



SFL Notary & Credit Solutions, LLC
Credit Repair Agreement [for Kits ONLY]

Return Address:

PO BOX 17864 | PLANTATION, FL 33318

Contact: (407) 796-1776

emailus@sflnscs.com

www.sflnscs.com

NEW CLIENT CHECKLIST

The list below corresponds, in order, to the pages of the documents required to be reviewed and signed or initialed. Use this checklist to ensure that all required information has been agreed upon and appropriately marked prior to returning to SFL Notary & Credit Solution, LLC.

If you have any questions during the completion of these forms, please call or email us at the contact information listed above.

New Client Intake Form – This form came in your downloadable packet and must be filled, signed, and returned with the documents below.

IN THIS PACKET:

- CIS Agreement
- Acknowledgement of Notice of Cancellation
- [Duplicate] Acknowledgement of Notice of Cancellation ***Please keep this copy for your records. ***
- Consumer Rights

PLEASE ALSO DOWNLOAD:

- Privacy Policy ***Please keep this copy for your records. ***

Returning Documents: Completed documents must be returned electronically via email for the credit repair kits along with the required attachments. You may return your completed documents to EmailUs@sflncs.com.

Thank you,

SFL Notary & Credit Solutions, LLC

I. CIS Agreement

Credit Improvement Services Agreement

SFLNCS, as an entity that counsels, educates and works in conjunction with clients to assist in disputing/challenging inaccurate, obsolete and unverifiable information on their credit bureau reports, enters into agreement with client to offer said services. Client agrees that SFL NCS is not held liable nor can be held responsible for accurate information that is included in client credit report that is not removed.

Client agrees that no promises regarding actual results have been made, stated, written or implied. SFL NCS will work with due diligence in representing client to dispute/challenge, advise, educate and to ultimately help improve overall client credit worthiness.

Both parties agree that effective and long term sustained credit worthiness, is based upon consistent payment of obligated loan arrangements, overall credit management, and an updated understanding of applicable laws and regulations. This Business Agreement shall be governed by the laws of the State of Florida. All parties agree Broward County, Florida shall be the proper venue for any litigation.

Three day Right of Recession:

You may cancel this contract without 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 statement, stating you would like to cancel this agreement to the following address:

SFL Notary & Credit Solutions
PO BOX 17864
Plantation, FL 33318

1) Client understands that any new negative information, incurred after our process begins, will negate any positive results attained by SFL NCS.

2) Client understands that if they cancel services after the "three day right of recession", but before original reports are received, they will be subject to a \$25 fee, for all services rendered prior to cancellation. This includes, but is not limited to: Consultant time explaining our Services and Processes, Emailing or Faxing of information etc.

3) Any checks returned NSF (Bad Check) or disputed card payments or for any other reason will nullify this Money Back Guarantee.

4) In the event of any dispute between the parties regarding a term or terms of the Agreement, the parties agree to use their best efforts in good faith to resolve the dispute between them. If necessary, but in the sole judgment of each party, the parties will consider using alternative dispute resolution, including mediation, before resorting to litigation. In such instance, a breach thereof shall be appointed by and settled before a Judge of the Broward County Clerk of Courts upon the petition of any party. Any action arbitrated under the terms of this Agreement shall be brought in the Broward County Clerk of Courts for the County of Broward within



the County of Broward. A judgment on the award rendered by the Judge may be entered in any court having jurisdiction.

Credit repair kits are temporary sales offered to clients at a reduced rate and pricing is subject to change at any time along with services included in each kit. Kits run a 30 to 90 day cycle and include a PDF of your filing for your records. Payment must be submitted in full prior to services beginning. No installment plans are available for the credit repair kit sales. Fees are also non-refundable.

Client agrees to: **(please initial #4 & #5)**

- 1) Contact SFL Notary & Credit Solutions concerning any reports not received.
- 2) Understand that our packages are designed to assist in the repair and removal of inaccurate credit reporting information and does not guarantee all results will be the same as stated when initiating our process.
- 3) Client agrees that they have received the SFL NCS Privacy Policy and agreed to it in writing and/or digitally, which is a separate document and have read, understood and will agree to comply with the requirements thereof.

Please Provide Three Forms of Identification

- i. Copy of your Driver's License or any other official picture ID ie. Passport.
- ii. Copy of any bill showing your name and current address.
- iii. Copy of your social security card with matching name.



Client Information

Full Name:

Phone Number:

Current Address:

E-mail Address:

Date of Birth:

Social Security Number:

Print Name _____

Signature _____

Date: _____

II. ACKNOWLEDGEMENT OF NOTICE OF CANCELLATION

Acknowledgement of Notice of Cancellation

You may cancel this Retention Agreement without any penalty or obligation within three (3) days from the above date.

To cancel this Retention Agreement, mail or electronically (email) deliver a signed and dated copy of this Cancellation Notice or similar written notice of cancellation to SFL Notary & Credit Solutions, LLC at PO Box 17864, Plantation, FL 33318 or emailus@sflncs.com.

I ACKNOWLEDGE RECEIPT OF THE RIGHT TO CANCEL NOTICE

Client: _____ Social Security #: _____ Date: _____



Notice of Cancellation

DO NOT SIGN UNLESS YOU WANT TO CANCEL

To hereby cancel this transaction, I acknowledge that SFL Notary & Credit Solutions has provided me with this statement before any contract or agreement between SFL Notary & Credit Solutions and me is executed, and thus that I have received this statement in compliance with the law.

Client Signature: _____ Date: _____

Printed Name: _____

No verbal communication will supersede this agreement and this agreement cannot be modified in any way. I have read and understand this document prior to signing.



III. DUPLICATE NOTICE OF CANCELLATION

Acknowledgement of Notice of Cancellation

You may cancel this Retention Agreement without any penalty or obligation within three (3) days from the above date.

To cancel this Retention Agreement, mail or electronically (email) deliver a signed and dated copy of this Cancellation Notice or similar written notice of cancellation to SFL Notary & Credit Solutions, LLC at PO Box 17864, Plantation, FL 33318 or emailus@sflncs.com.

I ACKNOWLEDGE RECEIPT OF THE RIGHT TO CANCEL NOTICE

Client: _____ Social Security #: _____ Date: _____

Notice of Cancellation

DO NOT SIGN UNLESS YOU WANT TO CANCEL

To hereby cancel this transaction, I acknowledge that SFL Notary & Credit Solutions has provided me with this statement before any contract or agreement between SFL Notary & Credit Solutions and me is executed, and thus that I have received this statement in compliance with the law.

Client Signature: _____ Date: _____

Printed Name: _____

No verbal communication will supersede this agreement and this agreement cannot be modified in any way. I have read and understand this document prior to signing.

PLEASE RETAIN THIS COPY FOR YOUR RECORDS

IV. CONSUMER RIGHTS

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 Additional Disclosures: There are non-profit organizations (including nonprofit credit counseling services) available that are funded by client fees, grants, other voluntary contributions from creditors. Florida residents: Consumers may request a copy of their consumer file without charge from a consumer reporting agency not later than the 30th day after the date on which the agency receives notice the consumer has been denied credit. Consumers may review information in their consumer file for a minimal charge at any other time. A consumer reporting agency is prevented from issuing a report containing obsolete information. I acknowledge that SFL Notary & Credit Solutions has provided me with this statement before any contract or agreement between SFL Notary & Credit Solutions and me is executed, and thus that I have received this statement in compliance with the law.

Client Signature: _____ Date: _____

Printed Name: _____



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