CREDIT CORRECT

Client Service Agreement

Credit Correct LLC · Credit Repair Services · 973-330-6378

Agreement No. _____
Date ____ / ____ / _____

Template — review required. This document is a starting template and has not been reviewed by an attorney. Have it reviewed for compliance with the federal Credit Repair Organizations Act (15 U.S.C. §1679) and your state's credit services laws before use.

1. Parties

This Agreement is between **Credit Correct LLC** ("Company"), [business address], and the client named below ("Client").

Client name	
Address	
Phone / Email	

2. Consumer Credit File Rights Under State and Federal Law

Before signing, Client acknowledges receiving the separate disclosure statement required by 15 U.S.C. §1679c, "Consumer Credit File Rights Under State and Federal Law." Client has the right to dispute inaccurate information directly with credit bureaus at no cost. Neither Client nor any credit repair company has the right to have accurate, current, and verifiable information removed from a credit report.

3. Services

Company will provide the services for the plan selected below, which may include: three-bureau report review; preparation and mailing of disputes to credit reporting agencies; correspondence with creditors and collectors requesting validation or correction; review of collections, charge-offs, inquiries, repossessions, and foreclosures for inaccurate, outdated, or unverifiable reporting; monthly progress reports; and credit education.

Plan	Monthly fee	Select
Essential	$____	☐
Complete	$____	☐

Family	$____	☐

Estimated time to perform services: _____ months. Credit bureaus generally respond to disputes within 30–45 days.

4. Fees and Payment

Company will not charge or receive any payment for any service before that service is fully performed, as required by 15 U.S.C. §1679b(b). Fees are billed monthly in arrears for work completed in the prior period. Client may request an itemized record of work performed at any time.

5. No Guarantee

Company does not guarantee the removal of any item, any specific change in credit score, or approval for any credit. Results depend on the accuracy of reported information and the responses of credit bureaus and creditors.

6. Client Responsibilities

Client agrees to provide accurate information, forward all correspondence received from credit bureaus and creditors within 7 days, and not to open new accounts or dispute the same items independently during active disputes without notifying Company.

7. Privacy

Company will use Client's personal information only to perform the services in this Agreement, will store it securely, and will not sell it to third parties.

8. Termination

After the cancellation period below, either party may end this Agreement at any time by written notice. Client owes only for services fully performed before the date of termination.

> **Your right to cancel.** You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

9. Signatures

_____	_____
Client signature	Credit Correct LLC, authorized representative

Date

Date

— detach —

Notice of Cancellation

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 Credit Correct LLC, [business address], before midnight on _____.

I hereby cancel this transaction.

Date

Purchaser's signature