



MNH Financial Services, Inc.

MNHFinancialServices.com

This is a legally binding Agreement between **MNH Financial Services, Inc.** (hereinafter also referred to as “COMPANY”, “we”, “us”, “our”), a financial education services company AND the **CLIENT** printed and signed herein (also referred to as “You”, “your”, “his/hers”, “him/her”, “he/she”), an individual who has voluntarily sought out COMPANY and who desires to utilize COMPANY’s services, and invest in said services, as outlined in this Agreement.

PLEASE NOTE THAT THE AGREED UPON INVESTMENT IS FOR ONE OR MORE OF THE FOLLOWING SERVICES:

- (1) requesting (from CLIENT) and reviewing credit reports and scores, providing a complete audit of CLIENT’s credit reports as well as consulting with CLIENT regarding his personal financial concerns, needs, and circumstances during CLIENT’s initial enrollment process ONLY;
- (2) making recommendations on repairing and rebuilding derogatory credit items and how to improve credit scores;
- (3) drafting/preparing and sending disputes to the three major credit bureaus on CLIENT’s behalf and in CLIENT’s name, that CLIENT has identified as inaccurate, unverifiable, incomplete, obsolete, questionable, and/or misleading;
- (4) drafting/preparing and sending disputes to original creditor(s) and collection agencies to challenge and/or obtain verification/validation of alleged debt (if necessary), that CLIENT has identified as inaccurate, unverifiable, incomplete, obsolete, questionable, and/or misleading;
- (5) providing customer support, as needed, which consists of - but is not limited to - answering CLIENT support messages via Client Portal, taking scheduled support calls, maintaining accurate Client records, updating Client records, sending case update notifications as received, customizing and sending disputes, as well as other administrative tasks such as billing maintenance and collections;
- (6) electronically copying and filing all documentation necessary for use in challenging erroneous items on Client’s credit reports;
- (7) all correspondence and advice created on CLIENT’s behalf will be based solely on the information/credit monitoring reports that COMPANY has on file. To ensure your COMPANY’s efforts are based on current and up-to-date information, it is CLIENT’s responsibility to maintain a credit monitoring service for the entire duration of CLIENT’s program. COMPANY will not re-create any correspondence created on CLIENT’s behalf to CLIENT’s failure to mail off documentation in a timely fashion, maintain an up-to-date credit monitoring service, or forwarding any pertinent correspondence received in response to mailed disputes in a timely fashion;
- (8) taking all preventative measures possible to ensure the safety and security of all sensitive data stored by COMPANY;
- (9) periodically (every six months) reassessing CLIENT’s case/progress to determine the best next Plan of Action. Each of these said services, whether collectively OR individually, comprise of and define the term “Services Rendered” and thus, CLIENT will be billed as such.

(10) CLIENT will receive a student access membership to COMPANY's Credit On Fire membership site, where educational courses and Live Lessons are housed while an active client. By signing this agreement, CLIENT acknowledges that access to COMPANY's Credit on Fire membership is provided as a bonus to their program and will be terminated immediately when they are no longer an active client of COMPANY.

If CLIENT wishes to keep their Credit on Fire membership after they have completed/canceled/terminated their services with COMPANY, CLIENT will be required to invest the normal amount published on COMPANY's website.

CLIENT can notify Credit Specialist, or email COFTeam@CreditonFire.us of their desire to enroll.

COMPANY ACKNOWLEDGEMENTS

- (1) COMPANY acknowledges that it will not make or advise CLIENT to make any statements with respect to CLIENT's credit worthiness, credit standing, or credit capacity that is false or misleading or that should be known, by the exercise of reasonable care, to be false or misleading to a Credit Reporting Agency or to a person who has extended credit to CLIENT or to whom CLIENT is applying for an extension of credit with;
- (2) COMPANY will not share any of CLIENT's personal information with anyone except the parties listed in this Agreement of whose signature is provided, unless expressed written permission to do so has been provided by CLIENT;

CLIENT RESPONSIBILITIES

MNH Financial Services, Inc. is here to help you make the credit improvement process as smooth as possible. It is imperative that in order for you to achieve the best results while partnering with us, that you agree to follow each step outlined:

- (1) CLIENT agrees to execute the Limited Power of Attorney attached hereto
- (2) CLIENT agrees to allow COMPANY and/or its designated staff and/or agent(s) to communicate with the credit reporting agencies, creditors, and/or other data furnishers on behalf of CLIENT;
- (3) The credit bureaus, creditors, and other furnishers, in which COMPANY will be drafting correspondence for, will usually require proof of CLIENT's identity. Therefore, and for this purpose only, CLIENT agrees to provide COMPANY with proof of his identity, including but not limited to:
 - (a) a legible copy of his valid State Identification Card or Driver's License,
 - (a) a legible copy of his social security card, and
 - (a) a legible copy of a utility bill in his name (for proof of address), or any acceptable & approved alternative of these requested identity documents, in order that COMPANY may provide this proof to the appropriate parties;
- (5) CLIENT agrees to check and open all incoming postal mail during the credit restoration process, and understands that in approximately 5-6 weeks, credit bureaus, collection agencies, creditors, and/or other data furnishers will mail their investigation results in the mail, and will come in a business-sized envelope that can often look like "junk mail";
- (6) CLIENT will forward all credit reports and any other relevant correspondence received from the credit bureaus, collection agencies, creditors, and/or other data furnishers **within five (5) business days of receipt** to COMPANY for review and processing and to avoid any costly delays in the restoration process via their client portal or their personal Google Drive Folder;
- (6) CLIENT agrees to immediately notify COMPANY if they do not receive any such correspondences within sixty (60) days of sending such dispute challenges;

(7) The credit reports will be some of the most important correspondences received from the credit bureaus. The reports sent to CLIENT's mailing address should list the accounts that were challenged, as well as the investigation results of that dispute. CLIENT will be the first to see any deletions or improvements to his reports (with the exception of Equifax, in some cases) after COMPANY's challenges. That being said, **CLIENT agrees to review any and all new and old derogatory credit information in the reports, as received from the credit bureaus, and to immediately notify COMPANY, within no more than five (5) business days of receipt, of any new or old items CLIENT identifies as inaccurate, misleading, or unverifiable;**

(6) **CLIENT agrees to communicate with the credit bureaus and other agencies/creditors through COMPANY's correspondences ONLY**, to consult with COMPANY prior to making any agreements that may not be in their best interest, and to allow COMPANY to perform any and all necessary correspondence, as outlined in this Agreement, in order to maintain a consistent message;

(7) CLIENT agrees to pay the investment for their monthly service on time, exactly as described and outlined in this Agreement, and each subsequent month for services rendered to CLIENT's previous month;

(8) CLIENT agrees that they **WILL NOT** apply for any type of credit (i.e., credit cards, home financing, automobile financing, personal loans, etc.) at any time during their Program **unless specifically directed to do so by COMPANY.**

(9) CLIENT agrees to serve as a reference for COMPANY to other potential clients upon the completion of services outlined in this Agreement, and only within respect to reasonable limitations of CLIENT's privacy and rights.

CLIENT ACKNOWLEDGEMENTS

(1) CLIENT acknowledges they intentionally and voluntarily sought out COMPANY which is headquartered in the State of North Carolina, to perform services as identified and outlined in this Agreement; CLIENT further acknowledges that he will be subject and bound to the CRO laws and statutes of the state in which COMPANY is headquartered;

(2) CLIENT acknowledges that they are of legal age, at least 18 years old, and is fully competent of making responsible decisions that may affect their current and/or future credit and financial status;

(3) CLIENT acknowledges that he has received, read, and understood a copy of:

- (a) 'Consumer Credit File Rights';
- (b) 'Notice of Cancellation Form';
- (c) 'Limited Power of Attorney' and;
- (d) 'Payment Authorization Form.

