

Credit Repair Service Agreement

CROA Compliant • For Use With Clients of Her Financial Fix

Business Name: Her Financial Fix

Address: _____

Phone: _____

Email: _____

1. Client Information

Client Name: _____

Address: _____

Phone: _____

Email: _____

Date: _____

2. Description of Services

The Company agrees to perform the following services on behalf of the Client:

- Obtain and review credit reports from credit reporting agencies
- Identify inaccurate, unverifiable, or outdated information
- Prepare and send dispute letters to credit bureaus and/or creditors
- Provide ongoing updates regarding dispute results
- Offer general credit education and guidance

■ The Company does NOT guarantee any specific outcome, including credit score increases or removal of items.

3. Fees and Payment Terms

Total Monthly Fee \$: _____

- The Client agrees to pay ONLY for services that have been performed.
- No fees will be charged in advance of services, in compliance with federal law (CROA).
- Payments are due AFTER services for that billing cycle are completed.

4. Client Responsibilities

- Provide accurate and truthful information

- Submit required identification documents
- Respond to communications in a timely manner
- Not engage in fraudulent or misleading activity

5. No Guarantee of Results

- The Company cannot guarantee the removal of any item
- The Company cannot guarantee any increase in credit score
- Results vary based on individual credit history and creditor responses

6. Right to Cancel (Important Notice)

You have the right to cancel this contract without any penalty or obligation at any time before midnight of the third business day after the date this contract is signed.

To cancel, submit written notice to:

Business Name: _____

Address: _____

7. Consumer Credit File Rights (CROA Disclosure)

You have the right to dispute inaccurate information on your credit report yourself at no cost. You are **not required** to use a credit repair company to improve your credit. You have the right to obtain a free copy of your credit report annually from each credit reporting agency.

8. Authorization

The Client authorizes the Company to:

- Access credit reports on their behalf
- Communicate with credit bureaus and creditors
- Submit disputes regarding inaccurate information

9. Term and Termination

This agreement begins on the date signed and continues on a month-to-month basis until:

- The Client cancels services
- The Company terminates services due to non-compliance

10. Entire Agreement

This document represents the entire agreement between the Client and the Company. No verbal promises or guarantees are valid.

11. Signatures

Client Signature

Date

Company Representative

Date
