

USA Credit Help Service Agreement

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5. State Specific Disclosures (add if applicable)

Credit Repair Service Agreement

I, The CLIENT, hereby enter into the following agreement with **USA Credit Help**.

USA Credit Help hereby agrees to perform the following:

- 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.
- To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in customer's credit reports.
- 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, The CLIENT, agrees to pay the following fees as outlined in the following three fee schedules.

1. **\$534.95 (\$9.95 document fee + 1 payment of \$525)**

1. \$9.95 At signup for document processing
2. \$525.00 This price covers a full 4 rounds of disputes* and can last up to 6 months of service from date of signup. After initial 4 rounds of disputes*, client has the ability to sign up for individual rounds of disputes at \$99.00 per round of disputes. Initial process will be capped at 4 rounds of disputes or 6 months of service whichever comes first.

2. **\$559.95 (\$9.95 + 2 payments/\$225 ea)**

1. \$9.95 At signup for document processing
- B. \$ 225.00 Due within 15 days of signup and \$225.00 due within 30 days of initial \$225.00 payment. This price covers a full 4 rounds of disputes* and can last up to 6 months of service from the date of signup. After initial 4 rounds of disputes*, client has the ability to sign up for individual rounds of disputes at \$99.00 per round of disputes. Initial process will be capped at 4 rounds of disputes or 6 months of service whichever comes first.

3. **\$609.95 (\$9.95 + 4 payments/\$150 ea)**

1. \$9.95 At signup for document processing
- B. \$150.00 Due within 15 days of signup and each \$150.00 due within 30 days of last \$150.00 payment for 4 payments total. This price covers a full 4 rounds of disputes* and can last up to 6 months of service. After initial 4 rounds of disputes*, client has the ability to sign up for individual

rounds of disputes at \$99.00 per round of disputes. Initial process will be capped at 4 rounds of disputes or 6 months of service whichever comes first.

***Round of disputes:** defined by USA Credit Help: we will file disputes with TransUnion, Equifax and Experian to verify all inaccuracies within your credit reports. These disputes will be documented and shared with client to get the best results possible. Results from the 3 credit bureaus take 30-45 days per “round”.

Length of Service: USA Credit Help, LLC services are provided for 6 months from signup date, or 4 rounds of disputes, whichever comes first, after which time clients can continue additional services, if desired.

Authorization for Credit Repair Action

1. **The CLIENT**, hereby authorize, **USA Credit Help**, 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 **USA Credit Help**, 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 **USA Credit Help**, 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. To view the Texas Credit Service Organizations Act click here:

<https://statutes.capitol.texas.gov/Docs/FI/htm/FI.393.htm>

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 Cancel

"You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

"To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to **USA Credit Help 1159 Hedgestone Drive San Antonio, Texas 78258**, before midnight on the 3rd day which begins after the date you have signed this contract stating "I hereby

cancel this transaction, (date) (purchaser's signature).”