

# Credible Concepts- Credit Consulting Agreement

This agreement between **(Credible Concepts)** (consultant) and you \_\_\_\_\_ (the client), is a legally binding agreement. **(Credible Concepts)** agrees to provide consultation to clients wishing to improve their personal credit, finances, knowledge of their credit rights, credit identity theft, choices and options and more. For any efforts to be effective, you (the client) must be truthful and diligent in giving the correct information to Simple Solutions. Simple Solutions reserves the right to cancel the agreement with any client it believes to be providing false or fraudulent information to us, its creditors or the credit bureaus.

Please note that we **do not** provide legal advice. We recommend that you consult your attorney and/or thoroughly read the Fair Credit Reporting Act or the Bill of Rights before you seek advice from one of our consultants. **(Credible Concepts)** accepts no liability, nor responsibility for any damage or loss caused by your use or misuse of the information provided.

By federal law, you must know that YOU CAN DO THE CREDIT RESTORATION PROCESS YOURSELF. YOU ALSO HAVE 3 DAYS TO CANCEL THIS AGREEMENT, which must be done in writing and will discontinue the consulting process. You can read and review The Fair Credit Reporting Act and the Credit Repair Organizations Act at [www.ftc.gov](http://www.ftc.gov) or by writing the FTC.

Please note that the agreed upon charge is for one or more of the following services: Initial Consultation, file preparation and credit audit; Credit Analysis; Researching Laws and documents; Expertise and Knowledge; Reviewing Credit Reports; Data Processing; Consulting and Education; Opting Out process; Preparing documents; the Receipt of Educational Materials and our time.

Educational/informational materials and consultation will be given to you in one or more areas of: credit – why you should have good credit and how it can benefit you; credit scoring; how to read your credit reports; how to improve your credit rating; understanding the credit bureaus and credit restoration; validating debt – an unknown secret that Collection Agencies don't want you to know; prioritizing debt - what will help or hurt your credit; negotiate your debt properly and for less money; understanding all of your credit rights, options and choices; how to avoid being a victim of credit identity theft and what to do if you are a victim; establishing or reestablishing credit; disputing negative, inaccurate, and/or invalidated information on your credit report(s).

There is an initial audit fee of **\$100** required to conduct a detailed analysis of your credit reports, determine the best course of action to achieve the desired results, and answer all your credit related questions. **The audit is not part of the credit repair process.** There are no initial charges for the client once the actual credit repair process begins. Once the audit is complete and you wish to move forward, we will set up your file and prepare the first round of credit bureau disputes. Client will not be charged until inaccurate information is removed during the dispute process.

For the services that involve disputing negative, inaccurate, and/or invalidated information on your credit report(s), you (the client) agree to pay a total amount of **\$25.00/per item/per credit bureau** after each round that include **Collections, Charge-offs, Repossessions, Medical Bills, Late Pays, and other items in the standard area of the credit report.** For public information such as **Bankruptcies, Tax Liens, Judgements, and Foreclosures**, you (the client) agree to pay a total amount of **\$50/per item/per credit bureau** after each round. For **name variation and address deletions**, you (the client) agree to pay a total amount of **\$20/per item/ per credit bureau** after each round. For **inquiries**, you (the client) agree to pay a total amount of **\$20/per item/ per credit bureau** after each round.

After each round of credit consultation we provide, we will review your credit report from an agreed upon credit monitoring service that you (the client) will provide. Credit monitoring typically updates every 30 days. After reviewing the credit monitoring service, we will determine which items in dispute have successfully been removed from your credit report(s). At this point, we will invoice you (the client) for disputed items successfully removed. You, (the client), have **3** business days to pay the invoice sent to you. Failure to pay within the 3 business day time frame will result in a late fee of **\$35.00** in addition to the charges on the invoice. You (the client) are required to keep a valid checking/saving account on file which will only be charged in the event the invoice is not paid **5** business days after the invoice was originally sent.

The length of this agreement is up to **365 days** (12 months) from its execution and all consultation must be scheduled and documents prepared during that period. If further consultation or preparation of documents is needed, an additional fee will be required of **\$100**. We must follow all State and Federal Laws and will not deviate from them. If an item is not considered inaccurate, obsolete, misleading or duplicate, then we will not dispute the item on your credit report. If necessary, you can cancel our services at any time in writing.

**Guarantee** – Although we cannot guarantee by law a certain outcome, we know that by utilizing the Federal Law, the Fair Credit Reporting Act, we can assist you in getting items deleted/corrected with an overall positive outcome.

