

Blue Line Credit Repair, LLC Contract

Blue Line Credit Repairs, LLC

1130 University Blvd. Suite B9 #425

Tuscaloosa, Al. 35406

Customer Service (205) 523-4923

www.blcreditrepair.com

support: info@blcreditrepair.com

AUTHORIZATION:

I authorize Blue Line Credit Repair, LLC to dispute information appearing on my credit reports that I believe to be inaccurate, outdated and/or unverifiable.

COST OF SERVICES / METHOD OF PAYMENT:

I will pay Blue Line Credit Repair, LLC for the services described below.

Methods of payments accepted: Credit, Debit Cards and Cash Accepted.

Payment plans are as follows

\$99.95 for 1-3 collections

\$119.95 for 4-6 collections

\$149.95 for 7+ collections

First bill is billed after the free consultation (This is your first monthly payment.) You will be billed monthly after each completed month of service after your first month. Cancel Any time. The complete process may take anywhere from 3 months to 6 months. Each individual person's situation is different.

CREDIT MONITORING SERVICES: If you do not have access to all 3 credit reports from Transunion, Experian, and Equifax, we will require you to obtain a monitoring service of your choice. We currently refer customers to myscoreiq.com to get credit reports and scores. This is not part of our services and fee's. You can choose any credit monitoring service if they provide monthly credit reports and fico score. This allows you and Blue Line Credit Repair, LLC to ensure items have been removed from your credit reports. Many times, the credit bureaus will send letters saying they have removed items but when we check the credit report, they are still there, at which time we send a follow up letter. Once we have finished servicing your account, you may cancel the credit monitoring or keep it. We always recommend that you keep it to allow you to stay on top of your credit and watch for fraud.

DESCRIPTION OF SERVICES TO BE PERFORMED BY BLUE LINE CREDIT REPAIR, LLC

(CRA's - Credit Reporting Agencies)

1. We will help you obtain all your credit reports from the 3 major reporting agencies (Experian, Equifax and Transunion) if necessary.
2. We will do a complete Audit of your credit reports with you either by phone, email or in person to determine inaccurate, outdated and/or unverifiable information contained on your credit reports.
3. We will prepare the appropriate documentation to submit to CRA's to initiate disputes of inaccurate, outdated, and unverifiable items appearing on your credit report.
4. We will also prepare the appropriate documentation to submit disputes and validation requests directly to listed creditors/debt collectors on your credit report that you believe to be inaccurate, outdated and/or unverifiable. Every time we do anything with your case, you will receive and email updating you on what we have done and the status. You will always be kept aware of your case.
5. Your information is maintained in a secure password protected server. Your information will only be released too authorized CRA's, Creditors and organizations necessary to complete the services described in this contract.

ESTIMATED TIME FOR COMPLETION OF SERVICES:

Each customer's credit is different. Because credit repair depends on several factors, the time will vary. On average, our clients are satisfied with the results within 4 months.

CANCELATION POLICY: Blue Line Credit Repair, LLC's credit repair system is a month to month service and can be cancelled at any time. Simply send us an email stating you would like to cancel service and we will cancel it.

90 DAY MONEY BACK GUARENTEE: All services at Blue Line Credit Repair come with a 90-day money back guarantee. If your credit score does not improve within the first 90 days, you can get a full refund.

The goal of credit repair is to remove questionable negative information from credit reports. This is not an exact science and there are cases in which we may be unsuccessful. Our clients are protected with our 90-day warranty. If you sign up for service with Blue Line Credit Repair LLC, and do not see any questionable items deleted from your credit in 90 days, you will be entitled to a full refund (minus postage expenses that were paid on letters sent on your behalf.) This does not mean that your credit will be repaired completely during that period, but you should see some of your questionable negative items deleted in this period or your money back. (subject to the terms and conditions set forth below). To apply for a refund please email Blue Line Credit Repair LLC and one of our agents will call you to speak with you by phone, so your identity can be verified. The Blue Line Credit Repair LLC Money back guarantee will be strictly subject to you complying with the following terms and conditions: That you do not create or cause any new derogatory trade lines to be added to your credit report after your participation in the applicable program begins; You make all payments due and owing to Blue Line Credit Repair LLC per this agreement in a timely manner. You mail or email Blue Line Credit Repair LLC all correspondences relating in any way to your credit report within seven (“5”) days of receiving said correspondence. You mail or email to Blue Line Credit repair LLC proof of your identity such as a copy of driver’s license and copy of social security card within five (“5”) days of the effective date of this agreement. Your correct address must be on your driver’s license or you will also need to mail or email a copy of utility bill for proof of address. You agree to give Blue Line Credit Repair LLC thirty (“30”) days from the date you have requested a refund to allow Blue Line credit Repair LLC adequate time to review your credit bureaus and audit your account to verify that no negative items have been removed from your account and to ascertain the reason for this occurring. Refunds limited to payments made for 90 days of service only. (ex. If client is in service for 180 days, with no change made to their history, they can request a refund, but that refund will be limited to 90 days of service).

