

Print Name Below

CONTRACT FOR CREDIT REPAIR SERVICES

THIS AGREEMENT, effective the ____ day of _____, 20____, by and between Gregory and Jacobs Corp , (hereinafter referred to as Consultant), a Missouri Corporation company, and _____ (hereinafter referred to as Consumer), an individual (collectively the “parties”).

WITNESSETH:

WHEREAS, Consumer has a vital interest in establishing and maintaining his or her credit worthiness and credit standing in order to obtain and use credit.

WHEREAS, Consumer is desirous of improving his or her credit report, credit history or credit rating.

WHEREAS, Consultant provides services to consumers to provide advice or assistance to any consumer to improve his or her credit report, credit history or credit rating (hereinafter referred to collectively as “Services”).

WHEREAS, Consultant is prepared to provide such Services to Consumer.

NOW THEREFORE, in consideration of the premises and mutual covenants herein contained, the parties hereto agree as follows:

ARTICLE 1.0 - CREDIT REPAIR ORGANIZATION CONTRACTS

No services may be provided by any credit repair organization for any consumer

- a. unless a written and dated contract for the purchase of such services has been signed by the consumer; OR
- b. before the end of the 3-business-day period beginning on the date the contract is signed.

ARTICLE 2.0 - SERVICES TO BE PERFORMED BY CONSULTANT

Consultant shall perform the following services described as follows:

- a. Consultant shall review and interpret Consumer’s credit report statements and information with Consumer and Counsel Consumer about the information contained on such reports and statements;
- b. Consultant shall prepare for Consumer written correspondence to be mailed to each of the three generally recognized Credit Reporting Bureaus, i.e. Experian, Trans Union and Equifax, stating the basis for challenging and disputing the validity and completeness of non-accurate information contained in a file on the Consumer maintained by that consumer reporting agency; and
- c. If Consumer desires, Consumer may cause to be delivered to Consultant the

information Consumer receives from each of the Credit Reporting Bureaus, Consultant will review and prepare follow up correspondence to be mailed to each of the Credit Reporting Bureaus in response to the information provided by the Credit Reporting Bureaus.

Initial Below

ARTICLE 3.0- COMPENSATION

a. Upon completion of the written correspondence described in Article 2.b, Consumer shall pay Consultant for performance of services in the amount of \$ _____ (Parties initials: (_____)) Payment shall be made upon delivery to the Consumer of the written correspondence described in Article 2.b.

b. Consultant will provide the services described in Article 2.c. at no extra charge if Consumer delivers the information Consumer receives from the Credit Reporting Bureaus and requests Consultant to review and provide further consultation and follow up correspondence with the Credit Reporting Bureaus.

ARTICLE 4.0 - TERMS AND CONDITIONS OF THE CONTRACT

a. Consultant shall perform the Services provided for in ARTICLE 2.0 beginning on the 4th business day following the execution of this Contract and shall complete the performance of such services no later than the 7th business day following the execution of this Contract.

b. Upon receipt of statements and reports of Consumer's files with the Credit Reporting Bureaus, if Consumer delivers said statements and reports generated by the Credit Reporting Bureaus and requests Consultant's assistance in interpreting said statements and reports, and providing follow up services, including drafting further correspondence to the Credit Reporting Bureaus, Consultant shall do so within 30 days of Consumer's follow-up request.

c. Consultant shall complete all services for Consumer, including follow up interpretation and credit counseling for Consumer within 180 days from the date this contract was signed.

ARTICLE 5.0 - OBLIGATIONS OF CONSUMER

a. Consumer shall provide Consultant with the information necessary to make a fair and reasonable interpretation of Consumer's credit history.

b. Consumer shall not make any statement to Consultant which is untrue or misleading with respect to Consumer's credit worthiness, credit history, consumer transactions or basis for disputing any information reported on Consumer's credit report files.

ARTICLE 6.0 - RIGHTS OF CONSUMER

a. Consumer has and shall enjoy the legal rights expressly specified in Attachment A, "Consumer Credit File Rights Under State and Federal Law" which is attached hereto and incorporated by reference as part of this contract.

ARTICLE 7.0 - NON-PROFIT CREDIT COUNSELING SERVICES

Consumer is hereby notified of the existence and availability of non-profit credit counseling services their sole purpose being to provide credit report repair services at little or no charge to Consumer.

ARTICLE 8.0 - RETENTION OF CONTRACT

Consultant shall maintain on file, for a period of two years after the date the contract is signed, an exact copy of the contract, signed by the Consumer, acknowledging receipt and execution of the Contract.

ARTICLE 9.0 - TERMINATION

YOU, THE CONSUMER, MAY CANCEL THIS CONTRACT AT ANYTIME BEFORE MIDNIGHT OF THE THIRD DAY AFTER THE DATE OF THE EXECUTION OF THIS CONTRACT. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

ARTICLE 10.0 - GOVERNING LAW AND JURISDICTION

The Consumer and Consultant agree that this Agreement and any legal actions concerning its validity, interpretation, and performance shall be governed by the laws of Missouri. The jurisdiction and venue for any claim, dispute, demand, legal action or request between the parties shall be solely and exclusively in the Circuit Court of St.Louis County Missouri. It is the specific intent of the parties to resolve all matters, disputes, claims, demands, and legal action in st.louis County, Missouri.

IN WITNESS WHEREOF, the parties have executed this Agreement effective the day and year first above written.

Consumer:

Consultant:

Gregory and Jacobs Corp

Signature: _____

By: _____

Title: Credit Repair Specialist

Date: _____

Date: _____

Sign and 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 any “credit repair” company or credit repair organization has the right to have accurate, current and verifiable information reviewed from your credit report. The credit bureau must remove inaccurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 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 violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have a right to cancel your contract with any credit repair organization for any reason within Three business days from the date you signed such contract.

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 the 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 a 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

“NOTICE OF CANCELLATION”

YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE (3) DAYS AFTER THE DATE THE CONTRACT IS SIGNED. IF YOU CANCEL, ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT WILL BE RETURNED WITHIN TEN (10) DAYS AFTER THE DATE OF RECEIPT BY THE SELLER OF YOUR TERMINATION NOTICE. TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED DATED COPY OF THIS CANCELLATION NOTICE, OR OTHER WRITTEN NOTICE TO:

7733 Forsyth Blvd Clayton MO 63105 STE 1100

NOT LATER THAN MIDNIGHT OF THE _____ DAY OF
_____ 2018

I HEREBY CANCEL THIS TRANSACTION.

DATE: _____

CONSUMER’S SIGNATURE: _____

This page is for cancellation only. Do not sign.

PERMISSION GRANTED

I, _____, Gregory and Jacobs Corp my
permission to sign my signature to all three sets of letters that will be mailed to Equifax,
Experian, and TransUnion Credit Bureaus only while I am in contract with them.

Signature: _____

Date: _____

**This page gives us your permission to sign the letter
on your behalf. Sign, date and return back with a
copy of your driver's license and social security
card.**

Thanks,

Gregory and Jacobs Corp