



**Thank you for selecting EZ Choice Realty
to assist you with the Restoration and Repair of your Credit**

**Please take a moment
to review and sign the following Agreement**

**Once completed please retain
a copy for your records and submit a signed copy to:**

Files@EZChoiceRealty.com

or

Fax: (813) 464-7811



Credit Restoration Consulting Agreement

This Credit Restoration Consulting Agreement (Agreement) between EZ Choice Realty and/or its Representatives (Service Provider) and _____ PRINT YOUR NAME HERE _____ (Client) shall become an effective Agreement upon the signing and delivery of Agreement by Client to Service Provider with the following terms:

Description Of Services

Beginning on the Effective Date, the Service Provider will provide the following services to Client: Credit Report Evaluation and Management, Credit Score Evaluation and Management and Credit Score Consulting Services. Service Provider does NOT charge Client for the actual credit repair. All fees collected are to cover labor, forms, consulting time and misc. expenses incurred while assisting Client.

Payment For Services

Client agrees to pay Service Provider, in advance, a sum of \$249 (Two Hundred and Forty Nine Dollars) electronically via the payment option found online at www.EZChoiceRealty.com.

Credit Monitoring

Client agrees to establish and pay for a Credit Monitoring Account @ www.creditchecktotal.com in order to enable both Client and Service Provider to monitor the Credit Score and Credit Report throughout the term of this Agreement.

Termination of This Agreement

Client may terminate this Agreement at any time by submitting written notification to Service Provider. This Agreement shall terminate automatically on the 1st year anniversary of the Effective Date. Client can choose to retain Service Provider for up to 1 year after the execution of this contract at no additional cost.

Claims Or Guarantees

Service Provider does not make any claims or guarantee of the end result of the services provided. Each Client will have different credit history and will experience different results.

Confidentiality

Service Provider will not at any time or in any manner, either directly or indirectly, use for the personal benefit, or divulge, disclose, or communicate in any manner any information that is proprietary to the Client. Service Provider will protect such information and treat it as strictly confidential. This provision shall continue indefinitely after the termination of this Agreement.



Representation

Client agrees to allow Service Provider to represent Client for the purpose of disputing erroneous and duplicate entries on their Credit Report as stated in Fair Credit Reporting Act.

Entire Agreement

This Agreement is the entire agreement of the parties and there are no other promises or conditions in any other agreement, whether oral or written.

Applicable Law

This Agreement shall be governed by the laws of the State of Florida.

Pursuit of New Credit

Client agrees not to apply for credit at any time during the term of this agreement unless approved by both parties.

Effective Date

The Effective Date of this Agreement shall be the date of which this Agreement was signed and delivered by Client to Service Provider.

Understanding

I, the Client, understand that, with proper information and knowledge, I could undertake the same techniques used to repair and restore my own credit and am choosing to hire the Service Provider, for their experience and assistance, to undertake the Services outlined in this Agreement on my behalf.

Client: (Print Name) _____

Signature: _____ Date: _____

Current Address: _____

Phone Number: Home: _____ Cell: _____

Email Address: _____

Please indicate the agent that referred you to the EZ Choice Credit Restoration Program (If Applicable)

Agent Name _____ City _____ State _____



Notice of Cancellation

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day, 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 EZ CHOICE REALTY at 605 West Bloomingdale Ave Suite B, Brandon FL 33511, before midnight on the 3rd day .

I hereby cancel this transaction, effective immediately.

Signature:

Date:



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".

By signing below, I acknowledge that I have received and understood the Consumer Credit File Rights statement:

Client: (Print Name) _____

Signature: _____ Date: _____