

Overview

I would like to thank you for becoming a client with AAA Credit Today powered by Lyfe.

As a new client, you will need to sign up for a credit monitoring service and provide your user name and password. There are several service providers to choose from, but we recommend Identity IQ, which is 30% cheaper than the competition.

To take advantage of this incredible offer [CLICK HERE](#).

Info about Credit Scores: FICO is the scoring system that is used to determine credit scores. FICO are the scores that you get with most monitoring services. A credit report with blemish-free payment history, a mixture of revolving account(s), installment account(s), mortgage(s), and no derogatory information produces a good score. A credit report with collections, charge-offs late payments, liens, judgments; Bankruptcy's or a mixture of any derogatory accounts with positive accounts can produce misleading scores. **IMPORTANT:** A great credit report with no negative accounts and a high debt to income ratio can produce a low credit score.

General terms and conditions:

Client Responsibilities, Things to Know, and Do's & Don'ts

Do's & Don'ts:

(a) **DO** continue to make all payments on your existing accounts on or before the scheduled due dates.

(b) **DO** notify us when there is a change of address, employment, or if you acquire new contact information (i.e. telephone numbers, email addresses, etc.) within 3 business days of any such change.

(c) **DON'T** apply for credit or allow anyone else to apply for credit on your behalf for any reason. If an application for credit becomes absolutely necessary you agree to notify us in advance via email.

(d) **DON'T** promise to pay or make arrangements to pay any amounts on existing collections accounts in an effort to settle the account without first advising us of your intention to do so.

Understanding the Timelines

- Within the first 10 days, the file will be processed and submitted to all 3 bureaus.
- By day 11-15, the bureaus will upload the file and begin to process any discrepancies on the credit report.
- Within 30-45 days, one will usually begin to see inaccurate, misleading, unverifiable, and fraudulent information deleted from the credit file.

- If a negative item is not deleted, all relevant information will be resubmitted to the bureaus for further processing.
- Client will be notified if additional information is needed in order to optimize the process of improving their credit.
- The process of challenging negative, outdated, inaccurate, erroneous, unverifiable, and misleading information can take approximately 90-120 business days. BY LAW the credit bureaus are given 30-45 days to investigate any dispute on an individual's credit report. In most cases, the bureaus will take the maximum time allowed to investigate. Once your file is resubmitted, you must allow the bureaus approximately 10 days to upload your credit file into their system for processing.

Contact with Creditors during Restoration Process:

OPEN and READ Your Mail!

Do not ignore any mail you may receive from a creditor or debt collector. If you do not respond to a collection letter, it could result in a lawsuit or a new collection being added to your credit report within 30-45 days. Monitor all phone calls...in the event you answer a call from a debt collector or creditor, request that all information be sent to the address on record.

If you have not recently talked to the credit bureaus, collection agencies or creditors you now owe, **DO NOT** contact them during this time. Even if you plan to pay the amount owed in full or makes an offer for settlement, now IS NOT the time to speak with them about your intentions. In the event you have plans to pay in full or offer a settlement, it is highly recommended that you hire a negotiator to present the terms of settlement. ALL negotiations should be submitted in writing, signed and on the company's letterhead.

Rules to Follow When a Debt Collector Calls:

DO NOT admit to anything you're not confident is true, and in some cases **DO NOT** admit to anything you believe is true. If you receive calls from companies claiming you owe them money, allow the call to go to voicemail and let them leave a message with their contact information. In the event a creditor calls you and you do answer, demand that they send all information related to the debt to the address on file.

This Agreement is a legally binding contract between AAA Credit Today, (hereafter referred to as "Servicer") and "**The Client**"). The parties hereto agree as follows.

A. This Credit Restoration Services Contract between SERVICER and the undersigned here by referred to as **The Client** is for the express purpose of purchasing credit reports, credit restoration and consulting services for your credit reports. The services will include but

not be limited to, preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which **The Client** claims appear on the credit report(s). This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed. Servicer agrees to act diligently in providing the services, and not violate with federal or state laws.

B. **The Client** agrees to keep monitoring service, confirmation, report and file numbers updated/current for the duration of the credit restoration process. If monitoring service, confirmation, report and file numbers or not updated/kept current for the duration of the process, a written request via email and verbal request via telephone will be made. If within 5 business days monitoring service, confirmation report and file numbers are not updated/made current **The Client's** file will be suspended and placed on hold with no further submissions until monitoring service, is verified current.

C. **The Client** understands that if **The Client** wants any erroneous, outdated, unverified, fraudulent, inaccurate and/or misleading accounts with less than 5 (five) 30 (thirty) day late(s) disputed **The Client** must submit the request for each account in writing to SERVICER.

D. **The Client** agrees to provide **The Clients** credit reports from all three major Credit Bureaus for the purpose of disputing any Inaccurate or unverifiable information on "**The Clients**" behalf.

The Client understands that Servicer may not have any updates within the first 30 days for status on the file.

The Client agrees to defend, indemnify and hold harmless Servicer, its affiliates and licensors and their respective officers, directors, employees, contractors, agents, licensors and suppliers from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses or fees (including reasonable attorneys' fees) resulting from or relating to (i) Servicer's services under this Agreement, (ii) Client's violation of this Agreement, (iii) Client's fraudulent or malicious use of Servicer's services, (iv) Client's misrepresentations, false claims regarding identity theft to the Servicer or any third party, (v) Client's violation of applicable laws, rules or regulations, (vi) Servicer's use or interpretation of any information provided by Client; or (vii) Servicer's disclosure of Client's relationship with the Servicer.

We do not guarantee or promise any outcome or results. Each client's results and corresponding increases in credit scores are different and we cannot provide estimates or guarantees due to the uniqueness of their credit profile and history.

The Client confirms the fact that I agree and understand what I am signing, and acknowledge that I have received a copy of the General Terms and Conditions and all of its provisions. I understand that Servicer cannot guarantee a particular change in the beacon score.

E. **The Client** understands that Servicer will act solely as **The Clients** agent for the purpose described herein and any services and benefits provided to **The Client** by the Record Holders from which **The Client** information is obtained are subject to any preexisting agreements **The Client** may have entered into with each such Record Holder. **The Client** acknowledges and agrees that In using any of **The Client** personal information to retrieve Client Information, Servicer is acting as **The Clients** agent and not the agent of or on behalf of any third party, including any Record Molder from which **The Client** Information is obtained.

The Client agrees that any such third party. Including any Record Holder from which Client Information is obtained, shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by Client

F. **The Clients** personal information is kept confidential. Servicer does not sell personal information: It is used only for credit restoration purposes and is destroyed upon completion.

G. **The Client** understands that servicer does not have the ability to permanently close an account by removal of credit history, nor does the servicer have the ability to remove an open account in its entirety.

H. **Our Guarantee:** We stand behind our work, and have made our service risk-free. We completely guarantee your satisfaction. When you're paying month by month as you go, you're assured that you'll never pay for anything that you aren't happy with. You can cancel at any time and you will not be charged for that month of service.

I. Cancellation Procedures:

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract.

J. **The Client** acknowledges reading and understanding this Agreement and by signing below consents and agrees to be legally bound by it.