

Customer Name / Serial No: Harshit Jaysukh Shihora / 143353006-YZL

Date / Time: Jul 30, 2015 06:43:40

**INSTRUCTIONS AND COVERSHEET**

<b>CONDITIONS</b> - Customer hereby agree(s) the personal information provided is collected data and provided to Credit1solutions.com TM from the Signup STEP 1 section located: <a href="http://www.credit1solutions.com">www.credit1solutions.com</a> website and not a third party user but the said NAMED customer by clicking “Go To Step 2” he / she agrees by electronic signature to” (1) be contacted about credit repair or credit repair marketing by a live agent, artificial, or pre-recorded voice, and SMS text at my residential or cellular number, dialed manually or by auto dialer, and by email (consent to be contacted is not a condition to purchase services); and (2) the Privacy Policy and Terms of use. STEP 2 the customers selects his/her scheduled payments dates and services and adheres to its disclaimers and terms. Said customer will provide accurate payment information, read and understood this section prior to authorizing STEP 3. During STEP 2 the customer agrees that only accurate payment information has been entered as the responsible payer of services. STEP 3 customer agrees to the exact details of terms and conditions prior to any authorization of said customer signup. Once the STEP 3 selection has been finalized by said customer the approved document is processed for activation of services provided by Credit1solutions.com TM. Customer has 3 day right of rescission.	<b>APPROVED DOCUMENT</b> – The electronic agreement starts Jul 30, 2015 with a 3 day cancellation period expiring Aug 2, 2015. Credit1solutions.com has been hired to perform document preparation utilizing the Credit Repair Organization Act, Fair Credit Reporting Act, Furnishers Act and any additional federal and state laws when required to complete the service(s) selected by customer.  Each customer approved will retain a unique 9 digit serial number and 3 alphabetical letters supporting the validity of each binding electronic agreement. Every page will provide the exact date and time every customer enrolls for services with Credit1solutions.com. The agreement consist of 10 pages, explaining terms and conditions specific to each enrolled customer. If any customer does not understand its terms then contact our office at once.  Management: Robert Wilkins/President Management: William Cooper/VP of Operations Corporate Office: Credit1solutions.com 5284 N Dixie Hwy. Elizabethtown. KY. 42701 Toll: 877-782-7839 Email: <a href="mailto:info@credit1solutions.com">info@credit1solutions.com</a> Website: <a href="http://www.credit1solutions.com">www.credit1solutions.com</a>					
<b>PURPOSE OF DOCUMENT:</b>	Defines the contractual relationship between Credit1solutions.com and the individual said client / customer Harshit Jaysukh Shihora , and lists the documents, instructions, pricing structures and scheduled service payment dates that make up said agreement.					
<b>CONTENTS:</b>	Instructions, Conditions, Agreement, Pricing Terms, 3 day Cancellation Policy, 30 day Cancellation Policy, (2) Consumer Credit File Rights Under State and Federal Laws, Federal Disclosures, Document Preparation Disclaimers, Disclaimers of Services Rendered					
<b>FOR USE WITH:</b>	Credit1solutions.com Contract Documents, Customer Online Portal					
<b>COMPLETED BY:</b>	<input checked="" type="checkbox"/>	Filling in	<input checked="" type="checkbox"/>	Adding Text	<input checked="" type="checkbox"/>	Data Required
<b>ITS USE IS :</b>	<input checked="" type="checkbox"/>	Required		<input checked="" type="checkbox"/>	By Electronic Signatures	

\*\*\* **CANCELLATION POLICY.** This contract may be cancelled without penalty or obligation at any time before midnight on the third business day after this contract was signed. After the 3rd business day of signed contract with Credit1Solutions.com may be cancelled at any time in writing with a 30 day advance notice.

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**THIS AGREEMENT is made as of the 30th day of July, 20{15}, between Credit1solutions.com and**