(4) CLIENT acknowledges that COMPANY has informed him that he may not make any statements, nor will COMPANY make any statements which are untrue or misleading with respect to CLIENT's credit worthiness, credit standing, or credit capacity to any entity, including the credit reporting agencies, or any person;

(5) CLIENT understands that any and all results obtained by COMPANY in its effort to work on CLIENT's behalf shall be contingent upon a number of factors, including but not limited to;

- (a) the alleged balance in which creditors claim CLIENT owes and;
- (b) the credit bureaus', creditors', or other data furnishers' willingness to respond in a timely manner and/or ability to verify and/or validate information provided during the restoration and improvement process. Each credit reporting agency has 30 days to investigate.

- (6) CLIENT hereby testifies that all information provided to COMPANY shall be truthful, and CLIENT hereby agrees to indemnify and hold COMPANY harmless from any and all liability whatsoever that may arise based on the false, misleading, or inaccurate information provided by CLIENT to COMPANY;
- (7) CLIENT acknowledges that they fully understand their commitment to COMPANY and its service program;
- (8) CLIENT acknowledges that they fully understand both the time and financial cost(s) involved in the services he will receive;
- (9) CLIENT understands that their credit scores may lower if any of the following occur:
- (a) new negative accounts are added or updated on your credit reports
 - (b) CLIENT applies for new credit;
 - (c) a deleted negative account reappears
 - (d) CLIENT's balances increase on an existing account(s);
 - (e) CLIENT closes too many accounts;
 - (f) various factors beyond our control.
- (10) CLIENT acknowledges that any missed payments during the credit educational and improvement process is grounds for automatic termination of this Agreement, at the sole discretion of COMPANY, and in this instance, COMPANY will be released from any further obligations outlined in this Agreement and CLIENT will not receive any refunds that may have otherwise, been available;
- (11) CLIENT gives permission to COMPANY to obtain credit reports on his behalf to begin services and, if requested, CLIENT will do their best to assist in obtaining such reports;
- (12) CLIENT waives his rights to privacy of the information provided by the credit bureaus, creditors, and other furnishers of such relevant information, and empowers COMPANY to correspond directly with these agencies and/or their agent(s) or any sub-agencies operating in smaller rural areas, in CLIENT's name in order to obtain the credit file information and make disputes therein;
- (13) CLIENT acknowledges that they understand that COMPANY will perform a complete credit report review and audit and provide CLIENT with an initial consultation regarding COMPANY's findings, at which point CLIENT's account will then be charged as "services rendered" for enrollment only;
- (14) CLIENT acknowledges that COMPANY will not be collecting any monies from him, to pay out to any agencies or persons, for any outstanding debts. COMPANY will not attempt to negotiate any debts, consolidate any debts, or collect monies to make payments on any debts on CLIENT's behalf.
- (15) CLIENT acknowledges that there is no set duration for this Service Agreement. COMPANY will keep disputing until there is nothing left to dispute; thus, this Agreement will not expire automatically but CLIENT may cancel at any time;
- (16) CLIENT acknowledges that the credit restoration and improvement process *will* automatically stop if he ceases to maintain Credit Monitoring Services with approved companies, to provide, within a reasonable time frame, any correspondences (including updated credit reports) from the credit bureaus, creditors, and other furnishers to COMPANY, and/or if he fails to pay for services rendered on time each month, at which point COMPANY will have no further obligations under this Agreement and COMPANY may or may not, at its leisure, provide notice of such termination. **No monthly service fees will be refunded.**
- (17) CLIENT understands that if they are late on their installment date with no previous communication, a \$35 late fee will be assessed. CLIENT accounts that remain delinquent for 30 days will be TERMINATED and must be fully paid to be reinstated. CLIENT Accounts that are over 30 days old, will not be able to reinstate their account. Reinstated accounts must
- (a) fully satisfy the delinquent amount, including any applicable late fees, owed under the contract; and
 - (b) CLIENT is obligated to pay a \$35 re-activation fee (on an individual account).
 - (c) CLIENT agrees that if there is a billing discrepancy, CLIENT will immediately contact COMPANY to resolve the issue and that CLIENT will NOT contact his/her credit card company or bank to dispute

the charge(s) without first notifying and contacting COMPANY and attempting to resolve the issue with COMPANY.

(18) Upon successful completion and/or cancellation of service, CLIENT fully acknowledges that, since he/she is billed the following month AFTER services have been rendered, then he/she may likely have one final bill due on his/her usual billing date and agrees to pay such bill in accordance with this Agreement.