**By signing this agreement you (the client) agree to its conditions, agree to be truthful with your consultant, understanding that no promises have been made outside this agreement.**

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Client

Date

Social Security Number

Date of Birth



**Please forward all completed documents to**  
**credit@credibleconcepts.com**

## **Client Information Form**

**First name:** \_\_\_\_\_ (required)      **Middle name:** \_\_\_\_\_

**Last name:** \_\_\_\_\_ (required)      **Suffix:** (Jr., Sr., etc.) \_\_\_\_\_

**Email:** \_\_\_\_\_ (required)

**Social Security Number:** \_\_\_\_\_ (required) **Date of Birth:** \_\_\_\_\_ (required)

**Phone Number:** (H) \_\_\_\_\_ (W) \_\_\_\_\_ (required)

**Mailing Address:** (Previous address is required only if you have been living at current address for less than two years) \_\_\_\_\_ (required)

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

There is an **initial \$100 audit fee** required to conduct a detailed analysis of your credit reports, determine the best course of action to achieve the desired results, and answer all your credit related questions. **The audit is not part of the credit repair process.** There are no initial charges for the client once the actual credit repair process begins. Once the audit is complete and you wish to move forward, we will set up your file and prepare the first round of bureau disputes. Client will not be charged until inaccurate information is removed during the dispute process, however a valid credit/debit card must be kept on file. We take your personal information very serious and utilize software that is very secure and protected by 256-bit SSL security.

**Please be sure to also include a copy of a photo ID and a copy of a current utility bill/proof of address.** We will also need you to subscribe to [Identity IQ by clicking here](#) so that we will be able to import your credit report into our system. Currently Identity IQ is \$21.99/month which you will need to have in order to Credible Concepts to monitor your credit reports.

**(PLEASE USE A DESKTOP/LAPTOP ONLY WHEN CLICKING ON THE LINK.)**

**Identity IQ Username:** \_\_\_\_\_ **Password:** \_\_\_\_\_

**Last 4 digits of SSN:** \_\_\_\_\_ **Secret Answer (if applicable):** \_\_\_\_\_

**Your signature states that you understand and agree with the terms and conditions of this agreement.**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## ACH Recurring Payment Authorization Form

Schedule your payment to be automatically deducted from your checking or savings account. Just complete and sign this form to get started!

**Recurring Payments Will Make Your Life Easier:**

- It's convenient (saving you time and postage)
- Your payment is always on time (even if you're out of town), eliminating late charges

**Here's How Recurring Payments Work:**

You (**the client**) authorize, **Credible Concepts**, to schedule charges to your checking or savings account upon successful completion of the initial audit "**AND**" for fees related to the deletion of any disputed item(s) on your credit report(s) on your behalf from services provided by Credible Concepts as stated in the consulting agreement. You will be charged immediately after the initial audit (**\$100**) and for any fees related to the deletion of disputed credit items. Once the items have been deleted from your credit report, we will make an attempt to reach out to you to discuss the deleted items prior to any payment transaction. A receipt for each payment will be emailed to you and the charge will appear on your bank statement as an "ACH Debit." **You agree that no prior-notification will be provided "unless the date or amount changes," in which case you will receive notice from us at least 10 days prior to the payment being collected.**

**Please complete the information below:**

I \_\_\_\_\_ authorize **Credible Concepts** to charge my bank account  
(full name)

immediately after the initial audit of my credit report is completed. I also allow Credible Concepts to charge my checking or savings account for fees related to the deletion of any disputed item(s) on my credit report(s) on my behalf from services provided by Credible Concepts at the end of each disputed round as stated in the consulting agreement.

Billing Address \_\_\_\_\_

Phone# \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Email \_\_\_\_\_

Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings Name on Acct    _____ Bank Name        _____ Account Number _____ Bank Routing #    _____ Bank Address     _____	
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SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

I understand that this authorization will remain in effect until I cancel it in writing, and I agree to notify **Credible Concepts** in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next billing date. If the above



noted periodic payment dates fall on a weekend or holiday, I understand that the payment may be executed on the next business day. I understand that because this is an electronic transaction, these funds may be withdrawn from my account as soon as the above noted periodic transaction dates. In the case of an ACH Transaction being rejected for Non Sufficient Funds (NSF) I understand that **Credible Concepts** may at its discretion attempt to process the charge again within 30 days, and agree to an additional **\$25.00** charge for each attempt returned NSF which will be initiated as a separate transaction from the authorized recurring payment. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. I agree not to dispute this recurring billing with my bank so long as the transactions correspond to the terms indicated in this authorization form.