

Credit Relief Counselors

397 Beltway 8 Ste. 115

Houston, TX 77060

281-305-9144

Below are the legally required disclosures to be issued by Credit Repair Organizations. Please be sure to PRINT OUT 2 COPIES, one for yourself and one for our records that will be maintained for 2 years. Please sign it with the same signature used on your identification.

15 U.S. Code § 1679c - Disclosures

(a) Disclosure required. Any [credit repair organization](#) shall provide any [consumer](#) with the following written statement before any contract or agreement between the [consumer](#) and the [credit repair organization](#) is executed:

“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 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](#) bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 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 violates the [Credit Repair Organization Act](#). This law prohibits deceptive practices by [credit repair organizations](#).

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"You have the right to cancel your contract with any [credit repair organization](#) for any reason within 3 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 the 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.

"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".

(b) Separate statement requirement

The written statement required under this section shall be provided as a document which is separate from any written contract or other agreement between the [credit repair organization](#) and the [consumer](#) or any other written material provided to the [consumer](#).

(c) Retention of compliance records (1) In general

_____ Name	_____ Ravin Porter
_____ Signature	_____ Credit Relief Counselors
_____ Date	_____ Date