



CFAM CREDIT SOLUTIONS, L.L.C. SERVICE AGREEMENT

Agent ID CF00114

APPLICANTS INFORMATION:

Name (Last, First, Middle Name) _____

Social Security Number _____ Date of Birth _____

Mailing Address (Include Apt Number) _____

City _____ State _____ Zip _____

Previous Address (2 Years Prior):

Mailing Address (Include Apt Number) _____

City _____ State _____ Zip _____

Mailing Address (Include Apt Number) _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____

Email Address _____ Preferred Method of Contact _____

Preferred Time of contact _____ Permission to text cell yes no

Employer _____ Length of Employment _____

CUSTOMER AGREES TO:

1. Provide CFAM Credit Solutions with personal credit information, credit bureau reports, and/or authorizes CFAM Credit Solutions or its designee to obtain credit reports on customers behalf.
2. Immediately notify CFAM Credit Solution of any changes of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item/items as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to CFAM Credit Solutions or its designated agent, and to notify CFAM Credit Solutions if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence.

SERVICES TO BE PERFORMED BY CFAM CREDIT SOLUTIONS:

CFAM Credit Solutions' services include assisting you in disputing inaccuracies, misstatements, misleading or unverifiable information and other incorrect information reported on your credit reports. CFAM Credit Solutions does not offer credit to consumers. Pursuant to the terms of this Agreement, CFAM Credit Solutions shall provide the following services:

During the evaluation and initial challenge process, CFAM Credit Solutions will review all credit information provided by the Client, prepare letters challenging items appearing on the Client's credit reports which the Client indicates are inaccurate, incomplete, obsolete, or unverifiable as per the Fair Credit Reporting Act.

CFAM Credit Solutions will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from Client, after which, these evaluation/initial challenge services shall have been fully performed.

CFAM Credit Solutions will follow-up and review all correspondence received by the Client from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same.

CFAM Credit Solutions agrees only to challenge items under the Fair Credit Reporting Act.

CFAM Credit Solutions makes no guarantee concerning improvement of the Client's credit history or FICO score, as both are dependent upon many factors beyond its control. Any questions concerning Client's personal credit profile may be answered by contacting CFAM Credit Solutions at 1-888-471-8371.

This Agreement is valid for ONE (1) YEAR from the date the Agreement is signed.

COST FOR SERVICES AND PAYMENT OPTIONS:

As part of the Client's payment plan, CFAM Credit Solutions shall offer the following payment options:

Payment Options are as follows:

- I choose to pay one full payment of \$699 (\$100 Savings)
- I choose to pay two payments- 1st \$350, 2nd \$349 (\$100 Savings)*
**First payment is due with contract. Second payment will be debited 30 days later.*
- I choose to pay \$99 down with 4 equal monthly payments of \$175 (\$799)**

The Amount paid by Client will be deposited into an escrow account with Landmark Bank of Denison, TX until services are rendered.

Terms for payment

Client grants CFAM Credit Solutions permission (i) to authorize and capture the Consultation Fee and processing fee as they become due from Client's credit card and/or debit card, as applicable, unless Client terminates this Agreement within three (3) business days; and (ii) to verify Client's account information. Client may be charged up to a \$25 fee if Client's payment for CFAM Credit Solutions services is not honored upon first presentment by CFAM Credit Solutions to Client's credit card company or bank. Additionally, the Client grants CFAM Credit Solutions permission to authorize and capture any past due fees from Client's credit card and/or debit card for up to 90 days after termination of the Agreement. After such time, this preauthorization shall expire. This preauthorization to charge Client's credit card and/or debit card can be revoked by the Client at any time by notifying CFAM Credit Solutions in writing at any time up to three (3) business days preceding the scheduled date of such charge. If the Client revokes this preauthorization, CFAM Credit Solutions may, in its sole discretion, terminate this Agreement.

