

B & L CREDIT REPAIR SERVICES



Terms & Conditions:

B & L Credit Repair Services is a credit repair company located at **507 N Sam Houston Pkwy E, Suite 345, Houston, TX 77060**. The company provides credit repair and credit improvement services designed to help clients address inaccuracies on their credit reports, improve their credit profiles, and work toward stronger credit scores. B & L Credit Repair Services offers personalized options to help individuals achieve their financial goals, whether they are preparing to purchase a home, finance a vehicle, qualify for better loan terms, or rebuild their overall creditworthiness. The company emphasizes professional guidance and customized strategies based on each client's unique credit situation.

The following options for our Credit Repair Program are listed below, along with the Terms & Conditions.

CreditScoreIQ (do-it-yourself credit repair program)

B & L Credit Repair Services is an affiliate partner of IdentityIQ, which offers CreditScoreIQ, a do-it-yourself credit repair program. Through this affiliate relationship, B & L Credit Repair Services promotes and markets the CreditScoreIQ program to consumers seeking self-guided credit improvement options.

CreditScoreIQ is owned, operated, and administered exclusively by IdentityIQ. B & L Credit Repair Services does not own, manage, or control the CreditScoreIQ program and is not responsible for its services, features, pricing, or policies. Any enrollment, subscription, or services provided through CreditScoreIQ are subject to IdentityIQ's terms, conditions, and privacy policies. Consumers who have questions regarding the CreditScoreIQ program should contact them directly for assistance.

Initials

When you enroll in the **CreditScoreIQ** program, you will be able to create your own secure account and access a variety of credit monitoring and self-service credit improvement tools. Program features include:

- Access to your credit reports.
- Credit score monitoring.
- The ability to generate and customize credit dispute letters.
- Credit monitoring alerts and educational resources.
- Additional tools and features available through the CreditScoreIQ platform.

To remain enrolled in the program, you will pay a monthly subscription fee of **\$29.99**, billed directly by IdentityIQ, the owner and administrator of the CreditScoreIQ program.

As an affiliate partner, **B & L Credit Repair Services** receives a referral commission from IdentityIQ when a customer enrolls through one of our affiliate links. This referral fee does **not** increase your monthly subscription cost.

Use one of the affiliate links below to enroll in the CreditScoreIQ program:

\$1 for 7-day trial / \$29.99 a month:

<https://www.creditscoreiq.com/lander/bus?offercode=435404BF>

Non-trial / \$29.99 a month:

<https://www.creditscoreiq.com/lander/bus?offercode=435404BG>

If you have any questions, concerns, billing inquiries, or wish to cancel your CreditScoreIQ membership, you must contact **CreditScoreIQ/IdentityIQ Customer Support** directly.
Customer Support Phone: 1-800-321-7142

Optional Account Assistance Service

If you would like **B & L Credit Repair Services** to assist you with monitoring your **CreditScoreIQ** account and preparing or sending dispute letters on your behalf, you may enroll in our optional account assistance service.

To provide this service, you must authorize B & L Credit Repair Services to access your CreditScoreIQ account by providing your account login credentials. By doing so, you acknowledge and understand that we will be able to view the personal information contained within your CreditScoreIQ account as necessary to perform the requested services.

This optional service is available for an additional fee of \$15.00 per month, which is paid separately and directly to B & L Credit Repair Services. This fee is in addition to the \$29.99 monthly subscription fee that you pay directly to IdentityIQ for your CreditScoreIQ membership.

Please note:

- B & L Credit Repair Services **does not** have access to any payment methods or credit card information you have on file with CreditScoreIQ or IdentityIQ.
- B & L Credit Repair Services **does not** process automatic recurring payments for this optional service.
- When your monthly payment is due, you will receive an email notification with payment instructions.
- Payments for this optional service can be made securely through our website at <http://www.bandlcreditrepair.com>.

By choosing this optional service, you authorize B & L Credit Repair Services to access your CreditScoreIQ account solely for the purpose of assisting with account monitoring and credit dispute-related activities as requested by you.

While you are enrolled in the B & L Credit Repair Services Account Assistance Service, please understand that B & L Credit Repair Services cannot process changes to your CreditScoreIQ membership, including account updates, billing inquiries, payment issues, or cancellation requests. Because your CreditScoreIQ membership is owned and administered by IdentityIQ, all account-related requests must be handled directly by CreditScoreIQ Customer Support. For assistance with your CreditScoreIQ membership, including account changes, billing questions, or cancellations, please contact CreditScoreIQ Customer Support at 1-800-321-7142.

Initials

Credit Monitoring Programs

B & L Credit Repair Services has a partnership with IdentityIQ, which offers two credit monitoring programs designed to help consumers track and monitor their credit information. These programs include:

- IdentityIQ VantageScore® Credit Monitoring - <https://member.identityiq.com/sc-securepreferred.aspx?offercode=431256NP&a1=UTILS&cart=true>
- myScoreIQ FICO® Score Credit Monitoring - <https://member.myscoreiq.com/get-fico-max.aspx?offercode=43212353>

Through this partnership, B & L Credit Repair Services promotes and markets these credit monitoring programs to consumers. However, all credit monitoring services are owned, operated, and administered exclusively by IdentityIQ. B & L Credit Repair Services does not own, manage, or control these credit monitoring programs and is not responsible for their services, features, pricing, billing, or policies. Any enrollment, subscription, or services provided through these programs are subject to IdentityIQ's terms, conditions, and privacy policies. Consumers who have questions regarding their credit monitoring membership should contact IdentityIQ Customer Support directly for assistance at (877) 875-4347.

As an affiliate partner, **B & L Credit Repair Services** receives a referral commission from IdentityIQ when a customer enrolls through one of our affiliate links. This referral fee does **not** increase your monthly subscription cost.

Legal Disclaimer

B & L Credit Repair Services does not provide legal advice or legal representation. Any information, guidance, or services provided by B & L Credit Repair Services are for informational and credit education purposes only and should not be construed as legal advice.

If you have questions regarding your legal rights, obligations, or any legal matter related to your credit or financial situation, you should consult with a licensed attorney who can provide advice based on your individual circumstances.

Agreement to Terms & Conditions

By signing this form, you acknowledge that you have reviewed and understand the information provided regarding the credit repair and credit monitoring options offered through B & L Credit Repair Services.

You further acknowledge that you have voluntarily enrolled in the credit repair or credit monitoring option you selected and agree to be bound by the Terms and Conditions set forth in this document.

By signing below, you also acknowledge that you have had the opportunity to ask questions, that your questions have been answered to your satisfaction, and that you understand the roles and responsibilities of both B & L Credit Repair Services and IdentityIQ, where applicable.

Signature:

Date: