

SERVICE AGREEMENT

The Service Agreement ("Agreement") will allow a client ("Client" or "you") to establish a credit management relationship with Gradient Credit Repair Services ("we", "us" or "our company").

1. RULES AND REGULATIONS

In order to begin the process of improving your credit rating, please send us the following via fax, e-mail, or standard postal delivery:

Information needed for the Credit Bureaus:

- Proof of current mailing address. This can be a utility bill with your name and current address, or a government issued ID, if it states your current mailing address. PO BOXES are acceptable.
- Proof of Social Security. Either a copy of your Social Security Card, a W-2 form, a pay stub, or a 1040 tax form that indicates your Social Security number. If your spouse is also retaining our service, please be sure to note we require a copy of your spouse's proof of Social Security Number as well.

Information needed for Gradient Credit Repair Services:

Copy of your Credit Report that included data from all three Credit Bureaus. Report should be from with-in the past 30 days, but the more recent, the better. You may set up the account with www.truecredit.com (or any other credit report agencies) and provide us with the personal login and password information. Additionally you can get a free copy of your credit report from all three major credit bureaus once a year at www.annualcreditreport.com. You might be entitled to a free file disclosure. Please, see Consumers Credit File Rights Under State and Federal Law (paragraph 6).

Our requirements are as follows:

- Do not send anything or talk to your Creditors and Credit Agencies while we are working on your file, unless instructed otherwise
- Provide all correspondence from Creditors and the Credit Bureaus to us when you receive it in the mail. You will receive updated credit reports and other types of correspondence from the credit bureaus usually every four to six weeks over the next 6 to 12 months.

IMPORTANT: YOU WILL RECEIVE UPDATED CREDIT REPORTS FROM THE THREE CREDIT BUREAUS EVERY 15 TO 45 DAYS. ANY CORRESPONDENCE FROM TRANS UNION, EXPERIAN OR EQUIFAX MUST BE SENT TO THE ADDRESS NOTED BELOW WITH-IN FIVE DAYS OF RECEIPT. IF YOU DO NOT RECEIVE THESE UPDATES, IT IS YOUR RESPONSIBILITY TO CONTACT US AND TELL US YOU HAVEN'T RECEIVED IT.

IMPORTANT: PLEASE MAKE SURE TO MAKE A COPY FOR YOUR RECORDS. WE SHRED ALL CREDIT CORRESPONDENCE ONCE WE ARE FINISHED WITH IT IN ORDER TO PROTECT YOUR PRIVACY. WE TAKE YOUR PRIVACY AND PROTECTION OF YOUR IDENTITY VERY SERIOUS.

I HAVE READ AND AGREE: _____

2. DELIVERY AND PAYMENTS

Compliance with section 1789.15 of the California Civil Code requires that buyers receive an information statement from our company that explains and discloses the following details in this contract.

What we agree to do for you and the fee associated:

We will perform a credit consultation either over the phone or in person advising Client on a plan of action to improve their credit score. We promise to complete all contracted services in less than 12 months from the date we receive the signed Agreement from Client. We will completely set-up all negative inaccuracies identified by Client in our system in order to generate dispute letters to the three major credit bureaus: Experian, Equifax and Trans Union.

Our services include:

- free consultation
- unlimited disputes
- goodwill interventions
- refund policy
- debt validation
- cancel anytime
- escalated information requests
- inquiry assistance
- personal information control
- monthly score analysis

All payments made payable to Gradient Credit Repair Services by personal check, cashier check, money order or a copy of the Credit Card Authorization Form located on the last page of this Agreement.

Refund Policy:

You should not have to pay for services that not have been properly rendered. There is no risk due to the fact that our services are backed by a simple refund policy and You can cancel at any time. If we fail to provide the agreed-upon services to you for any given month, you will not be billed for that month, or will be refunded your fees for that month if your payment has already been processed.

Right to a non-profit: Client has the right to use a non-profit service in order to get help with credit related issues.

I HAVE READ AND AGREE: _____

3. POWER OF ATTORNEY

Principal and Attorney-In-Fact:

I hereby appoint the following person to serve as my attorney-in-fact, to act for me in any lawful way with respect to the subjects indicated below:

Gradient Credit Repair Services
425 S. Fairfax Ave., Ste. 208
Los Angeles, CA 90036

Effective Time:

This Power of Attorney shall become effective immediately and shall continue to be effective for one year or until I give written notice of cancellation to the address listed above.

