



c/o Universal Financial Center

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TERMS AND CONDITIONS

CONSUMER CREDIT REPORT RIGHTS – UNDER STATE AND FEDERAL LAW

1. This Agreement is not binding and enforceable until received and accepted by Financial Fitness
2. The Term of this Agreement shall be for a period of twelve (12) months.
3. Client agrees to provide Financial Fitness all original correspondence received from the credit reporting agencies (Experian, TransUnion, and Equifax) or creditors relating to credit report entries which are subject matter of this subscription by virtue of the credit report entries challenged by Financial Fitness for verification of accuracy. If you do not receive any correspondence within 60 days notify the corporate office.
4. Client agrees not to contact the credit reporting agencies (Experian, TransUnion, and Equifax) for any reason.
5. Client agrees not to apply for any type of credit, i.e. credit cards, car loans, or secured financing during the period of this Agreement without a seven (7) day prior written notification to Financial Fitness and an opportunity on the part of Financial Fitness to consult with the Client with regard thereto.
6. Client agrees to provide Financial Fitness, within fourteen (14) days thereof, all original correspondence received from credit reporting agencies by Client.
7. Financial Fitness agrees to improve your credit profile during the subscription period or refund 100% of the cost of the Financial Fitness Improvement Program. Client understands that the results obtained by Financial Fitness are dependent on numerous factors, including but not limited to credit bureaus ability to verify information provided to them by Financial Fitness on behalf of the Client.
8. Financial Fitness agrees to evaluate Client's current credit reports as listed with applicable credit reporting agencies. To advise Client as to the necessary steps to be taken on the part of the Client in conjunction with Financial Fitness to challenge any inaccurate, erroneous, or obsolete information contained in Client's credit report.
9. Financial Fitness agrees to prepare all necessary correspondence in dispute of inaccurate, erroneous, or obsolete information in Client's credit report.

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

Printed Name

Signature

Date

CUSTOMER NOTICE OF CANCELLATION

You may cancel this transaction, without any penalty or obligation within five (5) business days from the date this Agreement is signed. If you cancel, any payments made by you under the Agreement, and any negotiable instrument executed by you will be returned within 30 days following receipt of your cancellation notice. Any security interest arising out of the transaction will be cancelled. To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice or any written notice, to Financial Fitness c/o Universal Financial Center, 11693 San Vicente Blvd., #394, Los Angeles, CA 90049.