



Credit Restoration & Consulting Agreement

- We will increase your credit score and attempt the removal of all errors, misrepresentations, outdated, or unverified negative items on your credit reports that the client provides. We offer no debt consolidation and we do not make payments. This is strictly for credit restoration services.
- We will provide professional advice and counseling on how to repair and maintain good credit. The client understands that there is a (Flat or Monthly) contract. In addition to the flat rate or monthly fee, there is a setup fee of \$150 due after initial consultation. Client will pay a fee of (\$85) for each deletion that has been removed. There's an option to pay upfront at a discounted rate or full price monthly.
- The Client understands that each credit bureau investigative challenge will take approximately 30 to 45 days. This contract will automatically renew itself each month accordingly. If there is no more work to be performed on the Client's behalf, then the Client will be cancelled automatically by EL BORI CREDIT REPAIR. There are no other fees at all associated with this service. The Client understands if payment is not received after (30) days, your account will be sent to collections.
- We will provide a complete 90-day review with clients to go over the updated credit report. All paperwork shall be held confidential as stated in the Privacy Act and Consumer Credit Protection Act.
- By law, EL BORI CREDIT REPAIR is required to provide the following (3) documents:
 - A **"Limited Power of Attorney"** form that is used only for credit repair purposes. This form must be signed and returned;
 - The **"Consumer Credit File Rights under Federal and State Law."** By signing below, the Client Acknowledges that this has been received;
 - The Client's **"Right to Cancel"** form. The Client may cancel at any time by mailing or faxing this document to:

8918 TESORO DR SAN
ANTONIO TEXAS 78217
OFFICE: 726-230-8331
PHONE: 321-438-3028



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.

I have read and understand the above agreement between myself and El Bori Credit Repair LLC

Client Signature

El Bori Credit Repair LLC Credit Consultant

Date

Date

Client Print Name

Date



EL BORI CREDIT

726-230-8331 info@elboricreditrepair.com

8918 TESOFO DR SUITE 233 SAN ANTONIO TX 78217



Credit Repair Application

Client Name

Spouse Name

Address *City* *State* *Zip Code*

Previous Address *City* *State* *Zip Code*

Date of Birth

Spouse Date of Birth

Social Security Number

Spouse Social Security Number

Current Employer *Phone*

Spouse Current Employer *Phone*

Position

Position

Annual Income

Spouse Annual Income

Preferred Phone

Spouse Preferred Phone

E-mail Address

E-mail Address

How did you hear about us?

- Facebook* *Google Search* *Website*
- TV Ad* *Radio* *Other*

Referral (Name)? _____

The information that you have provided to El Bori Credit Repair LLC allows the company to assist you in obtaining your credit report. This form also allows El Bori Credit Repair LLC to assist you in disputing any inaccurate information in your credit report.

Client Signature *Date*

Spouse Signature *Date*



Customer Obligation

The Client understands that by he or she should forward all correspondence (credit reports, letters, etc.) to EL BORI CREDIT REPAIR LLC as soon as possible after receiving. Do not send anything back to the different reporting agencies. If you have not received any credit reports or correspondence within 35 days from the return of this agreement, then the Client shall notify EL BORI CREDIT REPAIR LLC promptly. The Client understands that he or she should receive such reports every 30 to 45 days as work is performed and that all credit reports or letters must be sent to EL BORI CREDIT REPAIR immediately. Failure to do so may prolong the term of this contract. Please notify EL BORI CREDIT REPAIR of any changes in your mailing address or status.

The Client understands they should not run a credit report or apply for credit during the duration of the service because it will prolong and interfere with their credit results. The Client understands that they cannot be late on any accounts that is in good standing or open. Please understand that if a new account or delinquency appears on their credit report during the time of our agreement, the Client will be charged an additional (\$85).

I have read and understand the completion process. I understand that it is my responsibility when I receive information in the mail from the Credit Bureaus to contact El Bori Credit Repair LLC immediately. El Bori Credit Repair LLC will not be held responsible or liable for my credit repair if I fail to satisfy the Customer Obligation Contract.