whose Customer is:	Harshit Jaysukh Shihora
whose Physical Address for contract is::	21, Shyam satya bungalows, Paris, TN, 38242
whose Mailing Address for contract is:	21, Shyam satya bungalows, Downey, CA, 90241
and Social Security Number is:	123-12-3121
and Date of Birth is:	12/ 5/ 1993
whose E-mail Address for contract is:	harshitshihora7@gmail.com
whose Mobile Number for contract is:	123-123-1234
whose name shown on Primary Card Number is:	Harshit Jaysukh Shihora
whose Primary Card Type is:	Visa
whose Card Number is:	4253-5624-0152-5689
whose Primary Card Expiration Date is:	03/17
whose Primary Card CVV Number is:	123
whose Secondary Payment Bank Name is:	BOB
whose Secondary Payment Bank Account Type is:	Savings Account
whose Bank ABA/ROUTING Number is:	123123123
whose Account Number is:	123123
whose Driver License State is:	AL
whose Driver License Number is:	123-123-111
<b>Harshit Jaysukh Shihora SELECTED SERVICES:</b>	<b>Comprehensive</b>
<b>THE ONE-TIME CREDIT REPORT FEE DATE IS:</b>	<b>Jul 30, 2015</b>
<b>FIRST PAYMENT SCHEDULED DATE FEE IS:</b>	<b>Aug 2, 2015 ( CUSTOMER SELECTED 3rd DAY )</b>
<b>MONTH TO MONTH FEE SCHEDULED IS:</b>	<b>Sep 1, 2015 ( 30 DAYS FROM FIRST PAYMENT DATE )</b>

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## **TERMS & CONDITIONS OF CREDIT1SOLUTIONS.COM**

1. Harshit Jaysukh Shihora who has agreed to receive his / her agreements, disclaimers, cancellation notices, consumer federal and state laws electronically but not limited to customer's online portal named "attachment", and or print from website.

### **2. Explanation of Customer Portal and Contents.**

Credit1solutions.com will provide the customer with an online portal to improve the customer experience. Our offices may use notes, suggested text, instructions and other information formatted to better serve its customers using the following methods if applicable: phone, text, fax, e-mail, printed materials, mail, video, audio, and customer's online portal. The customer agrees to adhere to having a valid email address, phone number, mailing address, internet access for status updates located in customers assigned online portal and internet browser that supports 128-bit strong encryption such as Bing, Microsoft, Internet Explorer, Mozilla Firefox, Google, Safari or Chrome with the latest updated versions.

The customer will agree to review his/her updated status, provide all required documents mentioned in the online portal tab named: Required Documents that request color copies of each customer Driver's License, Social Security Card and 1 proof of Residence with same address as in agreement that is less than 30 days in age. As explained in the Required Documents tab our office provides a preferred list and secondary list of Proof of residence for both military and nonmilitary customers. Any questions, contact staff today.

The online portal provides reading material to support education, clients required documents, potential credit report responses and how a customer handles each, additional resources, status updates of what to expect and when the results should be received by customer and forwarded to our offices as well as the summary of customer overall results that we upload once received.

This portal is accessible by clicking client log-in located [www.credit1solutions.com](http://www.credit1solutions.com) home page. If questions arise use the notes section to request help or call our office during open hours Monday- Friday. Some holidays may exclude office hours.

### **3. Explanation of Coded authorized electronic agreement / contract.**

This additional protection allows the satisfaction to each client a guaranteed and binding contract that is dated / timed based on his / her signup date to further support miscellaneous chargeback's as well as guaranty each client that his / her scheduled payment dates are pre-selected using the online website application from steps 1 of 3 for services with Credit1solutions.com.

### **4. Determining Contract Scheduled Dates.**

\* Step 2 of 3 is provided with both text / audio disclaimers prior to signup.

(a) The fee collected today; Jul 30, 2015 is for a one-time credit report charge.

(b) Your selected scheduled First Payment ranges between 3 to 10 days. You have selected during the signup process to start on Aug 2, 2015 which is paid in the arrears and after the 3 day cancellation period ends. This 99.95 fee is for prep work and not considered casework or service work under the C.R.O.A. however our office will abide by same rules as C.R.O.A. and never charge for this First Payment upfront per Credit Repair Organization Act for any consumer. Located in the terms & conditions of said contract, the text explains the events that will take place prior to your agreed First Payment scheduled date as well as the prior disclaimers that were provided during step 2 of your signup. To better serve you, our office also provided an audio disclaimer in step 2. The Audio disclaimer is provided to enhance the importance of our compliance during your signup process. If you disagree, then you have 3 days to cancel from the signup date, which is on Aug 2, 2015 midnight 12:00PM EST. This content is both emailed as pdf to the email address you provided at signup as well as located in your attachment section under your client portal along with a cancellation policy.

(c) The service charges are collected month to month and paid in the arrears and never upfront per Credit Repair Organization Act. Credit1solutions.com collects your monthly selected service named Comprehensive starting 30 days from the scheduled first payment date on Aug 2, 2015. This date is automatically configured 30 days from Harshit Jaysukh Shihora selected First Payment date. Harshit, if you feel this is inaccurate; you have 3 days to cancel from Jul 30, 2015.

#### **5. Determining Contract Pricing Structures.**

\* Step 2 of 3 is provided with text / audio disclaimers prior to signup.

