

This agreement can be cancelled, free of charge or penalty, for three business days after it has been signed. Simply send a copy of this document, with the word 'CANCEL' across the top, via certified mail to PO Box 1833 Wilmington, NC 28402

This writing is the full and complete agreement between ICS and the customer and shall not be orally amended. Processing will be handled by **Integrity Credit Solutions, PO Box 1833 Wilmington, NC 28402.**

The initial credit reports will serve as the basis for improving or repairing credit reports, and Integrity Credit Solutions (hereafter referred to as "ICS") has no responsibility of providing services on derogatory changes to the clients reports **after** the date of this agreement. Client understands that the addition of new derogatory information will negatively impact the results of ICS service, and doing so negates any service warranty. Additionally, through this signature, client authorizes ICS, it's agents, and business partners to obtain, review, and retain credit reports from all three major credit bureaus. An **original, unmarked** copy of all credit-related correspondence from any creditor or credit reporting agency must be **mailed to ICS within 5 (five) business days of receipt.**

These services are time-sensitive, and failure to do so would significantly decrease the effectiveness of services, and negate any service warranty. Client understands that ICS will remove erroneous, outdated, or incorrectly reported information from the credit reporting agencies, as allowed by state and federal law, and understands that ICS makes no claim beyond those changes allowed by state and federal law. This includes, but may not be limited to, inquiries, addresses, aliases, creditor accounts, and personal information. Additionally, client understands that no guarantee of **any** particular score is made through this agreement, as doing so would imply an intimate knowledge of the proprietary formulas used by the credit scoring models to calculate score that ICS does not possess.

Moreover, the examples used on the website and through other Client also understands that, while every effort to avoid doing so will be made, it may be necessary to settle some debts with the creditors themselves to improve the client's credit rating upon completion of this contract. Client gives ICS, it's agents, officers, employees, and designees the authority to communicate and negotiate with creditors and credit reporting agencies, including the signing of the client's name, for which this limited power of attorney is given. Client agrees to refrain from negotiating or corresponding in any manner (telephone, mail, etc.) with creditors and credit reporting agencies during the agreement period.

## Fee Structure

There is a \$299.00 non-refundable set-up fee for couples. This fee will be charged up to 7 days after the date of enrollment.

Couples will be charged a fee of \$149.00 every 30 days until services provided are paid in full. Each charge is applied to the balance determined by the number of deleted/repaid accounts. This service is cancellable at any time after 60 days from the date of enrollment, with a 30-day written notice, mailed to Integrity Credit Solutions at PO Box 1833 Wilmington, NC 28402. Any payments owed for work completed will continue to be billed until services are paid in full.

Any payments scheduled during your 30 day notice period will be processed as scheduled if fees are owed. In the event a cancellation where you have been billed more than the total calculated for accounts deleted/repaid, you will be issued a refund for the difference.

There are no up-front fees for any credit repair service performed by ICS. Couples will be charged \$299.00 on the date of enrollment, for the services completed.

Services provided during that time will consist of one or more of the following:

- creating a manual and electronic client file
- obtaining the consumers credit reports
- audit/review of credit information contained on consumer credit reports
- creation of a list of potentially actionable items, to be approved by the client, prior to action
- initial requests of validation/verification information regarding client-approved accounts from creditors and credit bureaus
- processing of any correspondence mailed to ICS by client upon receipt

Enrollment in the ICS "Credit Education Series"

Beginning with the commencement of the second month, individuals will be charged \$89.00, and couples will be charged \$149.00, for the services performed during the preceding month until the balance for services provided has been paid in full.

Although specific situations and circumstances will vary on a per-case basis, services provided during that time will consist of one or more of the following:

- no less than one telephone/email update per completed 30 day cycle
- audit/review of credit information contained on updated consumer credit reports provided by the client
- processing of any correspondence mailed to ICS by client upon receipt
- action on updated credit reports as needed
- audit/review of creditor, collection agency or credit bureau responses
- action on creditor collection agency or credit bureau responses, as need
- subsequent requests of validation/verification information regarding client-approved accounts from creditors and credit bureaus

All reports obtained by ICS through this contract, and for a period of 18 months after its completion, are the sole property of ICS. The reports are used exclusively for the purpose of analysis and review of consumer client credit, and are not distributable, either to the client, or to any agent thereof. If client wishes to have copies of creditor/bureau correspondence, client must make the copies for themselves, in advance of their submission to ICS for review or processing. It is imperative that client send ICS UNMARKED ORIGINALS OF ALL RELEVANT CORRESPONDENCE WITHIN 5 DAYS OF RECEIPT.