Client Signature

Spouse Signature

Client Print Name

Spouse Print Name

Date

Date



Privacy Notice

This privacy notice explains EL BORI CREDIT REPAIR LLC privacy policies and practices, the type of information we collect and how you can direct us not to share certain information with third parties. The practices described in this policy are applicable to current and past clients that do business with EL BORI CREDIT REPAIR LLC. The policy also explains how EL BORI CREDIT REPAIR LLC protects the confidentiality and security of our client's information.

The Client understands that due to the nature of this service, EL BORI CREDIT REPAIR LLC, our select staff may view your file for providing accurate service. We understand the importance of your privacy and EL BORI CREDIT REPAIR LLC agrees to take measures to limit the access to such information accordingly.

- 1.** EL BORI CREDIT REPAIR LLC collects non-public personal information about you from the following sources:
 - a. Information we receive from your application with EL BORI CREDIT REPAIR LLC.
 - b. Information we receive from the Credit Bureaus
 - c. Information we receive from our affiliates or other third parties
- 2.** EL BORI CREDIT REPAIR LLC will not disclose non-public personal information about you without a written authorization.
- 3.** To protect your non-public personal information, we maintain physical and procedural safeguards that comply with federal guidelines.



POWER OF ATTORNEY LIMITED TO CREDIT RESTORATION

I, _____ a resident of _____ State give and appoint, _____, as my assistant for my behalf, as set forth in the following matters only; signing of correspondences, addressed to credit bureaus and creditors, obtaining credit information over the telephone, fax, through written correspondence from credit bureaus, creditors or collection agencies. If mediation of a debt is necessary, I give, _____ and its officers the right to discuss information to help resolve a debt. I hereby release the bearer of this authorization as well as the recipient, included but not limited to the custodian of such records, Repository of the Court records, Credit Bureaus, (**Trans Union, Equifax, and Experian**) and consumer reporting establishments. I have the right to revoke or terminate this power at any time.

I have been made aware of the fact that I do not need to pay for this service and could attempt to repair my credit on my own.

Power Giver Information:

Name

Address City State Zip

____-____-_____
Social Security Number

Signature Date

Phone

DO NOT WRITE BELOW THIS LINE FOR OFFICE USE ONLY

(Your Company Name). Officer _____ Date _____

Signing Officer: _____

Start Date _____



Fair Credit Reporting Act

The Fair Credit Reporting Act gives you the right to accurate credit reporting. You can exercise that right by having your inaccurate credit items either verified as accurate or deleted from your credit reporting according to the Fair Credit Reporting Act.

A Credit Repair Company provides a service to assist the client to dispute inaccurate items on the credit report. Consumers have the right to attempt to repair their credit on their own. However, EL BORI CREDIT REPAIR offers professional advice and services to assist in the credit repair process. We have proven methods and process that will effectively remove inaccurate information on your credit report. Our service is not guaranteed to remove every item on all credit bureaus. However, we strive to remove every item within the legal bounds of the Fair Credit Reporting Act.



Refund Policy

The Client understands that by law, EL BORI CREDIT REPAIR LLC cannot offer any promises or guarantees as to the outcome or length of time to achieve results. However, if the Client is in full compliance with the terms and payments of this agreement, then the Client will be entitled to a full refund of any unused fees within 30 labor days of requesting a refund. This applies to:

- **Cancellation of Service:** If the Client cancels service for any reason.
- **Credit Score Improvement:** If there is no improvement to the Client's credit reports or credit score within three (3) credit bureau investigative challenges.



Consumer Credit Protection Act Disclosure Statement

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.



Notice of Cancellation

RIGHT TO CANCEL CONTRACT

(SEC. 407, Consumer Credit Protection Act)

By law, EL BORI CREDIT REPAIR LLC allows you to cancel this contract within three (3) business days from the date you signed the contract. You may cancel at any time when you are satisfied with your results. By signing this document, you agree to cancel our service with EL BORI CREDIT REPAIR LLC.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to:

EL BORI CREDIT REPAIR LLC
8918 TESORO DR SAN
ANTONIO TEXAS 78217

before midnight on _____.
Date

I hereby cancel this transaction;

Customer Signature

Spouse Signature (If applicable)

Date

Date