(a) Monthly Service charge prices become part of the contract by listing the customers selected service charge in the Agreement. The customer has 3 day cancellation prior to the FIRST PAYMENT if notified in writing as explained in terms and conditions. We request the customer to notify office of Credit1solutions.com of any illegal activities however if the customer cannot provide accurate and legal notices then all payments are owed Credit1solutions.com for services agreed and performed. Any additional Increase in the Contract Sum or balances owed is adjusted through internal Change Orders, Customer request in writing received by mail, the customers note online or email received by customer received by cs@credit1solutions.com . Voice mails or Phone request are not accepted. Any changes are not permissible unless authorized by President of offices.

#### **6. Determining the Contract Time.**

(a) Credit1solutions.com does not guaranty any specific time frame to correct inaccuracies, errors or mistakes that may be affecting a customer personal or business credit report provided by Equifax, Experian, TransUnion, Third Party Credit Report, Specialty Credit Report, Creditor, Collection Agency and or Furnisher. Customer agrees to a month to month agreement.

#### **7. Determining the Contract Outcome of Results.**

(a) Credit1solutions.com does not guaranty any specific result to correct inaccuracies, errors or mistakes that may be affecting a customer personal or business credit report provided by Equifax, Experian, TransUnion, Third Party Credit Report, Specialty Credit Report, Creditor, Collection Agency and or Furnisher.

#### **8. Determining the Contract Credit Score of Results.**

(a) Credit1solutions.com does not guaranty any specific credit score that may be lowered or raised at anytime with a customer personal or business credit report or credit score provided by Equifax, Experian, TransUnion, Third Party Credit Report, Specialty Credit Report, Creditor, Collection Agency and or Furnisher.

## **9. Determining the Financial Conditions.**

(a) Credit1solutions.com post text in its contract that states all customers using its services have read, understand and have agreed the selected services are financially acceptable. Credit1solutions.com makes no promise that any unpaid balances will not warrant legal collection services for nonpayment of fees accumulated due to changes, updates and insufficient payments not collected. All parties have agreed that all legal suits, court appearances, motions filed will be located in Hardin County of Kentucky.

## **10. Determining Modifications and Additions:**

(a) All requested scheduled payment dates and fees must be provided in writing prior to any modifications. Modifications include but not limited to his / her updated Personal Summary information, Payment Change Dates, New Payment information, Cancellations, and any Additional Questionable Negative item request not represented in the original credit report start date on file that may be modified by Credit1solutions.com to meet the demands of the customer. Customer Harshit Jaysukh Shihora will ensure that any modified or added text is consistent with the Contract Documents. Unless otherwise stated all, areas shall not be altered without approval of the Office of the President.

## **11. Legal Compliance Information**

(a) Electronic Signatures Have the Same Legal Effect as Pen-And-Ink, As Long As They're Executed through a Process. Our Comprehensive E-Signing Process is fully Compliant with all Relevant Legislation and guidelines including The FEDERAL E SIGN ACT, State Laws Modeled after UETA, and FFIEC Guidelines for Financial Institutions, and Gramm-Leach-Bliley.

(b) All Documents are encrypted at all times so that only designated individuals can read and sign them. We offer several levels of signer authentication; each signer creates a unique electronic signature. Every event in the life of a document is logged, dated, and time stamped, and we attach a court-admissible audit trail to every signed digital envelope

## **12. Determining Your Service Options.**

At credit1solutions.com we understand that everyone's credit report and financial situations are unique. This is why we offer both comprehensive service for 89.95 and freshstart services for 79.95. These services are proven credit repair programs. When you become a credit1solutions.com customer, you have the option to select the best credit repair program to your specific credit situation and goals.

We will ensure you will receive not only affordable, but premier credit report repair and superior customer service. Our service is based upon extensive research of consumer credit laws, experience with credit bureau and creditor tactics, and persistence for our customers. Our services are 100% legal and have helped thousands of clients correct and update their credit profiles resulting in both higher scores and overall improved history of the credit reports and with no promised guaranties.

## **13. Explanation of Your First Payment Fee.**

Each Credit1Solutions.com customer will be charged \$99.95 within 3 to 10 Days after the agreed work has been performed per C.R.O.A. Laws. Each customer is responsible for his/her selected payment dates and agrees that the selected date was completed in STEP 2 of the Signup.

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The First Payment is not limited to any specific items mentioned in the conditions, terms and or contract prior to the actual C.R.O.A. laws however we do recommend each client to read the following items to understand the quality of services provided to enhance your overall experience:

- A) Analysis of Credit Reports (Equifax, Experian and or Transunion, Specialty CRA, and or third party bureau).
- B) Explain/Provide Copies of Federal Laws Per Sec 2451. Regulation of Credit Repair Organizations and Guidelines of FCRA Laws.
- C) Client Agrees that Services Rendered will Not Cause Any Financial Harm nor Replace any other Owed Financial Obligations.
- D) Client Agrees to the Delivery/Retrieval of Signed Documents by Way Of (Electronically)
- E) Credit1solutions.com agrees to upload to Section F the following:  
All Credit Report Components deemed to be inaccurate, untimely or unverifiable by Harshit Jaysukh Shihora.
- F) To Provide each customers his/her Online Portal with the following:  
Self Help Educational Library, Notes section, Attachments section, Status section, Summary section. Each area provided has unique functions and features.

#### **14. Explanation of Secondary Payment.**

In case you're primary card is updated by its provider and you have failed to contact our billing department prior to scheduled payment date our billing department will then adjust your account to ensure case work is not compromised. You can control which is listed as Primary and Secondary Payment method, after you have fully registered. If you have any questions, contact our staff 1-877-782-7839

#### **15. Customer Agrees.**

- (a) to forward all original correspondence from the credit bureaus including consumer credit reports to Credit1Solutions.com
- (b) to inform Credit1Solutions.com if I have a change in my address or other contact information within five days.
- (c) that Credit1Solutions.com is limited in its ability to provide services without current contact information.
- (d) that I am not an employee of any credit reporting agency nor am I retaining Credit1Solutions.com under any such false pretense.
- (e) to provide drivers license, social security card and 1 proof of residence every month that is less than 30 days old.
- (f) that the success of Credit1Solutions.com program depends on my fulfillment of these commitments.

#### **16. Disclaimers.**

I (We) understand that since the success of Credit1Solutions.com program depends on the completion of the above commitments and the willingness of the individual credit reporting agencies to comply with the Fair Credit Reporting Act (FRCA), Credit1Solutions.com cannot guarantee any specific results.

**I Harshit Jaysukh Shihora** understand and agree that any documentation or correspondence sent to Credit1Solutions.com shall become the property of Credit1Solutions.com. Correspondence between the credit reporting agencies and Credit1Solutions.com is confidential and is the property of Credit1Solutions.com. I hereby waive any right to view or receive any copies of said correspondence.



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**17. 3 Day Cancellation Policy.** This contract may be cancelled without penalty or obligation at any time before midnight on the third business day after this contract was signed.

**18. 30 Day Cancellation Policy.** After the 3rd business day of signed contract with Credit1Solutions.com may be cancelled at any time in writing with a 30 days advance notice. Any customer further agrees to pay all outstanding charges based on signed contract. All customers agree that no Voice Mail Messages or contacting a credit1solutions.com representative by phone is considered a valid cancellation request. All customers agree that all cancellation requests should include members name(s) and address(s) and can be delivered any of these mentioned options:

- (a) E-mailed to cs@credit1solutions.com
- (b) Uploaded to each customer's online client note section.
- (c) Mailed to Credit1Solutions.com 5284 N Dixie Hwy, Elizabethtown, KY 42701.
- (d) Office visit to complete 30 day cancellation notice

**19. Cancellation Disclaimers.** Any / All mail, notes, emails, hand delivered notices, documents from former customers and documents from current customers received by Credit1solutions.com located at 5284 N Dixie Hwy Elizabethtown, KY 42701 are dated and timed stamped and placed with customers server files. These items are secured for 36 months. Any of the mentioned deliverables will not be accepted if the cancellation notices are back dated. All cancellation notices received by mail will be honored if the mailed out date matches the cancellation notice date.

**20. Billing after Cancellation Notice has been received by Credit1solutions.Com.** All customers by signing this electronic agreement understand when a customer cancels services between the 1st and 31st of any month and have been billed last month the customer **Harshit Jaysukh Shihora** acknowledges and will agree to pay for this month's service charges NEXT month due to a 30 DAY notice since all month to month payments are collected in the arears and or never upfront. The FIRST PAYMENT collected is not considered a month to month service charge and not for credit repair as explained in 4 and 14 terms and conditions. The said customer agrees to pay for services by the primary or secondary form of payment provided in agreement or an authorized Credit1solutions.com change of payment.

