

# CREDIT REPAIR CLINIC, CORP

www.MyCreditRepairClinic.com

## Enrollment Agreement

### Credit Repair and Consulting Services to be Performed:

Credit Repair Clinic (CRC) will provide professional advice on how to improve and maintain your credit report. CRC will review all credit related information provided by you, our customer, to prepare letters and challenge/correct inaccurate, incomplete, obsolete or unverifiable items as per the Fair Credit Reporting Act.

When CRC receives your credit reports CRC will draft, sign and submit transmittals of challenge/correction letters within 1-7 business days. CRC will submit these letters on your behalf and in your name. CRC will complete monthly reviews of your credit file and keep you fully informed of all progress.

CRC cannot guarantee specific outcomes or a timeframe for the results desired, as both depend on many factors that are beyond our control. We do however offer a full or partial refund depending on if enough items are not corrected. (See our Refund Policy Disclosure.)

This contract is valid for one (1) year from date signed. You may cancel these services at any time without penalty or fees.

### Customer Will Agree To:

1. Provide CRC with credit related information, such as credit reports, credit bureau correspondence, changes made to account and any changes of address.
2. Immediately forward all correspondence received from Credit Agencies, Creditors or Collection Agencies to CRC. Failure to not communicate with CRC and forward correspondence will result in delay or non-completion of service.
3. Identify in writing any accurately reported negative information on your credit file to assure that we do not dispute such items as per the Fair Credit Reporting Act of 1970.
4. Not apply for new credit while CRC is in the process of resolving disputed items with the Credit Bureaus as this could negate the progress made. CRC will make recommendations and discuss with the Customer the best moment to possibly apply for new credit.

### Customer Payment Agreement:

After initial consultation Customer agrees to pay Credit Repair Clinic Corp a first work fee of \$99.00(3-5 days after enrollment), and \$59.00 each subsequent month for work performed the previous month(30 days after first work fee.) CRC will send notifications of work performed and invoices each month. Customer can request a cancellation of future services by CRC at anytime without penalty or further charges.

**Refund Policy Disclosure:**

Credit Repair Clinic Corp strives to provide excellent service, satisfied customers and significant results. CRC will only accept new customers that can benefit from our services. The service provided by CRC is backed by a refund policy that entitles Customers to a full refund.

If CRC is not successful in deleting/correcting a combined total of 3 inaccurate items from Customer's credit report in 180 days, a full refund will be made. The 180 days will begin upon receipt of initial credit reports.

**NOTICE: All documentation from the Credit Reporting Agency will be sent directly to the Customer. It is the Customer's responsibility to forward to CRC all documentation promptly or this refund may be considered null and void. This is required to obtain the best possible results.**

**Electronic Signature, Power of Attorney**

In order for CRC to successfully provided excellent service in restoring your good credit, CRC needs permission to write and sign letters to the Credit Bureaus in your name. By granting Credit Repair Clinic Corp a limited power of attorney you will be giving permission to have letters written on your behalf. Your electronic signature is a Limited Power of Attorney and authorizes CRC to represent you under the Fair Credit Reporting Act and other State and Federal Laws. You may cancel your electronic authorization at anytime with CRC.

*I do hereby grant a Limited Power of Attorney to Credit Repair Clinic Corp and any persons of their employ for the sole purpose of preparing and signing all documents written with the intent of challenging and/or verifying information with consumer credit reporting agencies.*

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

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 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 repair company or credit repair 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 repair 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 repair 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.

### Consumer Credit Act Disclosure

Consumer Credit File Rights Under State and Federal Law (Sec. 405. Disclosures)

This disclosure has been furnished to you in accordance with the Consumer Credit Protection Act. *I acknowledge that i have received a copy of the Consumer Credit File Rights under Stant and Federal Law in accordance with the Consumer Credit Protection Act.*

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

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Privacy Policy Notice

This Privacy Policy Notice serves to describe Credit Repair Clinic's private policies and practices, the type of information CRC collects and how our customers can direct us not to share certain information with third parties. The practices in this policy are applicable to all current and past clients of CRC. This policy also explains how CRC protects confidentiality and security of our client's information.

1. CRC collects nonpublic personal information about you from the following sources:
  - a. Information we receive from your application with CRC.
  - b. Information we receive from the Credit Bureaus.
  - c. Information we receive from our affiliates or other third parties.
2. CRC will not disclose any information about you without a written authorization from you.
3. To protect you and your non-public information, we maintain physical and procedural safeguards that comply with federal guidelines.

## Authorization to Release Information

1. I have applied for credit repair services with Credit Repair Clinic Corp. As part of this process, CRC may verify information contained in my credit report.
2. I authorize you to provide Credit Repair Clinic Corp. any and all information that they request. Such information includes, but is not limited to, mortgage, credit card and installment loan information.
3. A copy of this authorization may be accepted as an original.

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

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Notice of Cancellation**

Right to Cancel Contract  
(SEC. 407, Consumer Credit Protection Act)

**You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.**

**To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to:**

**Credit Repair Clinic Corp.**  
24603 SW 112th Place  
Homestead, FL 33032

**-OR-**

**Support@MyCreditRepairClinic.com**

**before midnight on \_\_\_\_\_.**

***I hereby cancel this transaction;***

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

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_