



**c/o Universal Financial Center**

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## disclosure statement

### CONSUMER CREDIT REPORT RIGHTS – UNDER STATE AND FEDERAL LAW

You have the right to dispute inaccurate information in your credit report by contacting the credit reporting agencies 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 reporting agencies must remove inaccurate, negative, erroneous and obsolete information from your credit report.

You have the right to obtain a copy of your credit reports from the credit reporting agencies. 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 reporting agencies must provide someone to help you interpret the information in your credit report. 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 the right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

Credit reporting agencies are required by law to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify the credit reporting agencies in writing that you dispute the accuracy of information in your credit report. The credit reporting agency must then reinvestigate and modify or remove inaccurate or incomplete information and copies of all documents you may have concerning an error should be given to the credit reporting agency.

If the credit reporting agencies reinvestigation does not resolve the dispute to your satisfaction, you can send a brief statement to the credit reporting agencies to be kept in your file explaining why you think your credit report is inaccurate. The credit reporting agencies must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit reporting agencies and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580.

THE UNDERSIGNED HEREBY CERTIFIES THAT HE/SHE HAS READ THE FOREGOING.

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**Printed Name**

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**Signature**

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**Date**