Cancellation Policy

Client may cancel this Agreement at any time, for any reason or no reason, by providing notification to CFAM Credit Solutions. To cancel this Agreement, Client may mail or deliver a signed, dated notice stating their desire to cancel this Agreement, including Client's name, or any other written notice, to CFAM Credit Solutions, LLC at 3621 Pottsboro Road #208 Denison, TX 75020. In the alternative, Client can cancel this Agreement by sending an email stating their name, Client Identification Number if known, and desire to cancel this Agreement to info@cfamcredit.com or simply call 1-888-471-8371. Client can also complete the Cancellation Notice at the end of this Agreement and return it via mail, email or fax.

CFAM Credit Solutions has the right to discontinue services and/or terminate this Agreement without prior notice if the Client defaults under this Agreement.

Refund Policy

If Client cancels this Agreement within the first three (3) business days of signing this Agreement, Client is entitled to a refund of funds paid to CFAM Credit Solutions. **Client understands and acknowledges that fee is non-refundable after three (3) business days of the date that Client's case is opened.** After three (3) business days, Client may be entitled to a full or partial refund of any service fee payments. During any month, if CFAM Credit Solutions fails to provide the agreed upon services, in CFAM Credit Solutions' sole discretion it will refund Client's fees for that month. To request a refund, simply mail a refund request, or email a refund request to info@cfamcredit.com or call us.

Limited Power of Attorney/Signature

To provide its services for the Client pursuant to this Agreement, CFAM Credit Solutions requires Client's permission to draft, sign, and send letters to creditors and the credit bureaus on their behalf and in their name and/or electronically process disputes on their behalf specifically addressing the items on Client's credit report that are identified as inaccurate, misleading or unverifiable. By granting CFAM Credit Solutions a Limited Power of Attorney, Client gives CFAM Credit Solutions authority and permission to write and send letters to creditors and credit bureaus on their behalf and in their name and process disputes electronically, as applicable. The Limited Power of Attorney is attached as an Exhibit to the Agreement and must be signed by the Client.

Client Obligations

The Client understands that all information provided to CFAM Credit Solutions must be true and accurate to the best of the Client's knowledge. Client agrees to provide CFAM Credit Solutions with any and all information, in a timely manner, needed to facilitate the services to be provided to the Client. The Client authorizes CFAM Credit Solutions, its employees and agents to prepare all necessary correspondence, either written or electronic, relating to CFAM Credit Solutions' services and to submit to CFAM Credit Solutions any additional information legally required or necessary to support those services. The Client agrees to forward immediately to CFAM Credit Solutions all correspondence from the credit bureaus, creditors or others relating to services provided by CFAM Credit Solutions. The Client agrees to print or save a copy of this Agreement to retain with their personal records. Client agrees to make copies of any documents provided to CFAM Credit Solutions to retain with their personal records. CFAM Credit Solutions may not return documents forwarded by Client. Client understands that CFAM Credit Solutions is not a law firm, but instead is a corporation offering credit report repair services.

Arbitration

Any claim arising out of or relating to this Agreement or CFAM Credit Solutions' services, or the enforceability or scope of this arbitration provision, or the enforceability of this Agreement, shall be settled by binding arbitration on an individual basis and not consolidated with any other person's claim. The arbitration will be conducted before a single arbitrator in accordance with the rules of the American Arbitration Association ("AAA"), including the AAA's Supplementary Procedures for Consumer-Related Disputes (see <http://www.adr.org/sp.asp?id=22014#SUPP>).

To the maximum degree available, the arbitration shall be conducted solely and exclusively in Dallas County, Texas. If the arbitration clause above is held not to be enforceable by any court or through any arbitration proceeding, then to that extent, any legal or equitable action concerning this Agreement that involves the Agreement or CFAM Credit Solutions' services shall be initiated and conducted only in the state or federal courts in Dallas County, Texas, on an individual basis and not consolidated with any other person's claim. Both parties (Client and CFAM Credit Solutions) agree to submit to the exclusive personal jurisdiction of those courts.

