



# My Credit RESULTS

## My Credit Results LLC

Address:  
7901 4<sup>th</sup> St. N.  
Suite 300  
St. Petersburg, FL 33702

E-mail :  
[henry@mycreditresults.com](mailto:henry@mycreditresults.com)

Agent for Service of Process :  
Sunshine Corporation Filings LLC  
7901 4th St. N.  
Suite 300  
St. Petersburg, FL 33702

Date: \_\_\_\_\_

### Prepared for:

Client Name: \_\_\_\_\_

Client Address: \_\_\_\_\_

Client Email: \_\_\_\_\_

Client Phone: \_\_\_\_\_

### This document contains the following:

1. Information Statement
2. Credit Repair Contract – Terms and Conditions
3. Right of Cancellation Notice and Forms
4. Other Forms and Notices

## **1. INFORMATION STATEMENT – 817.703**

**RIGHT TO REVIEW FILES - A complete and accurate statement of the Client's right to review any file on the Client maintained by any consumer reporting agency, as provided under 15 U.S.C. Sec. 1681 et seq., as amended, the Federal Fair Credit Reporting Act.**

The Client understands that they have a legal right to review any file on themselves that is maintained by a consumer credit reporting agency, and the right of the Client to receive a copy of that file as provided by the FAIR CREDIT REPORTING ACT.

**REVIEW TO BE CONDUCTED FREE - A statement that a review of the file on the Client will be conducted free of charge by the credit reporting agency that issued a report upon which a credit denial was based, if requested within 30 days of the Client receiving a notice of a denial of credit.**

The Client understands that a review of the file on the Client will be conducted free of charge by the credit reporting agency that issued a report upon which a credit denial was based, if requested within 30 days of the Client receiving a notice of a denial of credit.

**PRICE FOR COPY OF FILE - The approximate price the Client will be charged by a credit reporting agency for a copy of the file on the Client.**

A copy of the Client's file will be furnished free of charge by the credit reporting agency, if he/she has been turned down for credit by a retailer, landlord, bank or mortgage company or an employer for credit reasons. Otherwise, the credit agency (Equifax, Experian, and Trans-Union) may impose a reasonable charge for providing Client with a copy of Client's credit report. It is the Client's responsibility to obtain all three of these companies' reports, although My Credit Results LLC will assist Client in the application letters or forms for ordering reports. It is the responsibility of the Client to forward these reports, as received, to My Credit Results LLC. Client will be required to sign up and pay for a premium monthly subscription plan from SmartCredit.com (the cost of which is \$29.99, but which is subject to change by SmartCredit.com), as it provides the most comprehensive access to Client's credit data and includes a copy of Client's credit report. This subscription will need to remain active until Client's credit issues are fully resolved. Client is responsible for any and all costs and fees associated with the SmartCredit.com subscription and/or services, as such costs and fees will be separate and apart from the costs and fees owed to My Credit Results LLC hereunder. Any costs and fees charged by SmartCredit.com are not included within My Credit Results LLC's service packages, and must be paid by Client directly to SmartCredit.com. Client's use of SmartCredit.com is governed by a separate service agreement, terms of use, and privacy policy which are available on the SmartCredit.com website.

My Credit Results LLC is not affiliated with the Annual Credit Report program. Under Federal law, Client has the right to receive a free copy of Client's credit report periodically from each of the three nationwide consumer reporting agencies at AnnualCreditReport.com or 877-322-8228, the ONLY authorized source under federal law.

**RIGHT TO DISPUTE - A complete and accurate statement of the Client's right to dispute the completeness or accuracy of any item contained in any file on the Client maintained by any credit reporting agency.**

The FAIR CREDIT REPORTING ACT provides the Client with the legal right to dispute the completeness or accuracy of any item contained in any file on the Client maintained by any consumer credit reporting agency. By law, the credit reporting agencies must respond in a reasonable period of time. The Federal Trade Commission guideline is thirty (30) days.

**STATEMENT OF NONREMOVAL OF ACCURATE INFORMATION - A statement that accurate information cannot be permanently removed from the file of a consumer reporting agency.**

The Client is aware that accurate information cannot be permanently removed from the file of a consumer reporting agency.

