

SAFE HARBOR CREDIT REPAIR & COUNSELING

CONSULTING AGREEMENT

This Consulting Agreement is by and between _____ (the "Client") and **Safe Harbor Credit Repair & Counseling, PO Box 717, Noble, OK 73068 ("SHCRC")**, in order to engage SHCRC for professional consulting and credit remediation services. By signing this agreement, Client agrees that it has read and fully agrees with all items on this contract.

Client understands and agrees as follows:

LEGALLY REQUIRED DISCLOSURE STATEMENT(S)

Client has read and understands **SEC 405 of the Credit Repair Organizations Act**, supplied to Client prior to preparation of this agreement.

SHCRC NEW CLIENT PACKAGE & CLIENT CONTACT INFORMATION

Client has read and understands the SHCRC New Client Package in its entirety. Client understands that if any of the required items listed on the New Client Checklist are not received by SHCRC with the original paperwork, SHCRC will not be able to proceed with the remediation process until all items are received.

Client agrees to immediately notify SHCRC of any change in address or other Client contact information.

LIMITED POWER OF ATTORNEY

SHCRC will use federal law and commercially reasonable efforts in the attempt to positively improve Client's Credit Profile by correcting errors and other misleading information found in Client's credit report by challenging any items deemed by the Client as inaccurate, incomplete, misleading, unverifiable, or outdated. To do so, SHCRC will draft, sign and send letters to the three major credit reporting agencies on Client's behalf and in the Client's name. **By signing below, Client hereby grants to SHCRC a limited power of attorney to write, sign and transmit letters and electronic documents to the three major credit bureaus and the Client's creditors. This Limited Power of Attorney further authorizes SHCRC to act as Client's disclosed or undisclosed agent when performing the services described in this agreement. Client may cancel this limited power of attorney at any time by sending to SHCRC a letter notifying SHCRC of the Client's wish to withdraw its grant of this power of attorney.** The Client hereby acknowledges that if it decides to withdraw this limited power of attorney, SHCRC will close the Client's file at such time.

THIRD PARTY PROFESSIONAL WAIVER

In the case that the Client has been referred to SHCRC by the Client's mortgage or lending professional, Client gives SHCRC permission to access the reports and information contained therein. Client authorizes SHCRC to send updates to the third party professional on Client's SHCRC account by signing below. Client acknowledges and agrees that the referral to SHCRC by the Client's lending professional shall not be construed as creating any duty on the part of such professional or any other obligation charged upon such professional with respect to the services to be provided by SHCRC as contemplated hereby. The Client hereby releases and holds harmless the Client's third party professional(s) against any and all claims it may have against them or it as a result of the professional's referral to SHCRC.

CORRESPONDENCE WITH CREDIT AGENCIES AND CREDITORS

Client agrees to fax or mail copies of any and all paperwork received from Equifax, TransUnion, Experian and any creditors listed on Client's credit report to SHCRC within 3-5 days of receipt. If Client does not forward the paperwork as agreed to, Client understands that SHCRC will not be responsible for delays in Client's disputes.

Client further agrees to communicate with the credit reporting agencies and creditors only through SHCRC's written correspondence during the time that this Consulting Agreement is active and in place.

Client understands that dispute letters drafted on Client's behalf are proprietary in nature and will not be kept as part of Client's file. Client waives any and all right to receive copies of dispute letters written on Client's behalf.

RETURN SIGNED ORIGINAL, PLEASE KEEP A COPY FOR YOUR RECORDS

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PAYMENT FOR SERVICES RENDERED

Our CorrectCredit™ program consists of several stand-alone credit repair services that are purchased individually each month and cancelled at any time. These services are described as follows:

Credit Review – This consists of getting a copy of your credit report, an in-depth review of your credit report, and setting up your internal office file. A Credit Review will be performed approximately every three months in order to track the results of each credit repair service.

Disputes – This consists of disputing any or all of the incorrect items on your credit report to the three major bureaus. This service may be repeated as many times as necessary.

Debt Validation or Verification – This consists of verifying or validating any remaining debts on your credit report original creditors after disputes have been completed. This service may be repeated as many times as necessary.

Although we require payment via ACH Debit, this payment is not automatic; you will not be charged for any of these services unless the work has been completed during the previous month. Because of the variations in response time from the credit bureaus and creditors, there may be months where no specific action is taken. You will receive a statement each month listing the services that were rendered for the previous month and for which you will be charged.

In order to comply with the Credit Repair Organizations Act (CROA), SHCRC may only charge for services rendered. Therefore, SHCRC shall not require or collect first payment prior to processing Client's file, or collect any subsequent payments prior to completing the credit repair services for the previous month for which payment is being collected. Client may request an accounting of Client's file at any time and this information will be provided in written form within five (5) business days.

Payment for any additional services such as QuickSettle™ or Rapid Rescoring shall be deducted after the service or product has been completed or provided to Client. This payment will be a deduction from Client's bank account on the 10th of the month after the product or service was provided unless Client makes other payment arrangements prior to that day.

