



JBH Financial Services Credit Repair Service Agreement

(888)-550-7162

credit@jbhfinancialservices.com

www.jbhfinancialservices.com

Agreement Prepared for:

[Customer Name]

[Customer Address]

[Customer City] [Customer State] [Customer Zip Code]

[Date]

JBH Financial Services is keen on helping you with whatever problem you might have with your credit. We will gladly assist you in getting your credit back on track, and ensure that inaccurate data is removed or modified in your credit report.

To begin, you will need to review and sign the following documents:

- Credit Analysis & Restoration Agreement page
- SEC.405 Disclosure page
- Privacy Policy
- Terms on page

### **Credit Reports**

We begin our credit analysis immediately after all necessary documents are signed. We will give you details about a credible credit report provider, from which you can obtain your credit reports. The credit analysis begins once we receive your report.

### **Credit Analysis**

*The Credit Analysis contains the following services:*

1. The basic understanding of how you save money with a better score.
2. Understanding the credit score.
3. A breakdown of your credit scores, and a summary of your inaccurate accounts.
4. A complete list of all of your negative accounts on your credit report.



## **Credit Restoration Program**

1. Prepare your dispute rounds for the credit bureaus.
2. Prepare your dispute rounds for the creditors, if needed.
3. Prepare your dispute rounds for the collectors, if needed.
4. Review updated credit reports through your credit monitoring account.
5. Review all updated documents sent to our company.
6. File complaints on your behalf to regulatory agencies if needed.
7. Educate you on the credit score improvement process by email.
8. Educate you on the credit restoration process by email.
9. Keep your client tracking portal updated with your credit improvement process.
10. Keep you updated by phone, if need be, regarding your progress.

## **Terms of Service**

### **Investment Details**

The initial enrollment investment is **\$149** per individual. This includes your credit consultation (may be via email), credit report audit, credit restoration action plan, and first round of disputes. The monthly maintenance investment is **\$59**, and will be billed on a recurring monthly basis to the banking information on file. Recurring payment will be set to every 30 days starting 30 days after the date of the signed contract.

### **Refund**

In the world of credit repair, the outcome of a service cannot be guaranteed, and no company can promise a result. There is no refund on services already rendered, however we will put in our best to ensure that incorrect, inadequate, and inaccurate information is identified and modified, or removed from the credit report.

### **Cancellation**

JBH Financial Services has a detailed and simplified cancellation policy. You can cancel your contract at any point since we do not offer an annual credit restoration program. Please cancel prior to your next recurring payment.



## **Client**

JBH Financial Services needs correspondence before it can commence work. Therefore, the client should provide credit reports, letters, in due time to prevent delay of the commencement of the contract. By law, JBH Financial Services cannot be held accountable for the outcome or the time taken to achieve the desired outcome. Please get in touch with us in case of a change in the mailing address.

### **Indemnification by Client:**

Client shall defend, indemnify, and hold harmless JBH Financial Services, from and against all costs, charges, and expenses (including attorney's fees) arising out of any type of negligence while providing service.

**Termination of Agreement:** This agreement shall continue throughout the time allotted in the contract unless either party decides to terminate the agreement.

### **Limited Liability:**

JBH Financial Services cannot be held liable for any lost profits, savings, or incidental, indirect, or damages stemming from your use of JBH Financial Services' service or breach of this agreement.

**Arbitration Clause:** Any dispute stemming from this contract shall be settled by arbitration, according to the United States Arbitration and Mediation Rules of Arbitration. Upon completion of arbitration, all decisions shall be final and binding, and judgments may be entered for enforcement.

**Digital Signature:** Client agrees to sign any document that is presented to them via the internet and requires a digital signature. The client can at any time withdraw his or her digital signature.

### **Governing Law and Jurisdiction:**

If a conflict shall arise, and it requires litigation, the contract will be governed by and construed in accordance with the laws of JBH Financial Services state.

### **Entire Agreement:**

This contract constitutes the entire agreement for [Customer Name] and JBH Financial Services regarding services that will be performed on behalf of JBH Financial Services. By signing this agreement, you agree that this contract supersedes all prior communications or agreements between parties regarding credit repair services.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first above written.

### **RIGHT TO CANCEL**

A client is free to cancel this contract within five days of signing the contract without incurring any penalty. Any payment made by the client will be returned within 15 days of cancelling the contract.

Please send the dated and signed cancellation notice to JBH Financial Services at [Company Email] if you wish to cancel the contract.

### **SEC.405 Disclosure of 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 seven years old. Bankruptcy information can be reported for ten 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, or insurance. You can 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 investigate 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 investigation 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

### **Privacy Policy**

Our policy on privacy is straightforward. In short, any information you submit to us will remain absolutely private and will not be shared with third-party companies.

### **Categories of Information**

Information about you can be categorized as (a) personally identifiable information, or (b) non-personally identifiable information. "Personally identifiable information" is information that we collect from you, such as your name, postal address, telephone number, fax number, and email address. "Non-personally identifiable information" is information that we collect from you that does not include your name or any information that would allow us to contact you.

### **How We Use and Disclose Information?**

Some of the ways in which we use your personally identifiable information may include using it to prepare disputes, to provide you with information that you may request, and to customize your credit repair experience. It is important for you to understand that we may use a third-party processor to



handle our disputes. We generally require that the third-party processor not disclose personally identifiable information or use it other than as necessary to perform their services for us.

Because we care about your privacy, we will not give your personally identifiable information to other marketers or retailers for them to use to contact you about offers or promotions of their own (other than, of course, in connection with the sale of our business).

As a responsible company, we believe obeying the law is important. Therefore, we may disclose personally identifiable information in order to comply with a subpoena or court order, or when we are required to do so by law. We may also disclose personally identifiable information in cooperation with a law enforcement or government request. It is important for you to understand that the above policies and restrictions do not apply to our use or disclosure of your non-personally identifiable information. We may freely use and disclose non-personally identifiable information for many purposes and on many occasions.

### **How We Collect Information**

We collect personally identifiable information from you by “active” means. In other words, you actively give us the information through the sign-up process of credit repair.

### **Your Acceptance of These Terms**

By signing this agreement, you indicate your acknowledgment of this Privacy Policy. If you do not agree with this Privacy Policy, then do not sign this agreement.