of compliance with this Authorization to Release Information, or any attempt to comply with it. Should there be any questions as to the validity below. I have the right to revoke or terminate this Limited Power of Attorney Release; you may contact me as indicated below. I have the right to the Limited Power of Attorney at any time. This Limited Power of Attorney shall terminate 12 months from the date of execution set forth below. All questions pertaining to validity, interpretation and administration of this Limited Power of Attorney shall be determined in accordance with the laws of the State of Florida. This Limited Power of Attorney is valid throughout the United States and all information set forth in the paragraph above by signature below.

Signature _____

Date Signed ____/____/____

Print Name _____

FAX ALL 4 SIGNED PAGES BACK TO PROCESSING @ 800-596-6551

***You may email us at questions@mycreditprogress.com

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor a credit restoration company or credit restoration organization has the right to have accurate, current and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported up to 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit restoration organization that violated the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit restoration organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute that accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch Federal Trade Commission Washington, D.C. 20580.

I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of Consumer Credit File Rights.

Signature: _____

Date signed: _____

**A faxed copy of this agreement shall be considered an original.*

FAX ALL 4 SIGNED PAGES BACK TO PROCESSING @ 800-596-6551

***You may email us at questions@mycreditprogress.com



Payment Options

I hereby authorize Credit Counselors USA, LLC to charge my credit card or debit card, in the amount of \$_____, for the purpose of credit consulting services. I also authorize Credit Counselors USA, LLC. if necessary to charge my account for 1 or more of the 3 credit reports in the amount of up to \$34.45. (Experian \$9.50, Equifax \$9.50, and TransUnion \$15.45).

I understand that, even after I am charged, no work will be started unless I have signed and returned all 4 pages of this contract!

I understand that refunds will not be given after 3 days from the day of signing the contract.

Payment by Credit Card Option:

Name on the account _____

Credit Card Number _____

Expiration Date _____

3 Digit Security Code _____

Payment by Check (\$20.00 check fee applies)

Please attach a voided copy of the check

We do not Accept Cash Payment

I UNDERSTAND THAT I MUST CONTACT MY CONSULTANT WITH ANY QUESTIONS EVERY 15 TO 20 DAYS AND MAIL, NOT FAX ANY OUTSTANDING REPORTS THAT COME IN THE MAIL TO:

CREDIT COUNSELORS USA, LLC

PO Box 1173

Deerfield Beach, FL 33443

Toll-Free: 888. 522.7007 / Local: 561.982.3984

Toll-Free: 800.757-6881 Spanish

Customer Signature _____ Date _____

Please mail all credit reports and results to Credit Counselors USA, LLC. upon receipt

*****FAX ALL 4 SIGNED PAGES TO PROCESSING @ 800-596-6551*****

***You may email us at questions@mycreditprogress.com