

## **100% Money Back Guarantee on Our Credit Repair Services Restriction May Apply**

### **Privacy Policy**

We have created this privacy policy (hereinafter the "Privacy Policy") in order to disclose our information gathering and dissemination practices. We understand the importance that Internet users place on privacy and have designed our service with this in mind. You agree to this Privacy Policy, in its entirety, when you: 1) access or use our "Website"); and/or 2) select and register for an offer(s) on the Website by clicking the offer(s) presented. If you do not agree with the terms and conditions of our Privacy Policy, please do not use or access the Website. If you are a resident of the State of Texas and would like to opt-out from the disclosure of your personal information to any third party for direct marketing purposes, please e-mail us.

**Information We Collect:** The information that we collect is generally limited to personal information about you that you submit on the Website. The personally identifiable information that may be collected includes: your name; address; email address; telephone number; fax number; information about your interests in and use of various products, programs, and services; and education level and interests. Although we are not collecting credit card information at this time, we reserve the right to do so in the future. To the extent that customer credit card-specific information is collected by our company and any of our affiliates and/or subsidiaries, said information will be kept in confidence and will not be shared with any third parties (other than consumer credit agencies) without the customer's prior informed consent. Notwithstanding the foregoing, we and our affiliates and subsidiaries reserve the right to share with third parties the fact that they have credit card information on file for specific customers, but they will not share this credit card information with third parties without the customer's prior informed consent. Like most standard website servers, we use log files. Log files track anonymous user information including, but not limited to, Internet Protocol ("IP") addresses, browser type, Internet Service Provider ("ISP"), referring/exit pages, platform type, date/time stamp, and number of clicks. This information is tracked in order to analyze trends, administer the Website, track users' movements in the aggregate and gather broad demographic information for aggregate use. The information tracked via log files is not linked to personally identifiable information.

**Cookies:** The Website uses a "cookie" to assign a unique identifier to your computer. The cookies we use are persistent files that your web browser places on your computer's hard drive. Cookies may be used to help save information on past activities and other preferences, so that you are not required to reenter information each time that you visit the Website, and to deliver content specific to your interests. No personally identifiable information is gathered by the cookie.

**How We Use Your Information:** Any personal information that you supply to us remains your personal property. However, by submitting that information our company, you grant us the right to use your personal information for any legal purpose including, without limitation: a) providing promotional offers to you via email advertising and/or online banner advertising; b) transferring the personal information that you provided to a third party, when necessary, to receive a product, service, or information that you may have requested from such third party while using the Website; c) tracking compliance with our Terms and Conditions; and d) for validation, suppression, content improvement and feedback purposes. By submitting your information to the Website, you grant our company the right to use that information for marketing purposes and agree to receive email marketing from the Website. We may maintain

separate email lists for different purposes. In order to end your email subscription to a particular list, you must follow the instructions contained in any email correspondence that you receive from us. Unsubscribing from one list will not automatically unsubscribe you from all email lists. We only send email marketing to individuals that have agreed, whether by visiting this Website or through third party websites, to receive email marketing from us. We do not send unsolicited bulk email. As a result, certain statutes, requiring particular formatting for unsolicited bulk email may not be applicable to the bulk email that is sent by our company. Though we make every effort to preserve user privacy, we may be required to disclose personal Information in some instances, such as: 1) when required by law wherein we have a good faith belief that such action is necessary to comply with a judicial proceeding, court order, and/or subpoena; 2) in the event that our company is sold or acquired; or 3) in the event that we believe that the Website is being, or has been, used in violation of our terms and conditions or to commit unlawful acts. Moreover, you hereby consent to the disclosure of any record or communication to any third party when our company, in its sole discretion, determines the disclosure to be appropriate including, without limitation, sharing your email address with other third parties for suppression purposes in compliance with the provisions of the CAN-SPAM Act of 2003, as amended from time-to-time. Sharing of Information: Our company provides you with the opportunity to receive special offers, products and/or services from other third-party companies. To receive such offers, products and/or services your personally identifiable information supplied to us during the registration process will be shared with such third-party companies so that they may provide the product or service to you that you have ordered from them without requiring that you first complete another registration form. By submitting your e-mail address at the Website, you agree to receive e-mail marketing from our company. We may share our user information and/or join together with other businesses to bring selected opportunities to our users. We are able to offer third party services to you, in part, based on your willingness to be reached by our third-party advertisers. In addition, you agree that such act constitutes a purchase, an inquiry and/or an application for purposes of the Amended Telemarketing Sales Rule, 16 C.F.R.

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## Terms & Conditions

Prior to starting credit education and document processing services, you will sign a client agreement along with the following:

1. Credit Service Agreement
2. Authorization for Credit Repair Action
3. Consumer Credit File Rights (CROA Disclosure)
4. Right of Cancellation Notice

The services we perform may include

1. Document preparation and credit education. We will evaluate your current credit reports as listed with applicable credit reporting agencies and work with you to identify inaccurate, erroneous, false, or obsolete information.
2. We will advise you on steps to be taken to dispute any inaccurate, erroneous, false or obsolete information contained on your credit reports.

3. We will prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in your credit reports.
4. You will forward to us your correspondence received from the credit reporting agencies and we will assist you in further correspondence with those agencies.
5. Consulting, coaching, and monitoring services are conducted by webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.

In return, for the services above, you agree to pay fees as outlined in your client agreement. You have the right to cancel your contract for any reason within 7 business days from the date you signed it. Just send written notice as outlined in your client agreement. It is understood that we offer credit information. We make every effort to ensure the accuracy of the information and to clearly explain your options.

However, we do not provide legal advice (i.e.;the application of the law to your individual circumstances). For legal advice, please consult an attorney.

## **Cancellation and Return Policy**

You may discontinue services at any time. Please notify us in writing at least 7 days before the next billing period.