

Scope of Services

ER will assist the Client in credit related matters and is authorized by Client to perform services including, but not limited to the following: 1.) Client account file set-up 2.) Consultation in person or via telephone to discuss credit related matters 3.) Evaluation to determine the course of action needed to help me improve my credit worthiness. 4.) Informing clients of his/her rights under the Fair Credit Reporting Act, the F.A.C.T. Act, and the Equal Credit Opportunity Act. 5.) Assisting client in the process of removing or correcting obsolete, incorrect, misleading, and inaccurate information from their credit reports that is not in compliance with the Fair Credit Reporting Act. 6.) Providing credit educational knowledge.

ER cannot, by law, and does not guarantee any results from the work performed. ER cannot guarantee the amount of time each Client will need ER's services, although ER's success rate for the previous calendar year in improving its' clients credit report (s) was approximately 90%. The term of this agreement shall not exceed 1 year. ER does not guarantee that Client will receive new credit or loans, credit cards, mortgages, etc. as a result of ER's services. ER shall extend it's best efforts to legally improve your credit reports to the best possible status. ER follows the guidelines set forth in the Fair Credit Reporting Act ("FCRA") and we stay current on all new laws enacted to protect consumers from the derogatory information that may be reported on credit reports. **Each Client should be aware of the availability of nonprofit credit counseling services to help them with their credit problems.**

Client Agreement

ER commits to working diligently assisting the Client. ER will submit items for removal to the credit bureaus based solely on its professional judgment without jeopardizing ER's ability to challenge such items. Client agrees to provide ER with any and all information, in a timely manner, needed to facilitate the services to be provided. Client authorizes ER, its employees and servants to prepare all necessary correspondence, either written or digital, relating to ER's services and to submit to ER any additional information reasonably required by ER.

Client agrees to immediately forward all correspondence from the credit bureaus, creditors or others as relate to services provided by ER. Client agrees to the terms of the Limited Power of Attorney. Client understands that all challenges to the accuracy of negative items must be true and accurate to the best of Client's knowledge and that ER will not produce any information that is not accurate to the best of ER's knowledge and/or belief. Client agrees that he or she has been provided with a research request form to list items they believe are incorrect, obsolete, unverifiable, or not meeting the requirements of the FCRA (the "research request form") and Client agrees to complete the research request form to the best of his/her knowledge.

If the Client does not return the research request form ER will evaluate Client's credit reports for obsolete, incorrect, misleading, inaccurate, unknown and unverifiable information and will assume all negative marks on Client's credit reports are permissible to challenge.

Client agrees that "results" means a positive change in any account status on his/her credit reports. Client understands that ER is contracting to help Client with problems in the way Client's credit is being reported by the credit bureaus. ER's investigation process does not in any way affect any legitimate debts or payments owed to third parties by the Client.

The methods of providing the services to client as set forth herein are protected as confidential information and in keeping with the copyright laws of the United States of America.

Initials