NO PHOTOCOPIES WILL BE ACCEPTED. Upon expiration of the 3 day right of rescission allowed by North Carolina law, the service is cancellable at any time after the 60th day, with a 30-day written notice. Any payments scheduled during your 30 day notice will be processed as scheduled.

In the event that any payment is declined, ICS is authorized to charge any amount, up to the scheduled payment amount, until such time that the full amount due, including late fees, is collected.

Client understands that all credit repair fees are due in full upon the completion of each 30 days, and that any delinquency in payments will result in an immediate \$25 late fee. If a normal payment date is to be moved at the request of the client, up to 10 days from the original date, a \$25.00 fee will be charged at the time of that request, with the full payment amount due at the time of the rescheduled payment. A move in the date of the first of the first two payment dates will not affect the date of the second payment, with the same \$25.00 fee applying to the second payment as well, subject to the same terms.

In the event that a payment date must be moved, all work on the file will be suspended until such time that the agreed upon fees have been paid. Client also affords ICS all collections mechanisms allowed by law, and the right to recover all collection costs, including, but not limited to, returned or cancelled payment fees, charge backs when services were rendered, attorney's fees and court costs.

Any delinquency nullifies this agreement and any warranty, express or implied. Client understands that should ICS be called upon to assist in any legal proceeding wherein civil action has been filed by or against a third party, ICS may charge additional fees for that service, subject to a separate agreement. Client grants Integrity Credit Solutions the exclusive right to perform repairs and corrections on the credit bureaus and with creditors. Contracting any other organization or firm, or attempts to do so by Client, negates any service warranty by ICS. Client agrees to hold ICS harmless such that it will not be liable or responsible for any claims or damages arising from services performed as they are outlined in this agreement. In any event, the extent of any liability on the part of ICS will be limited to the amount of fees paid to ICS, with its terms and conditions. Client understands that it is the right of any consumer to execute similar disputes on their own behalf, but has willfully elected to allow ICS to perform the services for the aforementioned fee selected by customer.

Acknowledgment of guarantee:

If Integrity Credit Solutions has not removed enough disputed/negative items from your credit reports, you are entitled to some, if not all of your money back. After 6 months of our service, if you have been proactive and stayed in contact with us about your progress, you can request an audit of your account.

We will add up the complete value of all successfully deleted/corrected items and compare that amount to what you have paid. If what you have paid is more than the value of the deleted/corrected items and your report is not more than 50% clean, we will refund you the difference. To determine the total value of our service we count the number of items we successfully deleted/corrected and figure each item at \$75.00. We use the amount of \$75.00 per deleted/corrected item as the fair market value for our service.

By signing you:

Agree to and acknowledge, all charges that you are authorizing on the payment portion of this enrollment, and the policies regarding late, declined, charged-back, and returned payments.

Agree to and acknowledge, all of the terms and conditions contained in this form.

Attest to having printed two copies of this agreement, and all applicable disclosures.

Acknowledge and fully understand your rights as a consumer, both federal and state, and have no questions concerning either.

Are fully aware of the pricing, warranties, and cancellation policies included in this form

Are aware that a failure to actively participate in the credit repair program can, and most likely will lead to significantly diminished results.

Acknowledge that it may be necessary for you to establish additional credit lines to experience the greatest benefit to your credit scores, and failing to do so will likely impede your progress.

Acknowledge that you have been advised of the importance of mailing all credit-related correspondence to ics within 5 days of its receipt.

Understand that any change in address or contact information must be reported to ICS within 10 days of that change.

Understand that you must complete a mail forwarding order within 10 days, if there is a change in address to avoid any unnecessary delays in receipt of mail.

Are fully aware that cancellations must be made in writing, no earlier than the 90th day of this agreement, that no verbal, or electronic cancellations will be honored, that all cancellations after the expiration of the 3 day right of rescission allowed by North Carolina law require a 30 day notice, and that any payments scheduled during that 30 days will be processed as scheduled until services are paid in full.

“NOTICE OF CANCELLATION”

YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE THE CONTRACT IS SIGNED. IF YOU CANCEL, ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT WILL BE RETURNED WITHIN 10 DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE. TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE, TO Integrity Credit Solutions PO Box 1833 Wilmington, NC 28402. NO LATER THAN MIDNIGHT 3 BUSINESS DAYS AFTER THE ENROLLMENT DATE. I HEREBY CANCEL THIS TRANSACTION