

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 a 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 up to 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 violated 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 5 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 that 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. You have a right to sue a credit repair organization if it misleads you. You have the right to cancel your contract with any credit repair organization for any reason within 5 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.

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.

Information Statement

1. Term and Termination.

(a) **Term of Agreement.** The term of this Agreement shall commence on the Effective Date and on a month to month basis for the duration of 6 (six months) and can be renewed by the client on a month to month basis for the duration of 6 (six months). All work for that month will be charged after the terms of the contract are fulfilled by MyCreditGroup (the "Term") ,unless terminated earlier pursuant to Sections 1(b) or 1(c) below. The term of this Agreement can be voluntarily renewed on a month-to-month basis for the duration of 6 (six months) by the Client, when MY CREDIT GROUP, LLC. is assisting in (the "Additional Services"): (i) home loans, (ii) auto financing services, (iii) debt services, (iv) credit monitoring and/or (v) identification theft protection.

(b) **Termination by the Client.** The Client may terminate this Agreement before the end of the Term at any time, for any reason or no reason, by providing written notice of termination to MY CREDIT GROUP, LLC.

(c) **Termination by MY CREDIT GROUP, LLC. Upon Default.** The Client will be in default under this Agreement if he or she does not pay any sum when due or breaches any other provision of this Agreement. MY CREDIT GROUP, LLC. has the right to discontinue services and/or terminate this Agreement without prior notice if the Client defaults under this Agreement.

2. Services.

(a) **Client's Account Preparation After-Work Fee.** A \$99.00 fee per individual (the "After-Work") will be due and payable when all of the following have occurred: (i) a personalized consultation with a credit coach where you will discuss the following: Your goals, credit history, credit utilization ratios, ethical and legal options for resolving negative credit issues and education on how to properly manage your credit profile (ii) the Client's Account Preparation has been performed by MY CREDIT GROUP, LLC. i.e all accounts entered in your client profile, all documents have been attached to your client profile, and account access has been activated and (iii) all of the work has been done to get your first round of credit bureau, creditor, or collection agency correspondence(s) sent to the appropriate recipient(s),

(b) **Monthly Services.** Each month, MY CREDIT GROUP, LLC. will provide any, or some of the following services to the Client: (i) reminders about materials or information that the Client needs to provide to MY CREDIT GROUP, LLC., (ii) access to trained MY CREDIT GROUP, LLC. credit consultants, (iii) review and analysis of correspondence from credit bureaus, creditors and others, including any credit report that is forwarded by the Client to MY CREDIT GROUP, LLC. or received by MY CREDIT GROUP, LLC. directly from such (iv) filing with the appropriate credit bureaus requests for verification or clarification of all disputed items

properly submitted by the Client to MY CREDIT GROUP, LLC. (v) Additional Services, including but not limited to assisting with communication between, home loan broker, auto financing services, debt negotiation, credit monitoring and identification theft protection.

(c) Name and Address of Surety
International Fidelity Insurance Company
One Newark Center 20th Floor
Newark, NJ 07102-5207

Bond# 0640209

(d) Any person may seek the help of a nonprofit credit counseling service

I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of Consumer Credit File Rights.

Print Name: _____

Signature: _____

Date: _____

*A faxed copy of this agreement shall be considered an original.

