

Client Service Agreement

The client, whose signature appears below, engages the services of ER Credit Consulting, Inc. ("ER") under these terms and conditions:

I agree to forward all correspondence from the credit bureaus including credit reports and all other credit related correspondence to ER.

I understand that ER will be limited in its ability to provide the services outlined in this agreement if I do not provide my credit reports.

I authorize ER to obtain my credit reports from the credit bureaus, my loan officer, real estate agent and, if needed, from www.annualcreditreport.com. I understand that additional charges for the purchase of credit reports will be my responsibility for payment.

I authorize ER to discuss all credit related matters with my spouse.

I understand that success of the services provided by ER detailed herein depends greatly on my fulfillment of these commitments. Dedicated clients typically receive deletions or updates within 35 to 40 business days.

Disclaimers: I understand the following:

The success of the services outlined in this agreement depends on the completion of my commitments and the willingness of the individual credit reporting agencies to comply with the Fair Credit Reporting Act (FCRA). I understand that ER cannot guarantee any specific results. I understand ER does not guarantee a time frame on how fast my credit files will be updated or cleared of erroneous, inaccurate, or obsolete information listed in the three major credit bureaus (Equifax, Experian, and TransUnion). Any documentation sent to ER are proprietary and will not be kept part of my client file. I hereby waive any right to receive copies of letters written on my behalf.

TERMS AND CONDITIONS OF PAYMENT:

Prior to any payment made to ER, ER shall provide an initial consultation as follows:

- (a) Client account file set-up fee (which may include the setup of an escrow account)
- (b) Consultation in person or via telephone to discuss credit related matters.
- (c) Evaluation of current credit reports to determine the course of action needed to help me improve my credit worthiness.
- (d) Informing clients of his/her rights under the Fair Credit Reporting Act, the F.A.C.T. Act, and the Equal Credit Opportunity Act.
- (e) 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.
- (f) Providing credit educational knowledge.

Following said initial consultation, I will be asked to sign the "Client Service Agreement". In the event I elect to do so, I shall pay a fee of \$275.00 to ER.

Additionally, I understand that I will pay the fee of \$25.00 per each account and \$5.00 per inquiry ON EACH REPORT after each item has been deleted, added, or updated from any of the credit bureaus mentioned above. ER may, at its sole discretion, require a deposit to be made to the ER escrow account. The amount of this deposit, if required, may vary per client basis.

I understand if ER does not receive payment of the total balance, if any, as shown on ER's last billing statement, in time to be credited as of the payment due date on the current statement, a \$29.00 late fee will be charged.

ACCOUNTS TO BE DISPUTED:

If there are items on my credit report I know to be accurate and verifiable, and do not want challenged, I will attach a separate list of these items at the inception of the agreement. Otherwise, I direct ER to dispute all negative credit listings, for I believe them to be inaccurate, outdated, or unverifiable.