

**Elevate Credit Repair, LLC**  
735 East 9000 South  
Sandy, Utah 84094

Prepared for:

Sample Client  
1234 Main Street  
Santa Monica, California 90401

10/20/2015

The following pages contain:

1. Credit Repair Service Agreement
2. Authorization for Credit Repair Action
3. Consumer Credit File Rights (CROA Disclosure)
4. Right Of Cancellation Notice
5. State Specific Disclosures (add if applicable)

**Credit Repair Service Agreement for Sample Client**

I, Sample Client, hereby enter into the following agreement with Elevate Credit Repair.

Elevate Credit Repair hereby agrees to perform the following:

- a. To evaluate Customer's current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous, false, or obsolete information. To advise Customer as to the necessary steps to be taken on the part of Customer in conjunction with Our Company, , to dispute any inaccurate, erroneous, false or obsolete information contained in the customer's credit reports.
- b. To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in customer's credit reports.
- c. To review credit profile status from the credit reporting agencies such as: Experian, Equifax and Transunion. Consulting, coaching, and monitoring services are conducted by personal meetings, webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.

In exchange, I, Sample Client, agree to pay the following fees as outlined in the following fee schedule:

1. \$80.00 At signup for document processing
2. \$65.00 At the start of each new month of service.

**Authorization for Credit Repair Action**

1. I, Sample Client, hereafter known as "client" hereby authorize, Elevate Credit Repair, 735 East 9000 South, Sandy, Utah 84094, to make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, correspondence, contracts, or agreements, as necessary to improve my credit. Such instruments in writing of whatever and nature shall only be effective for any or all of the three credit reporting agencies which are TransUnion, Experian, Equifax, and any other reporting agencies or creditor's listed, as may be necessary or proper in the exercise of the rights and powers herein granted.

2. This authorization may be revoked by the undersigned at any time by giving written notice to the party authorized herein. Any activity made prior to revocation in reliance upon this authorization shall not constitute a breach of rights of the client. If not earlier revoked, this authorization will automatically expire twelve months from the date of signature.

3. The party named above to receive the information is not authorized to make any further release or disclosure of the information received. This authorization does not authorize the release or disclosure of any information except as provided herein.

4. I grant to Elevate Credit Repair, 735 East 9000 South, Sandy, Utah 84094, authority to do, take, and perform, all acts and things whatsoever requisite, proper, or necessary to be done, in the exercise of repairing my credit with the three credit reporting agencies, which are TransUnion, Experian, Equifax and any other reporting agencies or creditor's listed, as fully for all intents and purposes as I might or could do if personally present.

5. I hereby release Elevate Credit Repair, 735 East 9000 South, Sandy, Utah 84094, from all and all matters of actions, causes of action, suits, proceedings, debts, dues, contracts, judgments, damages, claims, and demands whatsoever in law or equity, for or by reason of any matter, cause, or thing whatsoever as based on the circumstances of this contract.

### **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.

**Notice of Right to Proceed Against Bond**

Elevate Credit Repair, LLC represents that it has secured a \$100,000 bond as per minimum requirements by many states for a credit repair agency. The buyer has right to proceed against this bond if such a situation should arise. Information regarding this bond is found below.

Surety Company:	Liberty Mutual Surety 310 East 96 <sup>th</sup> Street Indianapolis, IN 46240 888-844-2663
Effective Date:	10-1-2015
Expiration Date:	10-1-2016

**Acknowledgment of Terms of Satisfaction Guarantee**

I, Sample Client, hereby understand if I am unsatisfied with the services rendered despite my active participation I may be entitled to a refund of fees. I also acknowledge I have been informed that the initial setup and first month of service fee of \$80.00 is *non-refundable* and will be retained. If I am unsatisfied with the services performed, I agree to provide a formal written complaint within 45 days of the last date of services. Complaints received after 45 days will be deemed ineligible for refund.

**Notice of Right to Cancel**

**"You may cancel this contract, without any penalty or obligation, at any time before midnight of the 5th day which begins after the date the contract is signed by you. See the attached notice of cancellation form for an explanation of this right"**

"To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Elevate Credit Repair, 735 East 9000 South, Sandy, Utah 84094, before midnight on the 5th day which begins after the date you have signed this contract stating "I hereby cancel this transaction, (date) (purchaser's signature)."

Please acknowledge your receipt of this notice by electronically signing the form indicated below.

**Acknowledgment of Receipt of Notice**

I, Sample Client, hereby acknowledge with my digital signature, receipt of the Notice of Right to Cancel. I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of my Consumer Credit File Rights.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

### Notice Of Cancellation

You may cancel this contract, without any penalty or obligation, within five days from the date of the contract is signed. If you cancel, any payment made by you under this contract will be returned within 10 days following receipt by the seller of your cancellation notice. To cancel this contract, mail or deliver a signed dated copy of this cancellation notice or any other written notice, to Elevate Credit Repair LLC at 735 East 9000 South STE 100, Sandy, Utah 84094 not later than midnight of the fifth day.

I hereby cancel this transaction.

---

Client Signature

---

Date