

Clear Slate Financial Client Agreement

A. This agreement between **Clear Slate Financial** and the undersigned (Applicant) is for the express purpose of credit report improvement and Financial Literacy . **Clear Sate Financial** will review derogatory removal of errors, misrepresentations, and/or unverifiable information, which the applicant claims to appear on all 3 credit bureaus. This is neither a debt consolidation nor a bill payment program. **Clear Slate Financial** agrees to act diligently on all clients behalf as *limited power of attorney* in the pursuit of this matter and will carry out this agreement within all Federal and State laws.

B. The applicant understands and agrees that they will be charged a onetime set up fee for client onboarding, enrollment, a full credit analysis and a one time fee for the credit repair up to a six months of provided services using third party services . **Clear Slate Financial credit repair vendors** shall dispute all errors, misrepresentation, and/or unverifiable information reported to the three credit reporting agencies (Experian, Transunion and Equifax). **Clear Slate Financial** agrees to perform this service for the purchased plan amount stated on applicants received receipt, which states that there are no additional costs unless we cannot repair the said reports within the six month time period. The applicant understands that the credit report improvement process includes the evaluation of all three credit bureau reports and all correspondences associated with the dispute process. **Clear Slate Financial** has made the applicant aware that there are No guarantees or promises that we can increase credit scores or delete all items by way of credit repair. However, our third party vendors have been able to do so in most cases. Because of this fact, no refund request will be granted because items were unable to be deleted and or a score increase did not take place, after credit repair is complete and or trade-line(s) being added.

C. Client understands that Company bears no responsibility for the debt collection practices of any creditor and it is Client's responsibility to satisfy all balances of a legally-owed debt. Any creditor owed a balance can pursue any legal means to satisfy collection of that balance within the time period of the statute of limitations for collectible debt as prescribed by the State, up to and including obtaining a judgement through a court of law of wage garnishment. Client understands that it is the Company's position that payment of all legally-owed debt is the moral and financial responsibility of the owner of the debt.

Applicant's Obligations & Agreements:

D. The applicant agrees to promptly provide **Clear Slate Financial** copies of all correspondences received from credit bureaus to the **Clear Slate Financial** email:info@clearslatefiancial.com). Applicant must notify **Clear Slate Financial** if they have not received any credit reports or any correspondences from the credit reporting agencies forty (45) days after the last correspondence from **Clear Slate Financial** or the credit reporting agencies. Failure to do so will cause delays in the credit improvement process and may result in additional fees. While this agreement is in effect, Applicant will not apply for any type of credit, including credit cards, car loans, or secured financing without written notification to, and/or consultation with **Clear Slate Financial** at least 10 days prior to submitting a credit application, otherwise this will be a breach in contract and any new credit inquiry findings can terminate this said credit/ financial Literacy agreement, without refund. Applicant understands **Clear Slate Financial** cannot guarantee specific results due to the fact that all results obtained are dependent on a variety of factors, some which are outside the control of **Clear Slate Financial** such as applicant being able to repay creditors, or credit reporting bureaus ability to verify information provided to them by applicants. Applicant must make any monthly payments on time to any accounts they may have open with balances, not doing so will void contract.

By federal law, you must know that **YOU CAN DO THE CREDIT RESTORATION PROCESS YOURSELF. YOU ALSO HAVE 1 DAY TO CANCEL THIS AGREEMENT FOR A FULL REFUND.**

Refund request must be done in writing and sent via email (info@clearslatefiancial.com) within 24hrs to discontinue the credit consulting process. You can read and review The Fair Credit Reporting Act and the Credit Repair Organizations Act at www.ftc.gov or by writing the FTC.

E. The term of this agreement shall be for: up to 6 months. Applicant has 1 business day from the date this agreement is received by **Clear Slate Financial** to cancel his/her services. To cancel please send a written notice via email stating name, last 4 of social security number and request of cancellation to (info@clearslatefiancial.com) . There will be no penalty for cancellation if services are cancelled within the first 24hrs of payment. However, client will not receive a refund of payment after 24hrs have passed as **Clear Slate Financial** was contracted to provide a service as the services began day one. And services can not be taken back and or refunded. Once the terms of the agreement have been completed **Clear Slate Fiancial** will consult with the Client about the possibility of renewing the agreement for another six months with additional

fees. **Clear Slate Financial** may at any time end the procedure of services prior to month 6, if we conclude that no further work is necessary.

F. Due to the nature of this service, I understand that individuals who assist **Clear Slate Financial** in this matter may view my credit file and its contents. **Clear Slate Financial** and its staff will take all reasonable measures to ensure that this information will be handled in a responsible and confidential manner.

G. **Clear Slate Financial** will contact Experian, Transunion and Equifax on your behalf to request an investigation to verify negative items, acting as *limited power of attorney* approved by the signing client below.

H. The applicant declares that all disputed items are, to the best of their knowledge, incomplete, inaccurate, obsolete, unverifiable, and/or misleading. The applicant understands that **Clear Slate Financial** cannot guarantee the removal of items which are not incomplete, inaccurate, obsolete, unverifiable, and/or misleading. **Clear Slate Financial** cannot obtain any specific credit scores client may desire.

I. The client understands that **Clear Slate Financial or third party vendors** is not responsible for any legal actions taken by creditors against the client mentioned in this contract prior, during or after our services. The client understands the services provided are solely for financial literacy and disputing any information indicated above and not for any other use. The client understands and agrees that if at the end of the six months contract, we have not received a final credit report or negotiated an extension to the agreement, then **Clear Slate Financial** will assume the contract has been satisfied and the client's file will be closed without further notice.

J. The client understands that if at any time there is evidence of past disputes with any of the three credit reporting agencies (Equifax, Transunion and Experian); contract will be null and void due to non-disclosure by the client and/or any person representing the client.

K. I agree to give Power of Attorney to **Clear Slate Financial** for the sole purpose of acquiring, requesting verification and disputing any information in regards to my credit report(s) with all three credit agencies. I further authorize and request that the agency using this information deliver a copy of documentation to me via U.S mail, fax or email. Creditors are hereby authorized to disclose information relative to any accounts transactions, past, present or future.

L. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the [American Arbitration Association/American Health Lawyers Association Alternative Dispute Resolution Service] under its [Commercial Arbitration Rules/Healthcare Payor Provider Rules/Rules of Procedure for Arbitration by the American Health Lawyers Association]. The number of arbitrators shall be one. The place of arbitration shall be in the state of Florida. Florida law shall apply. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

M. Client agrees to keep one of the four credit monitoring services (Myfreescorenw, Identity Iq, Smart Credit or MyScoreIQ.) active at all times, otherwise this will be potential delays the credit repair process also results.

N. Social Media Clause: Client agrees and understand that under no circumstance can they utilize social media outlets to speak negatively about **Clear Slate Financial** , and or any of its affiliated employee contractors regardless of expectations and or credit score outcomes. This will be ruled as defamation of company/ individual character and will be handled lawfully against said client.

THIS AGREEMENT IS EXECUTED BY THE PARTIES BELOW ON THE DATES STATED.

Client:

Signature: _____

Print Name: _____ **Date:** _____