**STATEMENT OF SERVICE - A complete and detailed description of the services to be performed by the credit services organization for the Client and the total amount the Client will have to pay, or become obligated to pay, for the services.**

My Credit Results LLC hereby agrees to perform the following:

- a. To evaluate Customer's current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous, false, or obsolete information.
- b. To advise Customer as to the necessary steps to be taken on the part of Customer in conjunction with our Company to dispute any inaccurate, erroneous, false or obsolete information contained in the customer's credit reports.
- c. To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in customer's credit reports.
- d. To review credit profile status from the credit reporting agencies such as: Experian, Equifax and TransUnion. Consulting, coaching, and monitoring services are conducted by personal meetings, webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.

The services to be provided by My Credit Results LLC on behalf of the Client include credit report correction. Although we cannot guarantee the removal of all accounts listed as either negative or neutral, we can definitely assist you through the systematic disputing of any incomplete or inaccurate information contained in your credit report.

We have developed a series of disputes, negotiations, and verifications in accordance with both State and Federal laws. We assist the Client with their legal rights to dispute the completeness, or accuracy of negative or derogatory information contained in their credit reports.

**STATEMENT OF FEE - A complete and detailed description of the services to be performed by the credit services organization for the Client and the total amount the Client will have to pay, or become obligated to pay, for the services.**

Client may choose from the following service packages offered by My Credit Results LLC:

**Basic Package**

\$79.99/month

+\$99 Initial Fee

- Challenges to All Three Bureaus
  - Score Analysis
- Creditor Intervention Letters
- Access to Educational Content

Starting 30 days after disputes are mailed out (monthly credit repair fees are always paid AFTER work has been completed. For example: Work that is done on April 20, 2025 would not be billed to you until May 20, 2025) The Client understands that a Credit Service Organization cannot charge or receive any money or other valuable consideration prior to full and complete performance of the services the credit services organization has agreed to perform for the Client.

**NOTICE OF THE CLIENT'S RIGHT TO PROCEED AGAINST BOND OR TRUST ACCOUNT - A statement asserting the Client's right to proceed against the bond or trust account required under Section 817.7005**

**The name and address of the surety company which issued the bond, or the name and address of the depository and the trustee and the account number of the trust account.**

My Credit Results LLC has a Surety Bond through Platte River Insurance Company, 1600 Aspen Commons, 3<sup>rd</sup> Floor, Middleton, WI 53562-4719. The Client may bring an action on the Bond by filing a complaint in court of competent jurisdiction not later than one year after the Surety Bond is canceled or terminated.

This statement must be signed by Client[s] before execution of an agreement between Client[s] and My Credit Results LLC. My Credit Results LLC shall maintain a file for five years of an exact copy of this statement, personally signed by the Client[s] acknowledging receipt of a copy of this statement.

Your signature[s] acknowledges receipt of this statement and a Notice of Cancellation form, as required by state law.

Signed this date \_\_\_\_\_

Client Signature \_\_\_\_\_

## 2. CONTRACT DISCLOSURE FORM – TERMS AND CONDITIONS

This Credit Repair and Consulting Agreement ("Agreement") is made this \_\_\_ day of \_\_\_\_\_, 20\_\_ by and between the following parties:

**BETWEEN:** **MY CREDIT RESULTS LLC** a business organized and existing under the laws of Florida, with its principal place of business located at \_\_\_\_\_, Florida, USA. The agent in Florida assigned to receive service of process on behalf of the business is \_\_\_\_\_.

**AND** \_\_\_\_\_ **[CLIENT NAME]** (the "Client") Address: \_\_\_\_\_  
\_\_\_\_\_. (A client is referred to as a Client under State Law).

**1. SERVICES TO BE PROVIDED:** The Client hereby employs the Company to perform the following services in accordance with the terms and conditions set forth in this agreement. The Company will:

- a. To evaluate Customer's current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous, false, or obsolete information.
- b. To advise Customer as to the necessary steps to be taken on the part of Customer in conjunction with our Company to dispute any inaccurate, erroneous, false or obsolete information contained in the customer's credit reports.
- c. To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in customer's credit reports.
- d. To review credit profile status from the credit reporting agencies such as: Experian, Equifax and TransUnion. Consulting, coaching, and monitoring services are conducted by personal meetings, webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.

