

Credit Restoration Services Contract

THIS AGREEMENT, thus entered this _____ Day of _____,
20____,

BY AND BETWEEN these parties:

_____, (CLIENT) **HEREINAFTER** referred to as the **1st party**,

AND:

in association with SERVICES FIRM, **HEREINAFTER** referred to as the **Services Firm and/or Guarantor**.

DO HEREBY AGREE as follows:

1. The 1st party agrees to pay \$795.00 (USD) for credit repair services.
2. The 1st party will provide the following articles to the Services Firm:
 - (a) **Readable and true** copy of 1st party's **driver's license** or **legal state identification**;
 - (b) **Readable and true** copy of **any two (2)** of 1st party's **social security card, correct pay stub** (provided 1st party's FULL social security number is clearly on it), **last year's W-2 or 1099 Form, military ID**;
 - (c) **Readable and true** copy in order to verify 1st party's address any two (2) of 1st party's **recent bills** (and must be no more than 2 months old; and which may include any **gas, water, electricity utility bill, a cell phone bill, a cable services bill, or credit card bill**), a valid **pay stub** with 1st party's complete name and address printed clearly on it, an **insurance statement**, or a **bank statement**; all of which must be no more than 2 months old;
 - (d) 1st party's complete and **current phone number including area code**;

and all of which must be submitted to:

By postal mail:

National Credit Associates, Inc. c/o of Combined Access, LLC
27301 Euclid Ave Suite 100A
Euclid, OH 44132

By email with electronically-scanned attachment(s):

vro@combinedaccess-creditbuilders.com

3. It is understood by ALL PARTIES herein described that services may take up to 180 days or more; but services termination and services period are solely at Services Firm's discretion only;

4. Services Firm will in turn provide credit repair services which include, but may not necessarily be limited to:

the **REMOVAL** of **inquiries** from appearing in 1st party's credit report(s) as maintained by any credit reporting agency, also known as a credit bureau, besides the two items that the services firm does not work on, which are the inquiries on Experian along with an **active** chapter 13 bankruptcy, we work on all accounts on the Experian report. Dismissed or discharged chapter 13 bankruptcies will also be removed.

the **REMOVAL** of **negative entries**, including but not necessarily limited to any

debt(s), collection(s), foreclosure(s), bankruptcy item(s), record(s) of injunction, declaratory judgment(s) by either a court of law or an arbiter, items of garnishment(s), records of repossessions, record(s) of tax lien(s), record(s) of lien(s); or any other derogatory on potentially damaging item(s) that may so appear; and at the time of this instrument's commission and as dated and completed by all signatures below;

5. While no specific level of improvement is promised because it is against the law, we do promise to continue working until we achieve 100% satisfactory results. The 1st party agrees that the terms of the \$10,000 (Ten -Thousand United States Dollars) guarantee is such that it is only payable in the event that the 1st party's credit reports **cannot be improved** in any of the above described ways; Services Firm assures the 1st party that **every possible and reasonable effort will be made** in order to improve and repair 1st party's credit reports **to the greatest degree possible within human means**; a minimum term of 12 months is required before 1st party can claim guarantee. This is only to protect the fact the credit repair is NOT a miracle process and it is illegal to promise complete repair within a certain time frame.

6. The 1st party further agrees that in order to correctly effectuate services on 1st party's behalf, 1st party MUST as a rule of abidance **submit in a timely fashion all correspondence received by him/her** from any and all credit reporting agency (ies), also known as credit bureaus, to the postal address above; and that **all submissions must be the originals** of each and every copy (although the 1st party may make copies of same at anytime and throughout the duration of the services period);

7. In the event any dispute ever exists between any party or parties herein mentioned, ALL PARTIES agree that such is to be settled in the **District Court for the County of Glynn, in the State of Georgia**; and no other jurisdiction applies, and all parties waive beforehand any pursuit of other jurisdictional election now and ever.

8. **This agreement here-signed and completed by Client supersedes** any and all previous agreements that may have been made prior to same between Services Firm and Client; but only to the degree as not to dismiss any liability Client may have pending against him/her by Services Firm for same;

THIS INSTRUMENT is thus completed by the Signatures representing the parties herein named below:

`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.'

1st party's printed name

/s/ _____
1st party's signature

Lang Smith (CEO)



CEO's signature