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# Agreement

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## **The Credit Repair Xperts**

309 Fellowship Road

Mount Laurel Township, New Jersey 08054

Prepared for:

Ghama Joseph

106 Arrowood Drive

Smyrna, Delaware, 19977

05/05/1977

07/02/2025

The following pages contain:

1. Credit Repair Service Agreement
2. Authorization for Credit Repair Action
3. Consumer Credit File Rights (CROA Disclosure)
4. Right Of Cancellation Notice
5. State Specific Disclosures (add if applicable)

## **Credit Repair Service Agreement for Ghama Joseph**

I, Ghama Joseph, hereby enter into the following agreement with The Credit Repair Xperts.

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The Credit Repair Xperts hereby agrees to perform the following in connection with your Timeshare **ONLY**:

- a. To evaluate Customers current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous, false, or obsolete information in connection with Customers timeshare. To dispute any inaccurate, erroneous, false or obsolete information contained in the customers credit reports in connection with Customers timeshare.
- b. To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in customers credit reports in connection with Customers timeshare.
- c. To monitor Customers credit profile monthly in connection with Customers timeshare.
- d. To review credit profile status from the credit reporting agencies such as: Experian, Equifax and Transunion.

**Although we are monitoring your credit, we ask that you please advise us immediately of any changes to your credit report. Please email any and all questions to [info@thecreditrepairxperts.com](mailto:info@thecreditrepairxperts.com).**

In exchange, I, Ghama Joseph, agree to pay the following fees as outlined in the following fee schedule:

1. A \$1 initial credit monitoring sign up fee with credit hero

Please Note: For best possible results it is **HIGHLY RECOMMENDED** that you keep your Credit Hero Subscription.

In order to avoid an additional credit hero charge, clients have the option of canceling their credit hero subscription within the first 7 days.

You **must** notify us *via*

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*email* at [info@thecreditrepairxperts.com](mailto:info@thecreditrepairxperts.com) **and** [thecreditrepairxperts@gmail.com](mailto:thecreditrepairxperts@gmail.com) if you decide to opt out to allow us time to pull your credit reports. If you decide to opt out you will be responsible for sending your updated credit report each month.

**CALL (856) 515-6408 TO FIND MORE OUT ABOUT CRX:**

## **\*\*OPTIONAL COMPLETE CREDIT PROTECTION PROGRAM\*\***

An **optional** \$200 monthly service fee which covers the following:

- a. Complete Credit Profile Credit Repair/Protection
- b. Bi Weekly Credit Audits
- c. Scheduled consulting, coaching, and monitoring services conducted by personal meetings, webinars, video conferencing, telephone, or email.
- d. An individual Xpert assigned to your credit profile.

### **Authorization for Credit Repair Action**

1. I, Ghama Joseph, hereafter known as "client" hereby authorize, The Credit Repair Xperts, 309 Fellowship Road, Mount Laurel Township, New Jersey 08054, to make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, correspondence, contracts, or agreements, as necessary to improve my credit. Such instruments in writing of whatever and nature shall only be effective for any or all of the three credit reporting agencies which are TransUnion, Experian, Equifax, and any other reporting agencies or creditor's listed, as may be necessary or proper in the exercise of the rights and powers herein granted.

2. This authorization may be revoked by the undersigned at any time by giving written notice to the party authorized herein. Any activity made prior to revocation in reliance upon this authorization shall not constitute a breach of rights of the

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client. If not earlier revoked, this authorization will automatically expire twelve months from the date of signature.

3. The party named above to receive the information is not authorized to make any further release or disclosure of the information received. This authorization does not authorize the release or disclosure of any information except as provided herein.

4. I grant to The Credit Repair Xperts, 309 Fellowship Road, Mount Laurel Township, New Jersey 08054, authority to do, take, and perform, all acts and things whatsoever requisite, proper, or necessary to be done, in the exercise of repairing my credit with the three credit reporting agencies, which are TransUnion, Experian, Equifax and any other reporting agencies or creditor's listed, as fully for all intents and purposes as I might or could do if personally present.

5. I hereby release The Credit Repair Xperts, 309 Fellowship Road, Mount Laurel Township, New Jersey 08054, from all and all matters of actions, causes of action, suits, proceedings, debts, dues, contracts, judgments, damages, claims, and demands whatsoever in law or equity, for or by reason of any matter, cause, or thing whatsoever as based on the circumstances of this contract.

6. No director, officer, shareholder, member, or employee of the Company shall be personally liable for any debts, liabilities, obligations, or expenses incurred by, or contracted for under this Agreement.

7. The Credit Repair Xperts are not engaged in the practice of law and the Customer acknowledges that The Credit Repair Xperts are not offering or otherwise rendering legal assistance.

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## 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 a 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 up to 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 violated 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.

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You may, on your own, notify a credit bureau in writing that you dispute that 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 bureaus 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.

## **Notice of Right to Cancel**

**You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd 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 The Credit Repair Xperts, 309 Fellowship Road, Mount Laurel Township, New Jersey 08054, before midnight on the 3rd day which begins after the date you have signed this contract stating I hereby cancel this transaction, (date) (purchaser's signature)."

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Please acknowledge your receipt of this notice by electronically signing the form indicated below.

## Acknowledgment of Receipt of Notice

I, Ghama Joseph, hereby acknowledge with my digital signature, receipt of the Notice of Right to Cancel. I confirm the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of my Consumer Credit File Rights.

**\*Digital Signatures:** In 2000, the U.S. Electronic Signatures in Global and National Commerce (ESIGN) Act established electronic records and signatures as legally binding, having the same legal effects as traditional paper documents and handwritten signatures. Read more at the FTC web site: <http://www.ftc.gov/os/2001/06/esign7.htm>

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A handwritten signature in black ink, appearing to be 'Ghama Joseph', written over a faint horizontal line.

Signed by: Ghama Joseph

Date: 2025-07-02 12:13:34 PM