**21. Determining the Terminology of Services.** I (We) understand the above membership fees paid to Credit1Solutions.com are for document preparation and consulting and not credit repair. **Furthermore I have read and understood** the First Payment is a separate charge and not collected as your selected month to month service fee. Customer acknowledges and agrees to pay all court cost, attorney fees, and reasonable fees to collect wage garnishments for uncollected payable funds. Customer agrees that court proceedings will take place in Hardin County Courts of Elizabethtown, Ky. 42701

**22. Returned or Dishonored Payment.** If any payment is returned or dishonored by your primary form of payment, secondary form of payment and or alternate form of payment that is: processed by credit card, debit card or ACH Credit1solutions.com we will redraft the payment and add a \$25.00 late fee.

**23. Collections Owed for Services.** I **Harshit Jaysukh Shihora** agree to pay for all court cost, legal fees and collection agency fees.

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**24. Questionable Items Appealed.** I direct Credit1Solutions.com to dispute all negative credit items on my credit report. I (We) believe them to be inaccurate, untimely or unverifiable. I (We) will attach a separate sheet listing any negative or adverse items on my credit report that I know to be accurate and verifiable. These items will not be challenged or deleted from my credit reports.

**25. Power of Attorney.** I (We) hereby give Credit1Solutions.com, LLC full power and authority to represent me in the following activities:

A. Communication with the national credit agencies, specialty credit agencies, third party bureaus, creditors and collection agencies.

B. The acceptance and review of my credit reports, notices, documentation, agreements from these agencies.

C. The disputation of any information published by creditors, attorneys and credit reporting agencies on the basis of inaccuracy, unverifiable and untimely reported items.

D. The creation and signature on my behalf of all correspondence with any organization or individual relating to my credit report.

**26. Change Payment Schedule** Should you wish to change a scheduled payment we require that you notify us within 3 business days prior to a payment. Changing your payment requires a \$9.95 fee. The change of payment cannot extend 10 days from the original scheduled payment date.

**27. Determining Relevant Provisions as Amended.**

- **Section 5 of the Federal Trade Commission Act**, 15 U.S.C. §5; 'the Electronic Funds Transfer Act, 15 U.S.C. § 1693, et seq. ("EFTA") and all regulations implementing the EFTA including without limitation Regulation E, 12 C.F.R. §1005.1, et seq.;2

- **The Fair Credit Reporting Act**, 15 U.S.C. § 1681 , et seq. ("FCRA") and all regulations implementing the FCRA including without limitation Regulation V, 12 C.F.R. §1 022.1, et seq.;

- **The Credit Repair Organizations Act**, 15 U.S.C. §1679, et seq.;

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- **The Telemarketing and Consumer Fraud and Abuse Prevention Act**, 15 U.S.C. §6101, et seq. ("TCFAPA"),and all regulations 1 implementing the TCFAPA including without limitation the Telemarketing Sales Rule("TSR"), 16 C.F.R. Part 310;

- **The Consumer Financial Protection Act** of 201 0, 12 U.S.C. §5531 , et seq.;

- **The Truth In Lending Act**, 15 U.S.C. § 1601 , et seq. ("TILA") and all regulations implementing the TILA including without limitation Regulation Z, 12 C.F.R. §1 026.1, et seq.;• **The Telephone Consumer Protection Act**, 47 U.S.C. §227, et seq. ("TCPA") and all regulations implementing the TCPA including without limitation 47 C.F.R. §64.1200, et seq.;



• **The Electronic Signatures in Global and National Commerce Act**, 15 U.S.C. §7001 , et seq.; and all other applicable federal, state, and local laws, rules and regulations including, without limitation, those referring, relating or pertaining to the foregoing, consumer privacy and protection, credit, lending, finance, usury, and banking, and with the Rules (as defined in the Agreement).

## **28. 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. 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 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.

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TYPE YOUR NAME TO CONSENT SERVICES TODAY Jul 30, 2015

First Name  Middle Name  Last Name   
Sign here

type, it also needs to match the last four digits of social they typed in earlier in the steps.

☒ By checking this box and clicking the "Submit" button below, you consent to start services with Credit1solutions.com as set forth above and consent to its electronic agreement.

☒ By checking this box and clicking the "Submit" button below, you agree with all of its terms and conditions and fully comply.

Credit1Solutions.com abides by all laws/provisions of the CROA: SEC. 402(a) CREDIT REPAIR ORGANIZATIONS ACT. Title IV of the Consumer Credit Protection Act (Public Law 90-321, 82 Stat. 164). Credit1Solutions.com <sup>TM</sup>does not charge Advanced Fees to its clients. Credit1Solutions.com <sup>TM</sup> is federally registered, state licensed and bonded.

Credit1solutions.com 5284 N Dixie Hwy Elizabethtown, KY 42701 Local: 279-982-4747 Toll: 877-782-7839