

Credit Repair Agreement

A. This agreement between Elite Credit Repair Services and the undersigned Applicant(s) is for the express purpose of credit report improvement. Elite Credit Repair Services will challenge derogatory removal of errors, misrepresentations, and/or unverifiable information, which the Applicant(s) claims to appear on all 3 credit bureaus. This is neither a debt consolidation nor a bill payment program. Elite Credit Repair Services agrees to act diligently in the pursuit of this matter and will carry out this agreement within all Federal and State laws.

B. The Applicant(s) understands and agrees that they will be charged a onetime fee of **\$550.00** for Elite Credit Repair Services to dispute all errors, misrepresentation, and/or unverifiable information reported to the three credit reporting agencies (Experian, Transunion and Equifax) for Elite Credit Repair Services to perform this service for the amount listed above and states that there are no additional costs unless we cannot repair the said reports within the four month time period. The Applicant(s) understands that the credit report improvement process includes the evaluation of all three credit bureau reports and all correspondences associated with the dispute process.

Applicant's Obligations:

C. The Applicant(s) agrees to promptly provide Elite Credit Repair Services copies of all correspondences received from credit bureaus within (14) days of receipt. The Applicant(s) must notify Elite Credit Repair Services if they have not received any credit reports or any correspondences from the credit reporting agencies forty (40) days after the last correspondence from Elite Credit Repair Services or the credit reporting agencies. Failure to do so will cause delays in the credit improvement process and may result in additional fees. While this agreement is in effect, Applicant(s) will not apply for any type of credit, including credit cards, car loans, or secured financing without written or verbal notification to, and consultation with, Elite Credit Repair Services at least 10 days prior to submitting credit application. Applicant(s) understands Elite Credit Repair Services cannot guarantee specific results due to the fact that all results obtained are dependent on a vary of factors, some which are outside the control of Elite Credit Repair Services, such as applicant being able to repay creditors, or credit reporting bureaus ability to verify information provided to them by applicant. Applicant must make any monthly payments on time to any accounts they may have open with balances not doing so will void contract.

By federal law, you must know that **YOU CAN DO THE CREDIT RESTORATION PROCESS YOURSELF. YOU ALSO HAVE 3 DAYS TO CANCEL THIS AGREEMENT**

This must be done in writing and also discontinue the consulting process. You can read and review The Fair Credit Reporting Act and the Credit Repair Organizations Act at www.ftc.gov or by writing the FTC.

D. The term of this agreement shall be for: 4 months. Applicant(s) has **3** days from the date this agreement is sent by Elite Credit Repair Services to cancel his/her services. To cancel please send a written notice stating name, social security number and request of cancellation by email to

info@elitecreditrepairservices.com. There will be no penalty for cancellation, client will receive full refund of payment made minus any credit card processing fees if credit card was used to make payment to Elite Credit Repair Services and contract and obligations between Elite Credit Repair Services and client will be null and void. If Client decides to cancel the process at any time after the 3 days during the term of the contract, a written request must be sent. However, if Elite Credit Repair Services has already begun working on your file, no refund will be granted. Once the terms of the agreement have been completed Elite Credit Repair Services will consult with the Client about the possibility of renewing the agreement for another 4 months for an additional fee. Elite Credit Repair Services may at any time end the procedure if we conclude that no further work is necessary.

E. Due to the nature of this service, I understand that individuals who assist Elite Credit Repair Services in this matter may view my file and its contents. Elite Credit Repair Services and its staff will take all reasonable measures to ensure that this information will be handled in a responsible and confidential manner.

F. Elite Credit Repair Services will contact Experian, Transunion and Equifax on your behalf to request an investigation to verify negative items.

G. The Applicant(s) declares that all disputed items are, to the best of their knowledge, incomplete, inaccurate, obsolete, unverifiable, and/or misleading. The Applicant understands that Elite Credit Repair Services cannot guarantee the removal of items which are not incomplete, inaccurate, obsolete, unverifiable, and/or misleading. Elite Credit Repair Services cannot obtain any specific credit score client may desire.

H. The Client understands that Elite Credit Repair Services is not responsible for any legal actions taken by creditors against the client mentioned in this contract prior, during or after our services. The Client understands the services provided are solely for disputing any information indicated above and not for any other use. The Client understands and agrees that if at the end of the four months contract, we have not received a final credit report or negotiated an extension to the agreement, then Elite Credit Repair Services will assume the contract has been satisfied and the Client's file will be closed without further notice.

I. The Client understands that if at any time there is evidence of past disputes with any of the three credit reporting agencies (Equifax, Transunion and Experian); contract will be null and void due to non-disclosure by the Client and/or any person representing the Client.

J. I agree to give Power of Attorney to Elite Credit Repair Services for the sole purpose of acquiring, requesting verification and disputing any information in regards to my credit report(s) with all three credit agencies. I further authorize and request that the agency using this information deliver a copy of documentation to me via e-mail, fax or mail. Creditors are hereby authorized to disclose information relative to any accounts transactions, past present or future.

IN WITNESS HEREOF, the parties have executed this Agreement on
the _____ day of _____, 20__.

Client:

Signature: _____

Print Name: _____

Client's Address: _____

Company:

Elite Credit Repair Services

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