

# Credit Repair Contract

This contract is a binding agreement between \_\_\_\_\_  
– the client (herein after listed as “client”) and Super Credit Repair (herein after listed as “the company”). This document spells out the rights and obligations of both parties for the duration of the time that the contract is in effect.

As a client of the company, you have the right to know what work is being done on your behalf with the credit bureaus. You additionally have the right to a copy of the credit report(s) we have on file for you. To this end, the company will e-mail you updates to your credit file at the e-mail address you provide in the client questionnaire. It is the responsibility of the client to ensure that he company has the most recent and up to date contact information.

As a client of the company, you are responsible for ensuring that any and all payments to your creditors are made on time while this contract is in effect. You are responsible for keeping the company updated, if your payment is late to a creditor for any reason, this includes credit cards, mortgage loans, car loans, student loans, and other creditors.

The company will create a file for you. This file will include a copy of each of the credit reports from the three major bureaus (TransUnion, Equifax, and Experian) – as we are able to obtain them. It will also include a copy of the disclosure statement and the initial questionnaire. Additional items, such as updates to credit reports, receipts for payments to the company, and any additional information as the company deems necessary to repair your credit will be included in the file. If your student loans are behind, we will send you an additional questionnaire. The information in the additional questionnaire will be used to help you get your student loans under control.

The company will go through your credit file to find incomplete, inaccurate, and out of date information. The company will dispute any such information that we find in your credit report. Additionally, we may contact you to verify the validity of a debt. When such time as disputing inaccurate, incomplete, out of date, or otherwise false information no longer works to improve the client’s credit, the company will work with the client to build good credit. It is the responsibility of the client to follow closely the instructions provided in building credit.

In addition to looking for information that is inaccurate in your credit report, the company has lawyers who can review potential legal remedies for violations of the Fair Credit Reporting Act and the Fair Debt Collection Practices Act.

The company makes no specific guarantee of credit score following the completion of the program as the company is limited by the rules and regulations set forth in Credit Repair Organizations Act and Fair Credit Reporting Act. The company is also limited by how the client fulfills their part of this contract.

The credit repair costs \$125/month per person. (\$200/month for couples that sign up together). The duration of the program ranges from 6 months to a year depending on the amount of work that needs to be done on a client's credit file. Client participation in the building and maintaining of their credit score is vitally important to the duration of the program.

Client: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Client: \_\_\_\_\_

Date: \_\_\_\_\_

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

The foregoing instrument was acknowledged before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_ (name of person acknowledging)

(Notary Seal)

Notary Signature: \_\_\_\_\_

Notary Name Printed: \_\_\_\_\_

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_

Type of Identification: \_\_\_\_\_