NO CHARGE CREDIT REPAIR

300 Long Beach Boulevard, Unit 702, Long Beach, CA 90802-9991

Phone: 562 283 3636 Fax: 562 372 3255 www.nochargecreditrepair.org

Terms and Conditions

1. Customer agrees:

- a. To provide NO CHARGE CREDIT REPAIR with a copy of all correspondences received from credit reporting agencies or creditors relating to credit report entries which are the subject to matter of this subscription by virtue of the credit report entries challenged by NO CHARGE CREDIT REPAIR for verification of accuracy. If you do not receive any correspondence within 60 days, please notify us immediately.
- b. Not to contact credit reporting agencies (Experian, Equifax and Trans Union) for any reason. Not to apply for any type of credit, i.e., credit card car loans, or secured financing, during the period of this agreement without 7 day prior written notification to NO CHARGE CREDIT REPAIR, 300 Long Beach Boulevard, Unit 702, Long Beach, CA 90802-9991 and an opportunity on the part of NO CHARGE CREDIT REPAIR to consult with Customer with regard thereto.
- c. To provide to NO CHARGE CREDIT REPAIR, within 14-days of receipt thereof, all correspondence received from credit reporting agencies by Customer.
- d. Customer understands that the results obtained by NO CHARGE CREDIT REPAIR on behalf of Customer are dependent on numerous factors, including but not limited to Customer's ability to repay debts and loans, cooperation of Customer's creditors, and credit reporting agencies ability to verify information provided to them by NO CHARGE CREDIT REPAIR on behalf of Customer.
 - e. Customer understands that accurate information may not be removed unless it is listed beyond a lawful time period.

2. NO CHARGE CREDIT REPAIR agrees:

- a. To evaluate Customer's current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous or obsolete information. To advise Customer as to the necessary steps to be taken on the part of Customer in conjunction with NO CHARGE CREDIT REPAIR to dispute any inaccurate, erroneous, or obsolete information contained in the customer's credit reports.
- b. To prepare all necessary correspondence in dispute of inaccurate, erroneous, or obsolete information in customer's credit reports.
- c. Credit profile status, consulting, coaching and monitoring services are primarily conducted by phone during normal business hours (12:00:00 PM 2:00:00 PM PST)

NO CHARGE CREDIT REPAIR LIMITED POWER OF ATTORNEY

Be it known that I, the undersigned, am the individual listed below and as such do hereby grant a Limited Power of Attorney to NO CHARGE CREDIT REPAIR. NO CHARGE CREDIT REPAIR, and any and all persons in their employment, shall have the necessary power and authority to undertake and perform the following on my behalf. I hereby give permission to NO CHARGE CREDIT REPAIR to sign my name on all letters written on my behalf and or as agent for the only purpose of communicating with credit reporting agencies or creditors and to challenge and verify account information held by consumer credit reporting agencies or creditors.

CUSTOMER METHOD OF CANCELLATION

You may cancel this transaction, without any penalty or obligation; within three (3) days from the date this contract is received by NO CHARGE CREDIT REPAIR home office. To cancel this transaction, mail, or deliver a signed letter stating to cancel any further actions on your account to: NO CHARGE CREDIT REPAIR, 300 Long Beach Boulevard, Unit 702, Long Beach, CA 90802-9991

If you cancel during the allotted timeframe, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within 21 business days following receipt of your cancellation notice. Any security interest arising out of the transaction will be cancelled.

security interest ansing out or the transaction will be cancelled.			
WARRANTY AGREEMENT			
NO CHARGE CREDIT REPAIR is solely operated	and funded by	contributions. Therefore, no refund will be do. Thank Y	ou!
I have read and understand all of the above listed items		I have reviewed the terms and conditions with the customer.	
Customer Signature	Date	Representative Signature	 Date