Applicable Law and Jurisdiction

This Agreement is made in Dallas County, state of Texas, United States of America. This Agreement shall be governed by and construed in accordance with the laws of the state of Texas, without regard to conflicts of laws provisions. Sole and exclusive jurisdiction for any action or proceeding arising out of or related to this Agreement, including application and/or interpretation of the arbitration provision, or CFAM Credit Solutions' services, shall be in an appropriate state or federal court located in Dallas County, state of Texas.

Joinder and Class Action

No dispute concerning this Agreement or CFAM Credit Solutions' services to be resolved by binding arbitration or by any court may be joined with another lawsuit or other proceeding involving a dispute or any other person or entity, or resolved on a class-wide basis.

Indemnification

The Client agrees to defend, indemnify and hold CFAM Credit Solutions and its affiliates, members, managers, employees and agents harmless from and against any and all claims, demands, actions, liabilities, costs or damages arising out of CFAM Credit Solutions' provision of services to the Client under this Agreement or the Client's breach of this Agreement, except for claims, demands, actions, liabilities, costs or damages arising out of CFAM Credit

Solutions' gross negligence or willful misconduct. The Client further agrees to pay CFAM Credit Solutions' reasonable attorneys' fees and costs arising from any actions or claims eligible for indemnification under this Agreement.

Entire Agreement

This Agreement represents the entire agreement of the parties hereto with respect to the subject matter hereof, and supersedes any and all prior agreements with respect thereto. This Agreement shall not be amended or modified, except in writing signed by each of the parties hereto.

Surety Bond

CFAM Credit Solutions has obtained a surety bond in the amount of \$10,000.00. The bond is on file.

Name and Address of Surety

The surety bond is held by:

SureTec Insurance Company

9737 Great Hills Trail, Suite 230

Austin, TX 78759

Authorization to Obtain Credit Report

Client authorizes CFAM Credit Solutions, LLC to obtain Client's credit report and/or score from Equifax (CSC Credit Services), Experian and TransUnion.

Contacting CFAM Credit Solutions

Our principal business address is as follows:

CFAM Credit Solutions, LLC

8333 Douglas Avenue Suite 975

Dallas, TX 75225

IN WITNESS WHEREOF the parties hereto have executed this agreement effective as of the _____ day of _____, 20____.

Signature
Printed Name: _____

Date: _____

By: CFAM Credit Solutions, LLC

By: _____

Name: _____

Date: _____

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.

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 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

I acknowledge I have been provided the Consumer Credit File Rights Under State and Federal Law.

Dated: _____, 20__

Client's Name (Please Print)

Client's Signature



PRIVACY DISCLOSURE NOTICE

CFAM CREDIT SOLUTIONS' PRIVACY POLICY

CFAM Credit Solutions is required by law to inform our clients of our policies regarding privacy of customer information. Therefore, we are providing you with a copy of this policy.

NON-PUBLIC PERSONAL INFORMATION

CFAM Credit Solutions collects private, personal information about you that is provided by you or obtained by us on your behalf with information you provide to us.

DISCLOSURE OF CLIENT INFORMATION

We do not and will not disclose our client's private (non-public) personal information obtained in our process to any third party, except as required by law. No third party will obtain information about you from CFAM Credit Solutions without your written consent.

CONFIDENTIALITY & SECURITY OF CLIENT INFORMATION

CFAM Credit Solutions retains records relating to professional services that we provide so that we are able to assist you in your needs. To safeguard your personal information we maintain physical, electronic and procedural methods that comply with our professional standards. If you have any questions, please contact us at 1-888-471-8371 because your privacy and our professional ethics are most important to us.

I acknowledge I have been provided CFAM Credit Solutions' Privacy Disclosure Notice.

Dated: _____, 20__

Client's Name (Please Print)

Client's Signature



Notice of Cancellation Form (Pursuant to Federal and State Statutes):

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 3 business days from the date the contract is signed. If you cancel within 3 business days, any payment made by you under this Agreement will be returned within 10 days following receipt by the credit service organization of your cancellation notice.