ACTIONS REQUIRED OF CUSTOMER:

1. You must agree to obtain a copy of your credit report from the CRA’s and provide that to Blue Line Credit Repair to start services explained in this agreement.
2. You must provide proof of your ID, Social Security Number and Mailing Address as required by the CRA’s to validate your identity. These can be mailed or emailed to us. We also will need your email address.
3. You agree to pay the fee to obtain your credit reports from the CRA’s if applicable. You can obtain a free credit report from all 3 credit bureaus once a year from annualcreditreport.com We can help you do this if needed. This needs to be done from a computer.
4. If your account requires debt settlement negotiation’s, you are required to call your creditors/debt collectors to set up a payment arrangement.

5. You agree to provide all documentation sent to you from the CRA's within 5 days of receiving them. You can provide this information by mail or email. email: info@bluelinecreditrepair.com or mail to our office Blue Line Credit Repair, 1130 University Blvd Suite B9 #425 Tuscaloosa, Al. 35401

PLEASE NOTE:

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

DISCLAIMER OF GUARANTEE OR WARRANTY:

The Client recognizes that every consumer's circumstances are different, and that Blue Line Credit Repair LLC does not represent or warrant that it will achieve specific results for the Client. Blue Line Credit Repair LLC does not represent or guarantee that the Client will receive new credit or loans, credit cards, or mortgages because of Blue Line Credit Repair's services.

OTHER TERMS AND CONDITIONS:

1 The Client understands that they have the right to dispute inaccurate information in their credit report by contacting the credit bureau directly, but the Client is retaining Blue Line Credit Repair LLC to perform credit repair services listed above. The Client understands that no credit repair company, including Blue Line Credit Repair LLC, can have accurate, current, and verifiable information removed from the Client's credit report.

2 The Client understands that most negative and derogatory information can be reported on your credit files for seven (7) years. Bankruptcies can be reported on your credit files for ten (10) years. After these periods, the consumer credit reporting agencies will automatically delete the negative and derogatory information and are prevented from reissuing a report containing obsolete information.

3 The Client has a right to obtain a copy of their credit report from each of the three (3) credit bureaus: (i) every twelve (12) months from www.annualcreditreport.com or by calling Annual Credit Report at 1(800)322-8228, (ii) without charge on request made to the consumer reporting agency not later than the 60th day after the date on which the agency receives notice the consumer has been denied credit or employment, and (iii) for a minimal charge at any other time.

4 Blue Line Credit Repair LLC will assist the Client in obtaining their credit reports if necessary, at no additional charge. The Client understands when Blue Line Credit Repair obtains a copy of the Client's credit report an inquiry may be placed on the Client's credit report. In the event Blue Line Credit Repair and/or the Client are denied access to one or more of the Client's credit reports, the Client agrees, accepts and acknowledges that Blue Line Credit Repair will use the information in the credit report(s) available and develop the best strategy to investigate the inaccurate items in the credit reports that are not available.

5 The Client understands there are nonprofit Consumer Credit Counseling Services (CCCS) available. CCCS provides free, confidential budget counseling, community-wide education programs in money management, debt management programs for consumers who are overextended, and comprehensive housing counseling. You can reach Consumer Credit Counseling Service at 1(800)251-CCCS or 1(800)251-2227.

6 The Client authorizes Blue Line Credit Repair LLC, its employees and agents to prepare all necessary correspondence, either written or electronic, relating to Blue Line Credit Repair's services and to submit to Blue Line Credit Repair LLC any additional information required to support those services. THE CLIENT AGREES TO FORWARD IMMEDIATELY TO BLUE LINE CREDIT ALL CORRESPONDENCE FROM THE CREDIT BUREAUS, creditors or others relating to services provided by Blue Line Credit Repair LLC. The Client understands that all information provided to Blue Line Credit Repair LLC must be true and accurate to the best of the Client's knowledge.

7 The Client agrees to defend, indemnify and hold Blue Line Credit Repair LLC and its members, managers, employees and agents harmless from and against any and all claims, demands, actions, liabilities, costs or damages arising out of Blue Line Credit Repair LLC's provision of services to the Client under this Contract or the Client's breach of this Contract, except for claims, demands, actions, liabilities, costs or damages arising out

of Blue Line Credit Repair LLC's gross negligence or willful misconduct. The Client further agrees to pay Blue Line Credit Repair's reasonable attorneys' fees and costs arising from any actions or claims eligible for indemnification under this Contract.

