



LEGALLY REQUIRED DISCLOSURE STATEMENT

We are required by law to provide this information statement before the execution of a contract or before the receipt of any money or other valuable consideration.

You have the right to review any file maintained by any consumer credit reporting agency, as provided under the Federal Fair Credit Reporting Act, 15 U.S.C., Sections 1681 through 1681t.

You have the right to review the above mentioned file at no charge if a request is made to the consumer credit reporting agency within thirty (30) days after receiving notice that credit has been denied. If credit was not denied the approximate price to review such file will be \$29.00.

You have the right to dispute the completeness or accuracy of any item contained in your file which is maintained by a consumer credit reporting agency.

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credit report by challenging any items deemed by the Client as inaccurate, incomplete, misleading, unverifiable, or outdated. The costs related to these services are listed below:

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>	

I have received a copy of the above information statement.

Customer Signature _____ Date Signed _____



CREDIT REPAIR ORGANIZATIONS ACT

SEC. 405. DISCLOSURES.

(a) Disclosure Required.--Any credit repair organization shall provide any consumer with the following written statement before any contract or agreement between the consumer and the credit repair organization is executed:

Consumer Credit File Rights under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "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 for 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 violates 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 three (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 the 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

Client Signature

Date