To cancel this contract, you may mail, fax, or email a signed dated copy of this cancellation notice, or any other written notice to:

CFAM Credit Solutions, LLC
3621 Pottsboro Road #208
Denison, TX 75020
Fax: 903-786-7108
Email: info@cfamcredit.com

I hereby cancel this transaction effective _____

(Client's signature)

You may send this notification by email to info@cfamcredit.com
CFAM Credit Solutions, LLC



Duplicate Copy of Separate Notice of Cancellation Form (Pursuant to Federal and State Statutes):

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 3 business days from the date the contract is signed. If you cancel within 3 business days, any payment made by you under this Agreement will be returned within 10 days following receipt by the credit service organization of your cancellation notice.

To cancel this contract, you may mail, fax, or email a signed dated copy of this cancellation notice, or any other written notice to:

CFAM Credit Solutions, LLC
3621 Pottsboro Road #208
Denison, TX 75020
Fax: 903-786-7108
Email: info@cfamcredit.com

I hereby cancel this transaction effective _____

(Client's signature)

You may send this notification by email to info@cfamcredit.com
CFAM Credit Solutions, LLC



LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to CFAM Credit Solutions, LLC and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax (CSC Credit Services), Experian and Transunion.

x _____
Client's Name (Please Print)

x _____
Client's Signature

Date



We Will Order All 3 Credit Bureaus:

Experian _____

Equifax (CSC Credit Services) _____

Transunion _____

To order your credit bureaus, we **MUST** have a copy of the following:

- ✓ Your Driver's License or Government Issued ID clearly stating your Date of Birth
- ✓ Your Social Security Card or letter from the Social Security Administration
- ✓ 2 ITEMS from the list below dated within the last two months with your NAME and CURRENT ADDRESS. Please send two of these items to us every two months during the credit repair process:

- Bank Statement
- Water bill
- Electric Bill
- Cable Bill
- Gas Bill
- Paycheck stub
- Telephone Bill (no cell phone)
- Stamped PO box receipt

These items must be sent to your salesperson or the business office **as soon as possible** to begin the process. Please email documents directly to your sales rep or to the office at customerservice@cfamcredit.com or fax to 903.786.7108.

CFAM Credit Solutions
3621 Pottsboro Road #208
Denison, TX 75020
Fax: (903) 786-7108

You should receive all 3 bureau reports in no more than 15 days. IF YOU DO NOT, you must contact the CFAM Credit Solutions immediately at 1.888.471.8371. After receiving your reports, we will dispute the necessary items immediately. All results will be mailed directly to you in approximately 36 to 45 days. If you do not receive them, you must contact our office. When you do receive the results, please forward them to the office using the contact information above.

You should receive NEW BUREAUS approximately every 36 to 45 days.

Signature: _____

Date: _____



Payment Options (Choose One)

I choose to pay one full payment of \$699 (\$100 Savings)

I choose to pay two payments - 1st payment of \$350, 2nd payment of \$349 (\$100 Savings)*
**First payment is due with contract. Second payment will be debited 30 days later.*

I choose to pay \$99 down and 4 equal monthly payments of \$175 (\$799)*
**\$99 is due with contract. Final four equal payments will be debited every 30 days.*

1st Payment Date _____ 2nd Payment Date* _____ 3rd Payment Date* _____
4th Payment Date* _____ 5rd Payment Date* _____ **if applicable*

CREDIT OR DEBIT CARD:

Name as it appears on the card: _____

Card #: _____ Exp Date: _____ Security Code: _____

I authorize CFAM Credit Solutions to charge/ debit my account for the selected service for the amounts and dates shown.

SIGNATURE _____ DATE _____

OR

CHECK AUTHORIZATION

Attach a voided check and fill out all bank information below:

Name on Check: _____

Bank Name: _____

Routing # _____ Account # _____

I authorize CFAM Credit Solutions to draft my bank account for the selected service in the amount shown. I understand that the draft will show on my monthly statement. I also authorize CFAM Credit Solutions to draft my account for a return check charge of \$25.00 in the event any of my checks are returned.

SIGNATURE: _____ DATE _____

OR

I authorize CFAM Credit Solutions to charge/debit my Global Client Solutions Account for the selected service for the amounts and dates shown.

SIGNATURE _____ DATE _____