\*\*\*\*\*NOTICE\*\*\*\*\*

**THERE IS NO LEGAL REQUIRMENT FOR YOU TO CONTRACT A CREDIT REPAIR AGENCY TO ASSIST WITH YOUR CREDIT REPAIR. THIS IS SOMETHING THAT YOU CAN DO ON YOUR OWN.**

**2. CONFIDENTIAL INFORMATION:** The Company agrees that any information received by the Company during any furtherance of the Company's obligations in accordance with this contract, which concerns the personal, financial or other affairs of the Client will be treated by the Company in full confidence and will not be revealed to any other persons, firms or organizations.

**3. PAYMENT TO COMPANY:** Client agrees to pay Company the sum of \$79.99/month plus a \$99 Initial Fee. Starting 30 days after disputes are mailed out (monthly credit repair fees are always paid AFTER work has been completed. Subsequent monthly service fees will be billed monthly on the same calendar date. If a scheduled payment is not satisfied, the Company may, at its discretion, suspend any further work on the Client's account or terminate the Agreement. The Company's Warranty will be considered null and void in the event of any missed payments.

- 4. REFUND POLICY DISCLOSURE:** The Company strives to have 100% satisfied Clients. We stand behind our credit repair service. Our service is backed by a refund policy which entitles you to your money back. Please refer to our Warranty Section below.
- 5. CLIENT'S OBLIGATION:** Client agrees he/she will promptly forward to the Company all requested copies of communications from credit reporting agencies, creditors, and/or collection agencies within 5 days of receipt. In the event that the communication from credit reporting agencies, creditors, and / or collection agencies is lost or misplaced, Client is responsible for submitting an updated credit report to the Company at Client's expense. Client will respond to any telephonic or written inquires that might be directed to Client by the Company. The Company may suspend work on Client's credit report until the documents are received. Client shall not be entitled to any monies paid to the Company under this agreement if Client has not fully complied with this provision. Client will be required to sign up and pay for a premium monthly subscription plan from SmartCredit.com (the cost of which is \$29.99, but which is subject to change by SmartCredit.com), as it provides the most comprehensive access to Client's credit data and includes a copy of Client's credit report. This subscription will need to remain active until Client's credit issues are fully resolved. Client is responsible for any and all costs and fees associated with the SmartCredit.com subscription and/or services, as such costs and fees will be separate and apart from the costs and fees owed to My Credit Results LLC hereunder. Any costs and fees charged by SmartCredit.com are not included within My Credit Results LLC's service packages, and must be paid by Client directly to SmartCredit.com. Client's use of SmartCredit.com is governed by a separate service agreement, terms of use, and privacy policy which are available on the SmartCredit.com website. Client hereby authorizes Company (and its authorized agents and representatives) to obtain and use Client's SmartCredit.com login credentials (username and password) for the purpose of enabling Company to work on Client's behalf to identify and dispute negative items, with the goal of improving Client's credit scores. In accordance with the foregoing, Client agrees to provide Company with Client's correct and current login credentials (including if Client subsequently changes part or all of said credentials) and to execute any and all actions, steps, documents, communications, and verifications necessary to enable Company to obtain and maintain independent access to Client's SmartCredit.com account and to use Client's SmartCredit.com account. Client agrees and acknowledges that Client's failure to provide Company with prompt and continuing access to Client's SmartCredit.com account may jeopardize Company's ability to render the services to be provided hereunder and would constitute a material breach of this agreement by Client.
- 6. GUARANTEE POLICY:** For items we are retained to remove, the Company agrees to give a 100% refund of the credit repair fee to the Client if we do not improve Client's credit. "Improve" shall be defined as removing at least 25% of negative items we are hired to correct from the three major credit bureaus: Trans Union, Equifax, and Experian, by the 90th day of service. Should you decide

to cancel, excluding the enrollment fee, we'll give you a full refund for monthly payments received during that time-frame.

