

B & L CREDIT REPAIR SERVICES



Terms & Conditions:

B & L Credit Repair Services located at: **507 N Sam Houston Pkwy E Ste 345 Houston, TX 77060** is a Credit Repair Company that provides several options to help clients repair their credit.

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

CreditScoreIQ – Do-It-Yourself Program

B & L Credit Repair Services has an affiliate partnership with IdentityIQ, who provides a Do-It-Yourself Credit Repair Program called CreditScoreIQ. B & L Credit Repair Services only offers, promotes and markets the CreditScoreIQ program and has no ownership in the program.

When enrolled into the CreditScoreIQ program, you will be able to create an account, retrieve your Credit Reports, generate dispute letters and take advantage of many other benefits of the program. To stay enrolled in the program, you will pay a monthly fee of \$39.99 directly to CreditScoreIQ. The following links can be used to sign up for the CreditScoreIQ program....

\$1 for 7-day trial then \$39.99 a month:

<https://enroll.creditscoreiq.com/?offercode=4354027I&plancode=PLANCS4D>

Non-trial \$39.99 a month:

<https://enroll.creditscoreiq.com/?offercode=4354027J&plancode=PLANCS4D>

For any questions, concerns and cancellations regarding your account, you will need to contact CreditScoreIQ customer service support at 1-800-321-7142.

Initials

If you are unable to monitor your own CreditScoreIQ account and you would like B & L Credit Repair Services to assist with monitoring your account, please understand that B & L Credit Repair Services will need access to your account, which means all login information will need to be provided to us. Please understand once we have access to your account, we will be able to view any personal information that is listed in the account. For B & L Credit Repair Services to monitor your account each month, you will pay an additional fee of \$15.00 directly to B & L Credit Repair Services. Please understand that B & L Credit Repair Services will not have access to any credit card information you have on file with CreditScoreIQ and we do not take automatic payments. A notification of when your payment is due will be sent to you via email and you can make the payment on our website at <http://www.bandlcreditrepair.com>.

In-House Credit Program

If you choose to sign up for our In-House Credit Program, then you give us the authorization to correspond with the Credit Bureaus and Credit Agencies via mail on your behalf, by disputing any negative items that are reporting on your Credit Reports as Inaccurate, Erroneous, Obsolete or Unverified. During the Credit Repair Process, you are responsible for sending us any updated credit reports and letters that you will receive through the mail. This information can be faxed, emailed or mailed to us. To stay enrolled in our In-House Credit Program \$60.00 is due bimonthly. Please understand that we do not take automatic payments and do not keep any credit card information on file. A notification of when your payment is due will be sent to you via email and the payment can be made on our website at <http://www.bandlcreditrepair.com>. Please understand that there is no contract, and you can cancel and discontinue the program at any time.

The Credit Repair Process will take 3 to 6 months, depending on your credit situation. B & L Credit Repair Services will do our due diligence by providing our services to assist you through the process.

In-House Credit Program - Refund Policy:

Once you have enrolled in our In-House Credit Program you have until the 3rd day at 6:00 PM Central Standard Time to cancel and the \$60.00 fee will be refunded.

Credit Monitoring Programs:

When enrolled into our In-House Credit Program, we do recommend that you sign up with a Credit Monitoring Program of your choice to see results. B & L Credit Repair Services has a partnership with IdentityIQ, who provides two different Credit Monitoring Programs, one for your VantageScore and another one for your FICO Score. B & L Credit Repair Services only offers, promotes and markets the Credit Monitoring programs provided through IdentityIQ and has no ownership in the programs.

Initials

If you choose to sign up for the Credit Monitoring Programs, to stay enrolled in the Credit Monitoring programs, you will pay a monthly fee of \$27.99 for the VantageScore Monitoring program and/or a monthly fee of \$32.99 for the FICO Score Monitoring program. For any questions, concerns and cancellations regarding your accounts, you will need to contact IdentityIQ customer service support at 1-877-875-4347.

Legal Advice:

Please understand that B & L Credit Repair Services cannot give any legal advice. In the event you need legal advice, please consult an attorney.

Agreement of Terms & Conditions:

By signing this form, you have enrolled in one of the Credit Repair options listed above and you agree to the Terms and Conditions listed in this form.

Signature:

Date: