

CREDIT EDUCATION & SUPPORT SERVICES AGREEMENT

This Agreement is entered into between **Legacy Consulting** (“Company”) and the Client.

Scope of Services

Legacy Consulting provides personal credit education, credit report review, dispute preparation assistance, and related support services. No guarantees are made regarding credit outcomes, score changes, or deletions.

No Guarantees

Client acknowledges that credit bureaus and creditors are independent third parties and that no specific outcomes are promised.

Payment Terms

No fees are charged before services are fully performed. Monthly billing occurs only after services for the prior billing period have been completed.

Right to Cancel

Client may cancel within three (3) business days of signing for any reason without penalty or obligation.

Limitation of Liability

Legacy Consulting provides educational and support services only and is not responsible for decisions made by credit reporting agencies or creditors.

CALIFORNIA ADDENDUM

This Agreement complies with the Credit Repair Organizations Act and applicable California law.

Monthly Billing

Services are billed monthly in arrears. No advance fees are charged.

Personal Credit Only

Services are limited to personal consumer credit. No business credit services are provided.

Governing Law

This Agreement is governed by federal law and the laws of the State of California.

Client Signature: _____ **Date:** _____