- 7. INDEPENDENT CONTRACTOR:** Both the Client and the Company agree that the Company will act as an independent contractor in the performance of its duties under this contract.

**YOU MAY CANCEL THIS CONTRACT WITHOUT PENALTY OR OBLIGATION WITHIN 5 DAYS FROM THE DATE ON WHICH YOU SIGNED THE CONTRACT. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.**

**The contract shall be accompanied by a completed form in duplicate, captioned "Notice of Cancellation," that shall be attached to the contract, be easily detachable, and contain in boldfaced type the following statement written in the same language used in the contract.**

I have read and understand the above agreement between myself and the Company.

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Company Representative

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

### **3. RIGHT OF CANCELLATION NOTICE AND FORMS**

#### **RIGHT TO CANCEL CONTRACT**

**YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN FIVE DAYS FROM THE DATE THE CONTRACT IS SIGNED. IF YOU CANCEL, ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT WILL BE RETURNED WITHIN 10 DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE.**

**TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE, TO:**

**MY CREDIT RESULTS LLC at**

(address of credit service organization),

**NO LATER THAN MIDNIGHT**

\_\_\_\_\_ (date).

**ONLY EXECUTE THIS SECTION IF YOU ARE CANCELING THE CONTRACT**

**I HEREBY CANCEL THIS TRANSACTION.**

\_\_\_\_\_ Client's Signature

\_\_\_\_\_ Date

**The credit service organization shall give to the Client a copy of the completed contract and all other documents the credit service organization requires the Client to sign at the time they are signed.**



## RIGHT OF CANCELLATION NOTICE AND FORMS

### RIGHT TO CANCEL CONTRACT

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**MY CREDIT RESULTS LLC at**

(address of credit service organization),

**NO LATER THAN MIDNIGHT**

\_\_\_\_\_ (date).

**ONLY EXECUTE THIS SECTION IF YOU ARE CANCELING THE CONTRACT**

**I HEREBY CANCEL THIS TRANSACTION.**

\_\_\_\_\_ Client's Signature

\_\_\_\_\_ Date

5.

## OTHER FORMS AND NOTICES

### CREDIT REPAIR APPLICATION

\_\_\_\_ Client Name \_\_\_\_\_ Spouse Name \_\_\_\_\_

\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_ Previous  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_

\_\_\_\_ Current Employer \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_ Position \_\_\_\_\_ Annual Income \_\_\_\_\_

\_\_\_\_ Preferred Phone \_\_\_\_\_ E-mail \_\_\_\_\_  
Address \_\_\_\_\_

\_\_\_\_ Spouse Date of Birth \_\_\_\_\_ Spouse Social  
Security Number \_\_\_\_\_

\_\_\_\_ Spouse Current Employer \_\_\_\_\_  
Phone \_\_\_\_\_

\_\_\_\_ Position \_\_\_\_\_ Annual  
Income \_\_\_\_\_

\_\_\_\_ Preferred Phone \_\_\_\_\_ E-mail \_\_\_\_\_  
Address \_\_\_\_\_

How did you hear about My Credit Results LLC? Search Engine \_\_\_\_\_ Referral \_\_\_\_\_  
Other (Please specify) \_\_\_\_\_

The information that you have provided to My Credit Results LLC allows the company to assist you in obtaining your credit report. This form also allows My Credit Results LLC to assist you in disputing any inaccurate information in your credit report.

\_\_\_\_ Client Signature \_\_\_\_\_

\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_ Spouse's Signature \_\_\_\_\_

\_\_\_\_ Date \_\_\_\_\_

## **CUSTOMER OBLIGATION CONTRACT**

To complete the full process of credit repair, when you receive information in the mail from Equifax, Experian and Trans Union, it is imperative that you contact My Credit Results LLC immediately.

The information received from the credit bureaus will help us to continue the dispute process. Failure to contact us promptly will result in delay or non-completion of your credit repair.

