

(website) [www.restoringmycredit.com](http://www.restoringmycredit.com) (email) [credit@restoringmycredit.com](mailto:credit@restoringmycredit.com)

## PRIMARY TRADELINE AGREEMENT

**PLEASE SEE THE TRADELINE AGREEMENT BELOW.**

**Please enter Primary Tradeline info below:**

**Bank Name (1):**      **BALANCE:**      **AGE:**      **TYPE:(revolving,auto,etc.)**

**Bank Name (2):**      **BALANCE:**      **AGE:**      **TYPE:(revolving,auto,etc.)**

**Bank Name (3):**      **BALANCE:**      **AGE:**      **TYPE:(revolving,auto,etc.)**

**Bank Name (4)**      **BALANCE:**      **AGE:**      **TYPE:(revolving,auto,etc.)**

**\*While your tradeline is being added, we recommend that you continue paying bills on time, do not run hard inquiries or open new accounts, as this will lower your overall results.**

**Please remove any FRAUD ALERTS or CREDIT FREEZES, as this will prevent the tradeline from posting.**

**Credit Monitoring Account (Required)**

During this time, you will need to establish a free credit monitoring account with CREDIT KARMA. Credit Karma updates every 7 days. Credit Karma and Experian are the ONLY tools we use to verify any non-posting tradeline. Restoring My Credit cannot guarantee a specific boost! Your overall results will depend on what is already on your credit report and what you do while your tradeline is being added. After we have received a signed copy of your agreement, you will be able to submit your payment. You will be added to the tradeline within 24 hours of payment confirmation. We are not responsible if you enter incorrect information on this form.

**FOR IDENTIFICATION PURPOSES, A COPY OF YOUR STATE ISSUED I.D. AND PROOF OF SSN NEEDS TO BE ATTACHED TO THIS AGREEMENT.**

**REFUND POLICY.** There are absolutely **NO REFUNDS**. The only exception to this policy is if your tradeline does not reflect on at least 2 of the 3 credit bureaus. We guarantee that the tradeline will post to 2 of the 3 credit bureaus minimum. If there is an issue with posting we will need to verify using your credit karma and Experian account. Each tradeline has its own "Reporting period". If your tradeline does not post after the LAST reporting day and your credit monitoring has updates, you may request a refund or exchange upon our verification. Tradeline balance will not exceed 20% of the limit or your money back.

**Assumption of Risk.** Lessee understands and assumes the inherent security risks involved with the provision, delivery or transfer of Lessee's confidential information to Restoring My Credit, regardless of the form of transmission. Although we will attempt in good faith to safeguard and protect Lessee's confidential and personally identifiable information, Broker cannot guarantee that this confidential information will not be stolen or accessed by an unauthorized third party (i.e. Hackers). Accordingly, Lessee assumes all risk for any breach of confidentiality or security that may occur with respect to the sharing of Lessee's confidential information with Broker. Lessee acknowledges and agrees that any actual damage it suffers as a result of Broker's intentional or grossly negligent failure to safeguard and protect Lessee's confidential information shall be subject to the Limitation of Liability provision.

**AUTHORIZATION** Client hereby grants to Restoring My Credit full authority to use his/her information for the sole purpose of adding him/her to the selected

tradeline, as well as for any other purpose necessary to accomplish the goals of this agreement. In furtherance thereof, Client authorizes Restoring My Credit to perform any and all acts necessary to accomplish the goals of this agreement.

**USE OF FALSE OR INFORMATION, UNAUTHORIZED** Client agrees that he/she shall not use, provide, or submit to Restoring My Credit, any information that is false, fraudulent, illegal or unauthorized. Upon the discovery of such false, fraudulent, illegal or unauthorized information, Restoring My Credit shall have the absolute right to terminate this agreement, discontinue its services, and reverse any services previously performed remove the Client from any tradelines to which he/she has been added by Restoring My Credit. Client agrees that in that event, any and all fees, costs and other money and funds of any kind paid to Restoring My Credit shall not be refunded to Client, but shall be retained and considered to be liquidated damages for Client's breach of this agreement.

**ABSENCE OF GUARANTEE/ SERVICES PROVIDED** Client understands and agrees that COMPANY cannot, and does not, make any predictions, promises, guarantees, warranties or assurances of any kind with regard to the result or effect of its services on Client's credit score or another component of creditworthiness. COMPANY does not make any claims as to the improvement of the Client's credit rating or the removal or correction of any items appearing on the Client's credit report(s).

**LIMITATION OF LIABILITY** Client agrees that any liability on the part of COMPANY for any damage of any kind that may result from any alleged breach of any part of this agreement or any other act or omission alleged on the part of COMPANY, whether in contract, tort or otherwise, shall be limited to the amount of any fees actually paid by Client to COMPANY under this agreement. Client further agrees that COMPANY shall not be liable for the acts or omissions of any third party, including but not limited to our credit partners, without regard to whether that third party claims to be, or is in fact, acting on behalf of, at the direction of, or pursuant to any instructions or information provided by COMPANY.

**LIMITATION OF ACTIONS** Client agrees that no action, proceeding or litigation arising out of, with respect to, or in any way related to this agreement may be brought against COMPANY more than six (6) months after the first date upon which the basis of that action could have reasonably been discovered through the exercise of due diligence.

**PLEASE ENTER YOUR INFORMATION YOU WANT ON TRADELINES BELOW:**

(please enter all info correctly, we are not responsible for incorrect information)

First Name:

Last Name:

Social Security:

Date of Birth:

Email:

Phone:

Home Address: (City, State, Zip Code):

Credit Karma Login (Required):

**PLEASE UPLOAD A COPY OF YOUR STATE ISSUED ID. CARD BELOW.**

**PLEASE UPLOAD PROOF OF PAYMENT:**

Upload File

**PLEASE UPLOAD COPY OF STATE ID/ DL:**

Upload File

**By signing this agreement, I hereby authorize, Restoring My Credit, to make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, correspondence, contracts, or agreements, as necessary for my credit. Such instruments in writing of whatever and nature shall only be effective for any or all the three credit bureaus, creditor's listed, as may be necessary or proper in the exercise of the rights and powers herein granted. To include adding me as an authorized user on a seasoned revolving credit line. You also certify that this information is YOUR true and accurate information. You will not receive a copy of the credit card, this tradeline is used to benefit your credit score only. Electronic Notices. You accept Electronic Communications provided via Restoring My Credit using adobe sign, or any email address from same, as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep. You also represent that You are authorized to enter into the Agreement for all persons who access your login details and that You will be bound by the terms of this Agreement.**

**By checking this box, you agree to all of the terms in this agreement. Checking this box serves as your digital signature.**

<https://www.restoringmycredit.com>