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|  | QUOTE |
| Credit Guru, Inc.  Tel/Fax: 800-433-GURU www.creditguruinc.com | Date: November 26, 2014 |
|  | EXPIRATION DATE: December 26, 2014 |

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| To | ANET TEMURYAN  2015 CHILTON DR  GLENDALE, CA 91201  [phone] |  |

**I am requesting Credit Guru, Inc. to challenge the following accounts on my behalf because they are inaccurate. Only rows with an initial will be worked on.**



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| **Payment Structure:**  1/3 of payment is due upfront and is non-refundable; this will strictly cover administrative costs.  2nd 1/3 is due once half the work is complete. The remaining balance will be due once the file is complete.  “Complete” is defined as an account being deleted, removed, or converted to positive status on your credit report.  To accept this quotation, sign here and return: |
| fax this back signed with copy of ID to 800-433-4878. thank you for your business! |