

Lighthouse Credit Resource Center Contract Agreement

1. This is an agreement between **Lighthouse Credit Resource Center** and the Client as signed below. We will provide expertise service and tools related to credit and budgetary items to assist you to build or rebuild your own credit, without having to pay extra cost to credit repair agencies. We offer no debt consolidation and we do not make payments. This is strictly to assist you in gaining a personal understanding of how to build or rebuild your own credit profile.
2. The Client understands that this is a Flat contract and a one time fee. There is no monthly obligation. The Client will pay a flat fee of \$199 for an individual or \$249 for a married couple. The Client agrees that \$199 for an individual or \$249 for a married couple will be electronically debited from clients' checking, savings, or credit card as indicated below. The Client understands that he or she may cancel from this program within 3 days or 72 hours of payment received or the date of this contract signature (whichever occurred first) without penalty and obtain a full refund within 10 days following the receipt of cancellation by the client.
3. Information will be sent securely, privately and confidentially via a valid email address. There are no other fees at all associated with this service.
4. The Client understands that he or she should forward all correspondence (credit reports, copy of driver's license, copy of 1 recent utility bill, and copy of Social Security Card or equivalent proof) to **info@lighthousecreditresourcecenter.com** as soon as possible after receiving appropriate payment for services. Failure to do so may prolong the term of this contract. Please notify **info@lighthousecreditresourcecenter.com** of any changes in your mailing address or status.
5. The Client understands that by law, Lighthouse Credit Resource Center cannot offer any promises or guarantees as to the outcome or length of time to achieve results. However, if the Client is in full compliance with the terms in paragraph (4) and payments in paragraph (2) of this agreement, then the Client will be entitled to the following: If there is no improvement to the Client's credit reports or credit score within 6 months of applying details outlined in the personal, detailed game plan. Lighthouse Credit Resource Center will assess your original report and an updated credit report provided by you along with proof of application given to the detailed game plan provided originally to assist confirming how to make a positive impact on your credit bureau.

6. The Client understands that due to the nature of this service, Providing Resources and a detailed personalized game plan related to your credit, our select staff may view your file for providing accurate service. We understand the importance of your privacy and Lighthouse Credit Resource Center agrees to take measures to limit the access to such information.

7. By law, Lighthouse Credit Resource Center is required to provide the following three (3) documents:
 - (1) A "limited power of attorney" form that is used only for credit repair purposes. This form must be signed and returned;
 - (2) The "Consumer Credit File Rights under Federal and State law." By signing below, the Client acknowledges that this has been received;
 - (3) The Client's "Right to Cancel" form. The Client may cancel 3 days from the date of this contract agreement or payment (whichever occurs first) by emailing or faxing this document to Lighthouse Credit Resource Center:
 EMAIL: info@lighthousecreditresourcecenter.com OR
 FAX # 888-507-4141.

By initializing below, I agree to the above terms and conditions.

Please type your initials as your acceptance of this contract. _____

By law, Lighthouse Credit Resource Center allows you to cancel this contract within three (3) business days from the date you signed the contract. You may cancel at any time when you are satisfied with your results.

 Client Signature

 Date

 Print name

 Credit Consultant

 Date

LIGHTHOUSE CREDIT RESOURCE CENTER'S PRIVACY ACT

Your personal records and / or information involved with reviewing and analyzing your credit information will not be disclosed or released to any other agency or department without your consent except as required or permitted by law.

Applicant

Date

Co-Applicant

Date