



Client Agreement (Clients copy)

Due to the nature of the credit restoration business and the laws that govern the industry, Credit Repair Sweep has partnered with various companies to assist with the restoration of our client's credit reports. In order to do business with Credit Repair Sweep its partner, and processors, all clients are required to sign this agreement. This agreement will extend to Credit Repair Sweep and its partners, processors and affiliates.

By signing this agreement, \_\_\_\_\_ (CUSTOMER) agrees to the above clause and conditions without remorse or regret. You have also acknowledged that you were not forced or that misleading conduct was not performed to encourage you to sign this agreement. Any changes in this agreement will be provided to the client in writing 30 days prior to its implementation. If a client is unable to be reached by mail or phone, the agreement and its changes are final.

DESCRIPTION:

[description]

CUSTOMER AGREES TO:

- 1. Provide Credit Repair Sweep with personal credit information, credit bureau reports, and/or authorizes Credit Repair Sweep or its designee to obtain credit reports on customer's behalf.
2. Immediately notify Credit Repair Sweep of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item/items as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to Credit Repair Sweep or its designated agent, and to notify Credit Repair Sweep if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from Credit Repair Sweep

SERVICES TO BE PERFORMED:

During the evaluation and initial challenge process, Credit Repair Sweep will review all credit information provided by the customer; prepare ELECTRONIC letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, fraudulent or unverified as per the Fair Credit Reporting Act. Credit Repair Sweep will follow-up and review all correspondence received by the customer from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. Follow-up services will be fully performed by Credit Repair Sweep within ninety days after initial challenges are mailed. Credit Repair Sweep only to challenge items under the Fair Credit Reporting Act. Credit Repair Sweep makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Any questions concerning your personal credit profile may be answered by contacting Credit Repair Sweep. This contract is valid for \_\_\_\_\_ days and/or \_\_\_\_\_ submissions on negative items to credit bureaus from date of signed contract. I understand and agree to the above stated terms of service and payment.

LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to Credit Repair Sweep and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax, Experian and TransUnion. I have received and signed a copy of the Consumer Credit File Rights under State and Federal Law.

Client's Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date signed: \_\_\_\_\_

Note: Credit Repair Sweep endeavors to provide its clients with professional service backed with integrity and honesty. If for some reason however, Credit Repair Sweep fails to improve a client's credit report, the company will negotiate the terms to provide a refund. This refund will be dependent on the amount of work that has been accomplished and refund will be calculated based on retail price per item removed.

CUSTOMER RIGHTS: The Customer has the right to cancel this transaction within three (3) business days from the date of the transaction. If the Customer wishes to do so, they must complete a Cancellation Form which will be provided by the Credit Repair Sweep. Upon receipt of the Cancellation Form, Credit Repair Sweep will return 100% of any deposit within ten (10) business days. If cancellation is made after midnight of the third (3rd) business day, Credit Repair Sweep will retain 10% of the Total Price.

**CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW**

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor a credit repair company or credit repair organization has the right to have accurate, current and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported up to 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violated the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute that accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you. The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch Federal Trade Commission Washington, D.C. 20580.

I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of Consumer Credit File Rights.

Client's Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date signed: \_\_\_\_\_