

INTEGRATED FINANCIAL SERVICES (newcreditscore.com)

Corporate offices

1302 Waugh Drive #716

Houston, TX 77019

Telephone: 1-888-524-4553

Facsimile: 800-889-0771

E-mail address: Admin@newcreditscore.org

THIS AGREEMENT was made on _____ / / , between _____ (*Client)

and INTEGRATED FINANCIAL SERVICES (IFS). INTEGRATED FINANCIAL SERVICES will use federal laws in an attempt to correct errors and /

or other misleading information found in your credit reports through its services. INTEGRATED FINANCIAL SERVICES, when it is appropriate, will send non-dispute goodwill interventions or account information requests to furnishers of information to your credit file. After IFS receives legible copies of credit reports from you, it will draft, sign, and send letters on your behalf to the three major credit bureaus, or to the furnishers of said information, in your name. The services provided by IFS do not involve contesting facts. This Agreement does not include any legal services and IFS is not a law firm nor can it practice law in any state. IFS cannot guarantee a specific outcome or accurately predict how long the process will take. This process may take more or less than twelve (12) months; however you may cancel this Agreement at any time. IFS does not charge you, the client, for the performance of any service which it has agreed to perform until such service is fully performed.

In consideration of services performed by IFS Services and a low monthly fee, you agree:

A. To pay INTEGRATED FINANCIAL SERVICES, after the completion of the opening of the client file and enrollment into the program, the fee of \$250.00 within five (5) to fifteen (15) days, and \$19.99. each subsequent month for work performed the previous month. (You pay only the fixed monthly fee identified in this agreement.) You grant IFS permission to (i) verify your account information and (ii) withdraw the earned funds from your credit card or bank account unless you terminate this **Agreement**. **(Terms for terminating this agreement are further detailed in Section F of this contract.) "IFS Empowerment Financial Services, Inc." will appear on your bank statement for transactions charged to your account. Please note that IFS Empowerment Financial Services, Inc. is a third party vendor and is not involved in any underlying transaction between you and the service provider. Furthermore, "IFS Empowerment Financial Services, Inc." is acting on the service providers behalf solely to process, administer and maintain funds as part of the Payment Account and is not an agent in connection with any transaction conducted by service provider regarding your membership(s), and have no liability for, or relationship to, such transaction.**

B. To allow IFS to receive and review credit reports furnished by third parties and to mail legible copies of your credit reports to us at least every ninety (90) days. Promptly forward to us copies of all efforts on your behalf, and promptly inform IFS of any change of address.

C. To only communicate with credit bureaus through written correspondence while this Agreement is in effect

D. You will be charged additional fees if your payment for IFS services is not honored upon first presentment by IFS to your Credit Card Company or bank. (1) You may be assessed an additional \$10.00 fee if the payment request is not honored. (2) You may be assessed an additional \$5.00 fee, if you need to change your billing date.

E. INTEGRATED FINANCIAL SERVICES are provided on a month-to-month basis. You are charged only for services rendered during the previous month. You understand and agree that you are billed by INTEGRATED FINANCIAL SERVICES for services rendered on your behalf, not for a specific case outcome.

F. The fees noted here can and may change over time; however you will not be charged the increased fee(s) until sixty (60) days after IFS has sent, to your then current e-mail address a notice of the increase. Should you decide that you no longer wish to receive IFS services you may cancel this Agreement, by telephone, facsimile e-mail, or business mailing.

G. INTEGRATED FINANCIAL SERVICES are backed by a refund policy. If we fail to provide the agreed-upon services to you for any given month, you will not be billed for that month, or you may be refunded your fees for that month if your payment has already been processed.

H. To the maximum extent allowed by law: Any claim arising out of or relating to INTEGRATED FINANCIAL SERVICES shall be settled by binding arbitration in accordance with the commercial arbitration rules of the American Arbitration Association on an individual basis and not consolidated with any other claim. The arbitration shall be initiated and conducted in Jacksonville, Duval County, Florida.

SIGNATURE _____ **DATE:** _____

You may cancel this contract at any time prior to midnight of the Fifth day after the date of your signature or electronic authorization. See the attached Florida Residents Notice of Cancellation Form "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' organization has 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 contact with any credit repair organization for any reason with 3 business days from the date you signed up. 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 documents you have concerning an error should be given to the credit bureaus. "If the credit bureaus reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureaus, to be kept in your file, explaining why you think the record is inaccurate. The credit bureaus must include a summary of your statement about disputed information with any report it issues about you. INTEGRATED FINANCIAL SERVICES do not want to exploit your credit situation but we do want to educate you on how to regain your creditworthiness.

FEDERAL DISCLOSURES 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 and review a copy of your credit report from a credit bureau, as provided under the Federal Fair Credit Reporting Act, 15 U.S.C. sections 1681. You may be charged a reasonable fee. Credit reporting agencies charge between \$ 39.95 and \$99 + \$24.95 per month to obtain a copy of your credit report. 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 five days from the date you signed or electronically sign 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 organization, for more information contact: The Public Reference Branch, Federal Trade Commission, and Washington, D.C.

FLORIDA DISCLOSURES: Pursuant to Florida law, INTEGRATED FINANCIAL SERVICES is required to provide the following information

INTEGRATED FINANCIAL SERVICES Principal Business Address:
INTEGRATED FINANCIAL SERVICES (newcreditscore.com)
1890 S 14th St Suite 235
Fernandina Beach, FL 32034

The terms and conditions of payment, amount of each payment, and total payment are disclosed in the Contract Agreement

