

SAMPLE CREDIT REPAIR SERVICES CONTRACT

Company Name _____
Principal Address _____
City, State, Zip _____
Phone/Fax _____
Web site/e-mail _____

Date: _____ Buyer's Account Number: _____

This contract is between you, the Buyer of the credit repair services and us, the Company providing the credit repair services.

BUYER AUTHORIZATION:

Buyer authorizes The Company to challenge on Buyer's behalf information appearing in Buyer's credit reports that the Buyer believes is inaccurate.

COST OF SERVICES/METHOD OF PAYMENT:

Buyer will pay the Company \$_____ after the Company fully completes the services described below. Full payment is due within _____ business days immediately following the date Buyer receives written notice from the Company of completion of credit repair services [or in not more than three (3) consecutive monthly installments of \$_____ each, if applicable]. A payment receipt will be furnished by the Company to the Buyer for payments made in cash.

DESCRIPTION OF SERVICES TO BE PERFORMED BY THE COMPANY:

1. Assist Buyer with obtaining Buyer's credit reports from Experian, Equifax/CSC Credit Services, Inc. and TransUnion consumer reporting agencies (CRA), if necessary.
2. Analyze Buyer's credit reports with Buyer to determine if inaccurate information is contained in the reports.
3. Advise the Buyer of his/her rights according to the federal Fair Credit Reporting Act.
4. Prepare correspondence to the CRA to initiate a reinvestigation of inaccurate items appearing on the Buyer's credit reports. Correspondence on reinvestigations will be sent to CRA _____ times, if necessary.
5. Prepare correspondence to the creditors listed on Buyer's credit reports disputing the accuracy of the information they are furnishing to the CRA. Correspondence will be sent to the creditors _____ times, if necessary.
6. Fully validate any or all verification creditors furnish the CRA in response to a reinvestigation of a disputed item in the Buyer's credit reports.
7. Provide Buyer with written notice upon the date of full performance of credit repair services.
8. The Company will maintain Buyer's personal information in strict confidence. Buyer's information will be released only to persons, merchants, creditors or organizations necessary to complete the services described in this contract.

ESTIMATED TIME FOR COMPLETION OF SERVICES:

The estimated length of time required to complete the above services is _____ months. In some cases, inaccurate, negative items appearing on Buyer's credit reports will be removed in less than the stated estimate.

GUARANTEES/REFUNDS/OTHER PROVISIONS (if applicable):

ACTIONS REQUIRED OF BUYER:

1. Buyer agrees to obtain a copy of the Buyer's credit report from the CRA and to provide The Company with a complete copy of Buyer's credit reports received from the CRA in order for The Company to begin credit repair services on behalf of Buyer.
2. Buyer agrees to pay the fee required by the CRA to obtain Buyer's credit reports, if applicable.
3. Buyer agrees to provide The Company a complete copy of credit reports and any and all correspondence Buyer receives from the CRA during the reinvestigation process within _____ business days of the date Buyer receives such correspondence from the CRA.

BUYER INFORMATION:

Buyer's Social Security Number _____ - _____ - _____
 Buyer's Full Name _____
 Buyer's Maiden Name _____
 Buyer's Full Address _____ (Not a Post Office Box)

 Buyer's Date of Birth _____
 Buyer's City and State of Birth _____

REGISTERED AGENT AUTHORIZED TO RECEIVE SERVICE OF PROCESS IN WISCONSIN ON BEHALF OF THE CREDIT SERVICES ORGANIZATION:

Name of Agent _____
 Address of Agent _____ (not a Post Office Box)
 City, State, Zip _____

**THIS CREDIT SERVICES ORGANIZATION IS REGISTERED BY
 THE DEPARTMENT OF FINANCIAL INSTITUTIONS at P.O. Box 8041, Madison, Wisconsin 53708-8041**

DO NOT SIGN THIS CONTRACT UNTIL YOU HAVE RECEIVED AND READ THE INFORMATION STATEMENTS AND NOTICES OF CANCELLATION REQUIRED BY STATE AND FEDERAL LAW, EVEN IF OTHERWISE ADVISED. BY SIGNING THIS CONTRACT YOU ACKNOWLEDGE RECEIPT OF THESE DISCLOSURES PRIOR TO THE TIME OF SIGNING AND AGREE TO THE TERMS OF THIS CONTRACT.

YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE 5TH DAY AFTER THE DATE OF THE TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FOR AN EXPLANATION OF THIS RIGHT.

Buyer's Signature _____ Date _____
 Company Signature _____ Date _____

YOU, THE BUYER, ARE ENTITLED TO AN EXACT COPY OF THIS CONTRACT AS WELL AS ANY OTHER WRITING SIGNED BY YOU IN CONNECTION WITH THIS CONTRACT AT THE TIME YOU SIGN

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 5 days after the date on which the contract is signed.

If you cancel, any payment made by you under this contract will be returned within 15 days following receipt by (name of CSO) of your cancellation notice.

To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice, to: (_____ name and address of Company _____) not later than midnight (DATE).

I hereby cancel this transaction

Print Name _____
Signature _____
Date _____

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