

# Disclosure Statement

In accordance with the Credit Repair Organizations Act (CROA), we provide all clients a copy of the following disclosures.

- You may contact the credit bureau directly to dispute any information that is out of date, incomplete, false, or inaccurate that is found in your credit report
- You may not – either on your own or through a credit repair organization – have current, verifiable, and accurate information removed.
- Accurate information with a negative impact must be removed by the credit bureau if it is over 7 years old.
- Bankruptcy can be reported for up to 10 years (Chapter 7 and Chapter 13 are treated differently when it comes to the length of time they are reported on your credit bureau).
- You have a right to a free copy of your credit report once a year (every 12 months) – This is in accordance with the Fair Credit Reporting Act (FCRA).
- You may also receive a copy of your report for no cost if you have been turned down on an application (for employment, credit, insurance, or rental).
- You may receive a free copy if you are unemployed and intend to seek employment in the next 60 days.
- You may receive a free copy of the credit report if you are on public assistance.
- You may receive a free copy of your credit report if you believe the information is inaccurate due to fraud, although there are specific requirements for a claim of fraud – this is in accordance with the FACT Act – an amendment to the Fair Credit Reporting Act (FCRA).
- You have the right to sue a credit repair organization that violates the Credit Repair Organizations Act.
- You may notify a credit bureau that you believe your credit report is inaccurate. The notification should be done in writing. The credit bureau must investigate/reinvestigate and remove or otherwise correct the inaccuracies. Credit bureaus may not charge to reinvestigate or correct inaccurate information. Any and all information you have concerning the error should be provided to the credit bureau.
- You may provide the credit bureau with a statement concerning why you believe the dispute is inaccurate, if it is not resolved to your satisfaction. This statement would be kept with your file, each time your file is requested

by a potential creditor, landlord, or employer, that statement would also be included.

- The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch  
Federal Trade Commission  
Washington, DC 20580

- A signed copy of this disclosure must be kept on file with the credit repair organization for two years from the date it is signed.

**You have the right, in accordance with the Credit Repair Organizations Act, to cancel your contract with any credit repair organization for any reason within 3 business days from the date you sign it, without penalty or obligation.**

I/We acknowledge that we have received a copy of the required disclosures.

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

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

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

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

Agent: \_\_\_\_\_

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