Powers of Attorney-In-Fact:

My attorney-in-fact shall have the power to act in my name, place and stead in any way which I myself could do with respect to the following matters to the extent permitted by law:

- To act on my behalf in negotiating payment terms with my creditors and also the power to submit letters on my behalf to all credit bureaus and receive documents that relate to my credit and credit history; that shall include credit reports, prior dealings with creditors and settlement offerings made by creditor.
- To take all further action, including the payment of expenditures and the preparation and execution of all documents, as the attorney-in-fact deems necessary or appropriate in order to fully effectuate these matters.

IN WITNESS WHEREOF, the undersigned has executed this Power of Attorney on the date set forth below.

Date: _____

Date: _____

Client Signature: _____

Spouse Signature: _____

4. TERMINATION OF THIS AGREEMENT

You may cancel this contract without penalty or obligation at any time before midnight of the 5th business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right. You may cancel this contract, without any penalty or obligation, at any time before midnight of the 5th day which begins after the date the contract is signed by you. To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to:

Gradient Credit Repair Services
425 S. Fairfax Ave., Ste. 208
Los Angeles, CA 90036

I hereby cancel this transaction,

Date: _____

Print Name: _____

Signature: _____

5. MISCELLANEOUS PROVISIONS

Any and all separate services contracted for (i.e. settlements, negotiating deletion letters for unpaid, inaccurate collection accounts) can take up to 12 months to complete unless a separate email from us states it will be shorter. In performing services for you, Gradient Credit Repair Services seeks to have the credit bureaus and others who disseminate credit information adhere to the Federal Fair Credit Reporting Act. We also do our best to give you the best information possible for your particular situation in order to help you maximize your credit rating. Gradient Credit Repair Services, or any other entity, cannot guarantee the credit bureaus will correct, update or, if appropriate, remove adverse credit information, which is accurate and not obsolete. In an effort to avoid inadvertently disputing accurate information, you agree to inform Gradient Credit Repair Services of any negative information on your credit report which is accurate and should not be disputed. You may inform Gradient Credit Repair Services of such information in the place provided in our agreement. You agree that you will not ask us to dispute anything that you know to be accurate or not outdated. Client understands that there is nonprofit credit counseling services available and that buyer has the ability to deal with his or her own credit problems by dealing with the various grantors directly. Buyer also understands that actions taken by us may not be officially sanctioned by the credit grantors. A credit services organization is generally an unauthorized negotiator of a consumer's credit relationship with the grantor which is why we need a power of attorney to proceed.

Gradient Credit Repair Services and you agree to submit any dispute as to malpractice, that is to whether any services rendered under this agreement were necessary or unauthorized or were improperly, negligently or incompletely rendered, except a dispute alleging criminal violations, will be determined by submission to arbitration in accordance with Uniform Rules for Binding Arbitration of Better Business Bureau of Southland (published on line www.labbb.org) in effect at the time of initiation of arbitration. A volunteer arbitrator will render a decision based on fairness, not necessarily upon legal principles, but it will be final and binding upon us. Judgment on the decision may be entered in any court having jurisdiction. You will not to have to pay for the arbitration.

This agreement to Arbitrate affects important legal rights. Neither us nor you will be able to go to court for disputes once we agree in advance to arbitrate. And neither us nor you will be committed by the terms of this agreement to arbitrate unless this clause is initiated or unless your signature on this contract as a whole immediately follows this clause. Further information about BBB arbitration may be obtained by calling BBB in Colton at (909)-825-0784. Filing of any action in any court by Gradient Credit Repair Services to collect any fee from client shall not waive the right to compel arbitration of any malpractice claim. It is understood that by signing this contract you are agreeing to have any issue of Gradient Credit Repair Services malpractice decided by neutral arbitration and you are giving up your constitutional rights to a jury or court trial, and instead are accepting the use of arbitration.

I HAVE READ AND AGREE: _____

6. 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.

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

7. PERSONAL INFORMATION

First Name:

Last Name:

Current Address:

Former Address:

DOB:

SSN:

DL/ID #:

Employer:

Phone Number:

E-mail:

By Signing Below, Client(s) agrees to have read and received the Information Statement on the previous page and this page before signing the contract above.

Date: _____

Date: _____

Client Signature: _____

Spouse Signature: _____

Print Name: _____

Print Name: _____