



CRG Consultation Specialist CREDIT CONSULTATION AGREEMENT

This AGREEMENT is made effective on _____ between
_____ (Client), currently residing at:
(street) _____ (city) _____,
(state) _____, (zip) _____, and Passionate Chonvill with CRG Consultation Specialist.

1. RETAINER. Client retains CRG Consultant Specialist to represent, and act on his/her behalf in the area of credit correction.
2. Nature of Services: This service to be rendered by CRG Consultant Specialist under this Agreement include: General Terms and Conditions:

(A.) This Credit Repair Service Contract between Consultant Specialist and the undersigned "Client" (refers to both in case of a couple) is for the purpose of purchasing credit report repair and improvement services (the "Services"). The Services will include preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or un-verifiable information, which the Client states appears on the credit reports which the Client has furnished CRG Consultant Specialist. This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed from consumer credit reports by reporting agencies. CRG Consultant Specialist agrees to use its best efforts to provide the services, and will perform them in accordance with federal and state laws.

(B.) **The Client understands that there will be a free "Credit Report Analysis/Consultation"**. CRG Consultant Specialist will analyze/process the Client's credit reports and develop a plan to delete, correct, or change those negative items which can be deleted, corrected, or changed under current federal and state law during this agreement.

After consultation with Credit Specialist, the **Client understands and agrees to pay a total of:**
\$ _____ for credit correction services that may be due upfront or broken down into a payment plan agreement.

PAYMENT PLAN AGREEMENT:

Your Payment plan has been approved and broken down into: (____) Payments.

1 PAYMENT of \$_____ will be due and billed on _____ .

2 PAYMENT of \$_____ will be due and billed on _____ .

2 PAYMENT of \$_____ will be due and billed on _____ .

Credit/Debit Card Information for automatic payment withdrawal on payment plan agreement date listed above.

Full Name on Card: _____

Card Number: _____

Expiration Date: _____ (3) Digit CVC Code: _____ (Located on back) Card

Zip Code: _____

Signature for automatic payment plan withdrawal:

X _____

Your Credit file process may take up to 6 months, but some responses to correspondence may be received after the Agreement expires or is canceled. All correspondence associated with the credit restoration process, the review for changes requested by the Client to the Client's credit reports as a result of contacts made on the Client's behalf with each applicable credit bureau, creditor or public record holder, and the continuing planning and creation of documents for the purpose of credit report repair and improvement.

(C.) The Client agrees to send correspondence via-

Email: (Info@crgconsultingspecialists.com)

All credit reports and/or correspondence received from credit bureaus and/or creditors to CRG

Consultant Specialist within five business (5) days after the date received.

If the Client has not received any credit reports or correspondence from the credit bureaus within 60 days after the date of the initial Credit Report Analysis/Processing, the Client must notify CRG Consultant Specialist immediately.

(D.) The term of this Agreement expires on _____. If the Client decides to cancel the Services and terminate this Agreement at any time during the term of this Contract, Client shall give 15 days prior written notice requesting such termination to CRG Consultant Specialist and expect NO REFUND for previous payment(s). The Client IS responsible for payment of any Services performed by CRG Consultant Specialist up to the date of receipt of the notice to cancel such Services.

(E.) By executing this Agreement to obtain CRG Consultant Specialist Services, Client grants CRG Consultant Specialist during the term of this Agreement, the following powers to:

- Use the Client Information that the Client provides in order to obtain from credit bureaus, creditors, collection agencies and other holders of records of Client's credit reports, Client's credit history or other creditor information for the Services;
- Use Client's authority to sign correspondence addressed to creditors
- Obtain credit information over the telephone, fax, and or through the internet from record holders
- To discuss information with any record holders to help resolve a debt if mediation of a debt is necessary. CRG Consultant Specialist acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Client Information. As such, CRG Consultant Specialist will use its best efforts to ensure that Client Information will be handled in a responsible and professional manner. The Client shall have the right to revoke the relationship with CRG Consultant Specialist under this Agreement at any time upon written notice to CRG Consultant Specialist. Otherwise, the client and Credit Specialist relationship shall terminate upon termination of this Agreement. All questions pertaining to validity, interpretation and administration of this Agreement shall be determined in accordance with the laws of Georgia. Client agrees that the client/Consultant Specialist relationship is valid throughout the United States for all Client Information to be obtained CRG Consultant Specialist pursuant to this Agreement by the binding and enforceable signatures set forth below. Consumer Credit File Rights Under Federal and State Law: You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor a "credit repair" company or credit repair organization has the right to have accurate, current and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported to 10 years. You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud. You have a right to sue a credit repair organization that violated the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations. You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it. Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur. You may, on your own, notify a credit bureau in writing that you dispute that accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau. If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau to be kept in your file, explaining why you think the record is inaccurate.

The credit bureau must include a summary of your statement about disputed information with any report it issues about you. The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch Federal Trade Commission Washington, D.C. 20580.

By Passionate Chonvill | CRG Consultant Specialist

Client Full Name: _____
SS# (Last 4 ONLY): XXX-XX-_____ Client Signature _____

Date Signed: _____