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| CorrectCredit™ Program (Per Individual) | |
| Initial Credit Review Fee | \$89.00 |
| Service Fee (<i>Subsequent Credit Reviews, Disputes, Debt Validation or Verification</i>) | \$89.00 each |
| QuickSettle™ Program (Optional – 1 Settlement)..... | \$99.00 |
| If not in conjunction with CorrectCredit™ | \$149.00 |
| QuickSettle™ Program (Optional – Up to 3 Settlements)..... | \$199.00 |
| If not in conjunction with CorrectCredit™ | \$249.00 |
| QuickSettle™ Program (Optional – Over 3 Settlements)..... | \$59.00 each |
| If not in conjunction with CorrectCredit™ | \$99.00 each |
| Rapid Rescoring (Per Tradeline, Per Bureau) | \$49.00 each |
| <i>(Rapid Rescoring is available only in conjunction with your mortgage professional.)</i> | |

CANCELLATION POLICY

Client can cancel this service at any time without penalty. Client understands and agrees that they will only be charged for services rendered prior to the date of cancellation and that these charges may incur one final deduction after cancellation if services or products have been provided prior to cancellation and monthly bank account withdrawal.

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GUARANTEE/REFUND POLICY

Client understands that, by law, SHCRC cannot guarantee a specific result or outcome for using this service. Client understands that during the dispute process, it is possible for credit scores to drop temporarily due to activating negative accounts that are being disputed. SHCRC cannot guarantee any increase in credit score will not be held responsible for a derogatory change in Client's credit score.

SHCRC guarantees that if an *inaccurate* item is deleted from Client's credit report and subsequently reappears, SHCRC will contact the bureau again and attempt to have that item removed at no charge to Client. This does not apply to *accurate* but unverifiable information that may be removed initially, but reappears at a later date.

ENTIRE AGREEMENT

This agreement, including the Legally Required Disclosure Agreement, constitutes the entire agreement between Client and SHCRC and can be modified in writing only.

GOVERNING LAW

This agreement has been executed and performed exclusively in the State of Oklahoma. Oklahoma law exclusively governs the application and enforcement of this agreement.

CANCELLATION POLICY

In accordance with federal law, SHCRC cannot and will not collect funds or payment for services not yet rendered or complete. Federal and/or state law also dictates the following notice:

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within five (5) days from the date the contract is signed.

If you cancel any payment made by you under this contract, it will be returned within ten (10) days following receipt by the seller of your cancellation notice.

To cancel this contract, mail a signed, dated copy of this cancellation notice, or any other written notice to Safe Harbor Credit Repair & Counseling, mail to PO Box 717, Noble, OK 73068 or deliver to 7203 Banner Road, Lexington, OK 73051 not later than midnight _____.

See the Legally Required Disclosure Statement for an explanation of your right to cancel. A Notice of Cancellation form is also included in the New Client Package that Client may use to cancel this agreement.

FORM OF PAYMENT

SHCRC accepts automatic payment via ACH withdrawal from Client's bank account. This is our only mode of billing in order to streamline the payment process and keep expenses and Client fees as low as possible.

Client Signature

Client Signature (Spouse)

Date

Date

You have the right to cancel your contract with any credit repair organization for any reason before midnight on the fifth business day from the date you signed it. SHCRC reserves the right to delay processing your file until this 5-day period has passed.

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ACKNOWLEDGEMENT OF PROGRAM GUIDELINES

Please initial each item to confirm that you understand the guidelines of the program. We will begin the remediation process as soon as all required paperwork has been submitted.

You understand that you are not signing up for a long-term, on-going program, but instead the services provided to you are stand-alone services that are purchased and completed each month. You understand that you will never be charged for any services that have not already been completed. You further understand that once you receive an invoice for services provided for the previous month, those services are considered completed in full. Services for the following month are new stand-alone products and not a continuation of any previous services.

Initial(s) _____

You understand that you must fax or mail any paperwork you receive from the three major credit bureaus (TransUnion, Experian and Equifax) or creditors listed on your credit report to SHCRCRC as soon as you receive it. Do not hold paperwork. As soon as you receive it, either fax or mail a copy to our office. Do not send us your only copy. SHCRC will not be responsible for delays if you do not forward the paperwork in a timely manner.

Initial(s) _____

You understand that throughout the program you may receive standard form letters from the three major credit bureaus telling you that you do not have to use a credit repair company, that you should know your rights, that you have to send proof of ID, etc. These are standard letters and you should not be alarmed. Simply make a copy for your records then mail the original letters to SHCRC as outlined above.

Initial(s) _____

You understand that SHCRC does not always keep copies of all paperwork you forward to us. Due to confidentiality and security reasons, a very limited amount of information is kept in your physical file. All other paperwork is shredded. It is your responsibility to keep copies of any paperwork that you may want to reference at a later date.

Initial(s) _____

You understand that you should NOT send original court documents or collection notices to SHCRC. Send only COPIES of any documents that will support your case. (I.e. proof of payment, court dismissal documents, etc.)

Initial(s) _____

Client Signature

Client Signature (Spouse)

Date

Date

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LIMITED POWER OF ATTORNEY

1. I, _____ appoint **Safe Harbor Credit Repair & Counseling** limited power of attorney to do on my behalf anything that I can lawfully do in connection with inquiring, confirming or correcting items on my credit bureau, including and limited to:
- (a) writing, signing and transmitting letters and electronic documents to the three major credit bureaus and creditors on my behalf;
 - (b) inquiring, confirming and/or negotiating debt settlements on my behalf;
 - (c) act as my disclosed or undisclosed agent when representing me regarding my debt, creditors, or any items found on my credit bureau(s), either now or in the future.
2. This power of attorney shall remain in full force until due notice in writing of its revocation shall have been given to **Safe Harbor Credit Repair & Counseling**, or at such time that my contract for service with **Safe Harbor Credit Repair & Counseling** has been cancelled or completed.

Signature

Date Signed

Printed Name

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