CREDIT REPAIR SERVICES AGREEMENT

Service Provider: ____

Client: ____

1. Services Provided

Service Provider agrees to provide credit repair services to Client which may include, but are not limited to, the preparation, submission, and follow-up of disputes or challenges to negative or inaccurate credit information on Client's credit reports in accordance with applicable federal and state laws, including the Fair Credit Reporting Act (FCRA) and the Credit Repair Organizations Act (CROA).

2. Client Acknowledgements and Representations

Client represents and warrants that all information provided to Service Provider is true, complete, and accurate to the best of Client's knowledge. Client acknowledges that Service Provider cannot guarantee removal of negative or accurate information unless such information is proven to be false, obsolete, or unverifiable under applicable law.

3. Fees and Payment

Client agrees to pay Service Provider the fees outlined in the attached Schedule of Fees. Fees may be charged on a monthly basis, per deletion, or as otherwise agreed. Payment is due upon receipt of invoice. Service Provider is not obligated to provide services if payment is delinquent.

4. Term and Termination

This Agreement shall commence upon execution and continue until terminated by either party with written notice. Client may cancel this Agreement within three (3) business days of signing without penalty. Termination will not affect obligations to pay for services rendered prior to termination.

5. No Guarantees

Client acknowledges that credit repair is a process governed by federal and state laws, and Service Provider does not guarantee specific results, including removal of any particular item from credit reports or improvement of credit scores.

6. Client Responsibilities

Client agrees to provide all necessary documentation, respond promptly to Service Provider's requests, and review credit reports regularly. Client agrees not to submit duplicate disputes or complaints independently without prior consultation with Service Provider.

7. Limitation of Liability

To the fullest extent permitted by law, Service Provider's liability under this Agreement shall be limited to the amount of fees paid by Client. Service Provider shall not be liable for consequential, incidental, or punitive damages arising from performance or non-performance under this Agreement.

8. Compliance with Laws

Service Provider and Client agree to comply with all applicable federal, state, and local laws governing credit repair services, including but not limited to the Fair Credit Reporting Act (FCRA) and the Credit Repair Organizations Act (CROA).

9. Confidentiality

Both parties agree to maintain the confidentiality of all non-public information obtained in connection with this Agreement, except as required by law or agreed in writing by the parties.

10. Dispute Resolution

Any disputes arising under this Agreement shall first be attempted to be resolved through good faith negotiations. If unresolved, disputes shall be submitted to binding arbitration in the county of Client’s residence, under the rules of the American Arbitration Association or similar recognized body.

11. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of __________ without regard to conflict of law principles.

12. Entire Agreement

This Agreement constitutes the entire understanding between the parties and supersedes all prior written or oral agreements. No amendment or modification shall be valid unless in writing and signed by both parties.

13. Severability

If any provision of this Agreement is found to be invalid or unenforceable under applicable law, the remaining provisions shall remain in full force and effect.

SERVICE PROVIDER SIGNATURE	**CLIENT SIGNATURE**
Signature: ___________________________	Signature: ___________________________