

America's Credit Masters

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MEMBER SERVICE AGREEMENT

("Member") authorizes America's Credit Masters, LLC (hereinafter "Consultant") to assist member for a period of twelve (12) months from the date of execution of this agreement in the process of attempting to remove negative information from his/her credit report, including ordering credit reports from the three major credit reporting firms, Experian, Equifax and TransUnion and preparation of all correspondence required to challenge negative information contained in member credit reports acquired from Experian, Equifax and TransUnion.

Member agrees to pay Consultant a fee consistent with program of their choice.

Consultant's agent for service of process is located at the same name and address as printed on the top of this agreement.

ALL NSF CHECKS WILL BE CHARGED A FEE OF \$35.00

Notice of Cancellation

You, the buyer, may cancel this contract at anytime before midnight of the third day after the date of the transaction.

Consumer Credit File Rights Under 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. The 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 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

If re-investigation does not resolve the dispute to your satisfaction, you may enter a statement of one hundred words or less in your file, explaining why you think the record is inaccurate. The consumer reporting agency must include your statement about disputed data (or a coded version of it) with any reports it issues about you. State laws also provided that, at you request, the consumer reporting agency must notify any person who has received a report in the previous year that an error existed and furnish such person with the corrected information. You have the right to dispute directly with the consumer reporting agency the completeness or accuracy of any item contained in your file maintained by that agency. You also have the right to retain counselor to hire a professional to assist or represent you. Also, there may be non-profit credit available to help you. It is illegal to represent that accurate counseling services information can be permanently removed from the files of a consumer reporting agency. However, that is no law requiring credit bureaus to report any particular information, so it follows that if accurate information is removed from your report by the credit bureaus it may never be re-reported. A complete and detailed description of the services to be performed by Consultant and the total cost for such services are in Consultant's Member Service Agreement which client will receive along with this Consumer Statement.

CONSUMER STATEMENT

THE STATE OF MICHIGAN AND **AMERICA'S CREDIT MASTERS, LLC** (HEREINAFTER CONSULTANT) BOTH HAVE A STRONG INTEREST IN YOUR PROTECTION AS A CONSUMER MICHIGAN LAW REQUIRES THAT YOU RECEIVE THE FOLLOWING INFORMATION:

Before the execution of a contract or other form of agreement between a buyer and a Credit services organization or before the receipt by any such organization of money or Other valuable consideration, whichever occurs first, such organization shall provide the Buyer with a statement, in writing, containing the following:

The Federal Fair Credit Reporting Act gives you the right to know what your credit file Contains and the consumer reporting agency must provide someone to help you interpret The data. States' Fair Credit Reporting Acts give you the right to receive an actual copy of your credit report. You may be required to identify yourself to the consumer reporting agency and you may be charged a small fee. There is no fee however, if you have been turned down for credit, employment or insurance because of information contained in a report within the preceding 30 days. The nominal cost of obtaining credit reports is \$15 to \$20 per report.

Consumer reporting agencies are required to follow reasonable procedures to ensure that subscribing creditors report information accurately. However, mistakes may occur. That's when you rights under the Fair Credit Reporting Act are important. When you notify the consumer reporting agency in writing that you dispute the accuracy of information, it must re-investigate and modify or remove inaccurate date. The consumer reporting agency must not charge any fee for this service. Pertinent data concerning errors should be given to the consumer reporting agency. Credit reporting agencies have no obligation to remove information from credit reports unless that information is erroneous, cannot be verified, or is more than 7 years old, and they have no obligation to remove information concerning bankruptcies unless such Information is erroneous, cannot be verified, or is more than 10 years old.

AMERICA'S CREDIT MASTERS, LLC assist you in ordering credit reports from the three major credit reporting firms, Experian, Equifax and TransUnion and assist in the in the process of attempting to remove negative information from his/her credit report, including the preparation of all correspondence required to challenge negative information contained in member's credit reports acquired from Experian, Equifax and Trans Union.

Credit reporting agencies have no obligation to remove information from credit reports unless the information is erroneous, cannot be verified or is more than 7 years old. Further, credit reporting agencies have no obligation to remove information concerning Bankruptcies unless such information is more than 10 years old.