It is the customer obligation not to apply for new credit while My Credit Results LLC is in process of disputing and resolving disputed items on your credit report. By applying for new credit, it will negate the progress that we have made.

I have read and understand the completion process. I understand that it is my responsibility when I receive information in the mail from the Credit Bureaus to contact My Credit Results LLC immediately. My Credit Results LLC will not be held responsible or liable for my credit repair if I fail to satisfy the Customer Obligation Contract.

\_\_\_\_\_ Client Signature

\_\_\_\_\_ Client Print Name

\_\_\_\_\_ Date

## PRIVACY NOTICE

This privacy notice explains My Credit Results LLC privacy policies and practices, the type of information we collect and how you can direct us not to share certain information with third parties. The practices described in this policy are applicable to current and past Clients that do business with My Credit Results LLC. The policy also explains how My Credit Results LLC protects the confidentiality and security of our Client's information.

1. My Credit Results LLC collects non-public personal information about you from the following sources:
  - a. Information we receive from your application with My Credit Results LLC or information you otherwise share with My Credit Results LLC;
  - b. Information we receive from the Credit Bureaus; and
  - c. Information we receive from our affiliates or other third parties.
2. My Credit Results LLC will not disclose non-public personal information about you without a written authorization, and will maintain possession of your non-public personal information for as long as reasonably necessary to render the My Credit Results LLC services and for a reasonable period of time after the services have been completed and/or terminated.
3. To protect your non-public personal information, we maintain physical and procedural safeguards that comply with federal guidelines. While we exercise all reasonable efforts to safeguard the confidentiality of user personal information, transmissions protected by industry standard security technology and implemented by human beings cannot be made absolutely secure. Consequently, My Credit Results LLC shall not be liable for, and you indemnify and hold My Credit Results LLC free and harmless from all damages, costs, expenses, claims or demands arising from or in connection with, any unauthorized disclosure of personal information due to no fault of My Credit Results LLC including, but not limited to, errors in transmission and unauthorized or criminal acts of My Credit Results LLC staff and/or third parties.

I have read and received a copy of the Privacy Notice on the date described below.

\_\_\_\_\_ Client Signature

\_\_\_\_\_ Print Name

\_\_\_\_\_ Date

### **AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/We have applied for credit repair services through My Credit Results LLC. As part of the credit repair process, My Credit Results LLC, may verify information contained in my credit report.
2. I/We authorize you to provide to My Credit Results LLC any and all information that they request. Such information includes, but is not limited to, mortgage, credit card, and instalment loan information.
3. A copy of this authorization may be accepted as an original.

\_\_\_\_\_ Client Signature

\_\_\_\_\_ Print Name

\_\_\_\_\_ Social Security Number

\_\_\_\_\_ Date

### **FAIR CREDIT REPORTING ACT**

The Fair Credit Reporting Act gives you the right to accurate credit reporting. You can exercise that right by having your inaccurate credit items either verified as accurate or deleted from your credit reporting according to the Fair Credit Reporting Act.

A Credit Repair Company provides a service to assist the Client to dispute inaccurate items on the credit report. Consumers have the right to attempt to repair their credit on their own. However, My Credit Results LLC offers professional advice and services to assist in the credit repair process. We have proven methods and process that will effectively remove inaccurate information on your credit report. Our service is not guaranteed to remove every item on all credit bureaus. However, we strive to remove every item within the legal bounds of the Fair Credit Reporting Act.

I have read and understand my rights in accordance with the Fair Credit Reporting Act.

\_\_\_\_\_ Client Signature

\_\_\_\_\_ Date

## CONSUMER CREDIT PROTECTION ACT DISCLOSURE STATEMENT

### 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 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 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'.

### Consumer Credit Act Disclosure

Consumer Credit File Rights Under State and Federal Law (Sec. 405. Disclosures)

This disclosure has been furnished to you in accordance with the Consumer Credit Protection Act.

I acknowledge that I have received a copy of the Consumer Credit File Rights under State and Federal Law in accordance with the Consumer Credit Protection Act.

\_\_\_\_\_ Client Signature

\_\_\_\_\_ Print Name

\_\_\_\_\_ Date