8 This Contract is deemed to have been made and entered into exclusively in the State of Alabama. This Contract and its enforcement shall be governed exclusively by the laws of the State of Alabama, without regard to its conflict of law provisions. Any legal or equitable action concerning this Contract shall be initiated only in Tuscaloosa County, Alabama; and, both parties agree that Tuscaloosa County, Alabama shall be the sole and exclusive venue for resolving any disputes between the parties to this Contract.

9. This Contract may be executed in one or more counterparts, each of which shall be deemed an original but all of which together will constitute one and the same instrument.

10. When submitting documents online, the Client agrees that his or her digital signature is equivalent to a handwritten signature as provided in The Federal E-Sign Act.

11. In the event of any claim or dispute between the Client and Blue Line Credit Repair LLC arising from or relating to this Contract, or the enforceability or scope of this arbitration provision, or of any prior agreement, the Client and Blue line Credit Repair LLC must resolve the claim or dispute by binding arbitration. IF A CLAIM OR DISPUTE IS TO BE ARBITRATED PURSUANT TO THIS CONTRACT, NEITHER THE CLIENT NOR BLUE LINE CREDIT REPAIR LLC SHALL HAVE THE RIGHT TO LITIGATE THE CLAIM OR DISPUTE IN A COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM OR DISPUTE. PRE-HEARING DISCOVERY RIGHTS AND POST HEARING APPEAL RIGHTS WILL BE LIMITED. NEITHER THE CLIENT NOR BLUE LINE CREDIT REPAIR LLC SHALL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER CLIENTS OF BLUE LINE CREDIT REPAIR WITH RESPECT TO THEIR CONTRACTS WITH BLUE LINE CREDIT REPAIR, OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. This Agreement involves interstate commerce, and this provision shall be governed by the Federal Arbitration Act ("FAA"). The arbitration shall be conducted through, at the option of whoever files the arbitration claim, JAMS or the National Arbitration Forum ("NAF") in accordance with their procedures in effect when the claim is filed. For a copy of their procedures, to file a claim or for other information contact JAMS at www.jamsadr.com, toll free at 1(800)352-5267 or NAF at www.arbforum.com, toll free at 1(800)474-2371. The arbitrator's decision will be final and binding except for any appeal rights under the FAA. This arbitration provision shall survive termination of this Contract, as well as voluntary payment in full by the Client and any legal proceedings by Blue Line Credit Repair LLC to collect a debt owed by the Client. If Client fails or refuses to pay amounts properly due and owing, Blue Line Credit Repair LLC may elect to proceed by way of collection action within the courts of proper jurisdiction, without the use of any arbitration. Further, should any court of competent jurisdiction determine that this arbitration clause is not enforceable, then the remainder of the terms and restrictions contained therein shall apply to said litigation. Under such circumstances and in the event of any such litigation, no jury trial shall be allowed to any party. To the extent allowable by law, the exclusive jurisdiction and forum for the resolution of any dispute shall be located within Tuscaloosa County, Alabama, applying Alabama law without regard to choice of law principles.

12. Blue Line Credit Repair LLC cannot provide legal advice. Blue Line Credit Repair LLC, its employees and agents are not attorneys and therefore are not authorized to give legal advice.

13. This Contract represents the final and entire agreement between the Client and Blue Line Credit Repair LLC and shall supersede all other agreements between the parties regarding the subject matter hereof.

14. I acknowledge and attest that the information I, the Client, have provided to Blue Line Credit Repair LLC is true and correct to the best of my knowledge and belief. Any material misstatements of fact made by the Client to Blue Line Credit Repair LLC will, at Blue Line Credit Repair LLC's option, relieve Blue Line Credit Repair LLC of any further obligation to perform under the Contract.

LIMITED POWER OF ATTORNEY:

The Client, the undersigned, agrees by executing this Contract to grant a limited power of attorney to Blue Line Credit Repair LLC, and any and all persons in there employ, as the Client's agent, to have the necessary power and authority to undertake and perform the services set forth above on the Client's behalf. The Client hereby gives permission to Blue Line Credit Repair LLC to sign the Client's name on all documents written or submitted electronically on the Client's behalf for the purpose of disputing inaccurate, erroneous and obsolete credit information held on the Client's report by the consumer credit reporting agencies. This limited power of attorney is given to Blue Line Credit Repair LLC in compliance with section 611 of the Federal Fair Credit Reporting Act. F.

I HEREBY ENTER INTO AND AGREE TO BE BOUND BY ALL THE TERMS AND CONDITIONS OF THIS CONTRACT. FURTHER, I ACKNOWLEDGE I HAVE READ THIS CONTRACT IN ITS ENTIRETY AND FULLY UNDERSTAND THE CONTENTS OF THE CONTRACT PRIOR TO SIGNING BELOW. YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

The Federal Trade Commission and State Laws requires Blue Line Credit Repair LLC to keep this document with your file for a minimum of two (2) years after the Contract is executed