

Concierge Consult  
1200 BRICKELL AVENUE #800  
MIAMI, Florida 33131

The following pages contain:

1. Credit Repair Service Agreement
2. Authorization for Credit Repair Action
3. Consumer Credit File Rights (CROA Disclosure)
4. Right Of Cancellation Notice
5. State Specific Disclosures (add if applicable)

Client will return, along with signed agreement, a copy of his driver's license, social security card, and a recent Utility bill showing the correct mailing address (phone bill, gas bill, electric bill, etc.).

B. Client agrees to assist COMPANY in obtaining initial and/or subsequent credit reports, with scores, from all three credit bureaus (Equifax aka CSC, Experian and Trans Union) upon request.

C. Client agrees to maintain on time monthly payments of their current credit obligations (i.e. – car loan, utility bills, mortgage payments, credit cards, etc.). Failure to maintain those payments will result in severe damage to the progress and improvements made by “Concierge Consult Firm LLC” and will forfeit any guarantees under this Service Agreement. The addition of any new derogatory items to the credit file will also result in serious damage to our progress and in such instances, shall void any and all guarantees under this Service Agreement as well.

D. Client agrees to contact our support department with any questions regarding their credit INCLUDING inquiries with regards to applying for new consumer credit.

E. If Client was referred to “Concierge Consult Firm LLC” by an affiliated Referral Partner, then Client hereby consents to data sharing of non-sensitive information concerning the progress of CLIENT's credit restoration process between COMPANY and said affiliate Referral Partner. CLIENT may revoke this consent at any time by written request.

F. Client agrees to payment terms and conditions which is incorporated into this agreement.

G. Client agrees to receive text messaging from the contact number provided.

#### Credit Repair Service Agreement for Client

Client, hereby enter into the following agreement with Concierge Consult.

Concierge Consult hereby agrees to perform the following:

To evaluate Customer's current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous, false, or obsolete information. To advise Customer as to the necessary steps to be taken on the part of Customer in conjunction with Our Company, , to dispute any inaccurate, erroneous, false or obsolete information contained in the customer's credit reports.

To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in customer's credit reports.

To review credit profile status from the credit reporting agencies such as: Experian, Equifax and Transunion. Consulting, coaching, and monitoring services are conducted by personal

meetings, webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.

In exchange, I, Sample Client, agree to pay the following fees as outlined in the following fee schedule depending on plan:

\$350 At signup for Consultation and On boarding Fee (Standard and PremiumPlans )\$129/mo for premium plan or \$89/mo for standard plan or

\$597 upfront and \$597 due in 30 days for Premium Enrollment

#### Authorization for Credit Repair Action

1. Client, hereafter known as "client" hereby authorize, Concierge Consult, 1200 BRICKELL AVENUE #800, MIAMI, Florida 33131, to make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, correspondence, contracts, or agreements, as necessary to improve my credit. Such instruments in writing of whatever and nature shall only be effective for any or all of the three credit reporting agencies which are TransUnion, Experian, Equifax, and any other reporting agencies or creditor's listed, as may be necessary or proper in the exercise of the rights and powers herein granted.

2. This authorization may be revoked by the undersigned at any time by giving written notice to the party authorized herein. Any activity made prior to revocation in reliance upon this authorization shall not constitute a breach of rights of the client. If not earlier revoked, this authorization will automatically expire twelve months from the date of signature.

3. The party named above to receive the information is not authorized to make any further release or disclosure of the information received. This authorization does not authorize the release or disclosure of any information except as provided herein.

4. I grant to Concierge Consult, 1200 BRICKELL AVENUE #800, MIAMI, Florida 33131, authority to do, take, and perform, all acts and things whatsoever requisite, proper, or necessary to be done, in the exercise of repairing my credit with the three credit reporting agencies, which are TransUnion, Experian, Equifax and any other reporting agencies or creditor's listed, as fully for all intents and purposes as I might or could do if personally present.

5. I hereby release Concierge Consult, 1200 BRICKELL AVENUE #800, MIAMI, Florida 33131, from all and all matters of actions, causes of action, suits, proceedings, debts, dues, contracts, judgments, damages, claims, and demands whatsoever in law or equity, for or by reason of any matter, cause, or thing whatsoever as based on the circumstances of this contract.

6. The client is required to maintain credit monitoring services during the repair services process. If the client does not maintain monthly maintenance fees service, the file can be deactivated and services are subject to termination. If you run your credit or make any late payments during the credit repair process your file can be terminated.

7. Credit repair disputes are processed in cycles. Each cycle is 30-45 days. Concierge Consult will process your file up to 5 cycles before deeming the file complete. if more disputes are required an additional fee may be incurred.

8. Fees are due upon receipt of invoice. \$50 Late fees for installment payments received after 5 business days.

9. If the client file is terminated for non- payment or credit monitoring a reinstatement fee \$150 will be required.

10. Client agrees that if the he fails to complete the payment schedule, any and all guarantees will be forfeited.

11. Client understands this is a binding agreement and failure to make the arranged monthly payments can result in negative activity to client's credit file.

12. Furthermore, client agrees to COMPANY's Guarantee Policy, which, in part, states the following: If Client's credit report does not improve after 6 months of service, then client will receive an additional 6 months of service for free.

#### 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 a 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 up to 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 violated 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 that 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.

#### Notice of Right to Cancel

"You may cancel this contract, without any penalty or obligation, within 3 days which begins after the date the contract is signed by you.

"To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Concierge Consult, 1200 BRICKELL AVENUE #800, MIAMI, Florida 33131, before midnight on the 3rd business day which begins after the date you have signed this contract stating "I hereby cancel this transaction, (date) (purchaser's signature)."

Please acknowledge your receipt of this notice by electronically signing the form indicated below.

#### LIMITED POWER OF ATTORNEY

I/We, the undersigned, (hereinafter referred to in "singular" form) hereby engage the services of Concierge Consult Firm LLC and hereby give Power of Attorney to Concierge Consult Firm LLC, its employees and agents or third party affiliate companies (hereinafter referred to as "COMPANY"), to perform or engage in an act on behalf of me for the purposes of requesting and investigating inaccurate, unverifiable, misleading, or outdated information in my personal credit file(s), including and without limitation, the right to obtain my credit reports and profiles from credit reporting agencies and credit bureaus. The specific acts necessary to accomplish the purpose of this Agreement shall be at the sole discretion of COMPANY's professional judgment. The specific acts shall require periodic ordering of my consumer credit reports by COMPANY. The specific acts may include written and oral communication in my name regarding disputes and are not limited to, credit reporting agencies, credit bureaus, creditors, or collection agencies. I authorize COMPANY to order my consumer credit reports from time to time or as needed. I hereby direct and authorize COMPANY to verify, validate, and dispute all inaccurate and questionable negative credit items and those items determined by COMPANY to potentially have a negative impact on my credit. I specifically waive my right to privacy regarding those communications between COMPANY and the various agencies and entities disseminating credit data about me. I further give and grant COMPANY full power and authority to do and perform every act necessary and proper in the exercise of any of the powers granted hereunder as fully as I might or would do if personally present, including but not limited to, signing my name on written and other documentation/correspondences. With full power of substitution and revocation, I hereby ratify and confirm all that said attorney in fact, shall lawfully do or cause to be done by virtue hereof. I certify that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party has actual knowledge of the revocation. I agree to indemnify said third party for any claims that may arise against said third party as a result of relying on this Power of Attorney. I

understand that I may revoke this Power of Attorney at any time by sending written notice to:  
Concierge Consult Firm LLC, info@conciergeconsult.com

Acknowledgment of Receipt of Notice