(19) COMPANY has the right to change the terms and conditions of this Agreement, including and without limitation, its prices, and fees, at any time and from time to time, with proper notice. Such notice will be deemed proper if given at least thirty (30) days before such changes are made. Prior notice shall be deemed to have been mailed and received by CLIENT through postal mail or electronic submission, whichever format the Agreement was originally delivered to and accepted by CLIENT. In the event of such a change, CLIENT may cancel this Agreement for that reason, or for any reason whatsoever, within five (5) days of this notice without penalty or further obligation.

TIMING

Because COMPANY is acting under CLIENT's direction, COMPANY cannot accurately predict how long the credit restoration process will take. With any and all legally recognized delays notwithstanding, COMPANY will process its initial assessments and challenges within seven (7) business days from the date of initial enrollment completion, and – on average– is generally able to complete the restoration or improvement process within 6-12 months of its inception. However, the actual amount of time required to complete the process will depend greatly on how prompt the credit reporting agencies and other data furnishers are with responding to disputes, as well as **how promptly CLIENT forwards correspondence from the credit reporting agencies, collection agencies, and original creditors to COMPANY**, as well as the number of items found in the reports and/or in which can be properly and lawfully disputed. Therefore, COMPANY estimates that realistically, it can take as little as ninety (90) days and up to one (1) year or more to complete the restoration process, but CLIENT may cancel this Agreement at any time.

Time is of the essence under this Agreement.

GUARANTEES

By law, COMPANY cannot guarantee any specific outcome for the use of its services. Because each case has so many factors, making such a guarantee would be improper and misleading. No Credit Services Organization or person can honestly guarantee that they can control what the credit bureaus', original creditors', or other data furnishers' responses to a CLIENT's disputes will be.

COMPANY will use its best efforts and resources while working on CLIENT's behalf in order to receive the best possible outcome and as quickly as possible.

PAYMENTS & BILLING

Chosen Service Plan, Enrollment Funds Due, and Monthly Service Fee:

COMPANY only charges for services previously rendered. Therefore, CLIENT promises to pay COMPANY for services rendered as defined in this Agreement; and for the amounts stated in the Acceptance of Service section and in accordance with the terms of this Agreement.

By default, and unless otherwise noted, COMPANY will automatically draft payments on an automated recurring basis each month for the monthly service fee, where applicable, in accordance with CLIENT's Acceptance of Service acknowledgement.

Unless otherwise noted, by signing this Agreement, CLIENT authorizes COMPANY to automatically draft payment for services rendered, including but not limited to late fees, collection fees, and/or other services such as Audit-Only service fees, in accordance with this Agreement, to the payment method provided to COMPANY either at the time CLIENT's case was created or to that of which has been most recently updated on file.

CLIENT further agrees to maintain current, valid payment information on record with COMPANY at all times and to update payment information as changes occur or is otherwise necessary.

Payment Due Dates:

Enrollment fees are due immediately upon completion of CLIENT's initial enrollment consultation call.

CLIENT's account will also be charged a service fee each month, subsequent to services rendered, and on the specific day chosen by CLIENT at the time of enrollment (either the 7th or the 22nd of the month, unless otherwise approved) and as specified in this Agreement.

Unless prior payment arrangements have been made, all service fees are due and automatically drafted as scheduled on CLIENT's selected due date. **Payment arrangements must be made by 3PM (CST) at least three (3) days before CLIENT's due date. Accounts are automatically SUSPENDED for declined transactions, at which point COMPANY will have no further obligations to CLIENT under this Agreement.**

All outstanding service fees MUST be made no later than five (5) calendar days after scheduled due date before CLIENT is subject to a \$35 late fee. All late fees, and/or other related fees are due immediately upon assessment.

Non-Payment:

In the event CLIENT fails to make any payment(s) called for by this Agreement, CLIENT agrees to pay a \$35 late fee per account; the entirety of COMPANY's cost of collecting any unpaid balance, including third party collection fees; and reasonable attorney's fees. COMPANY may hire and/or sell CLIENT's account to a collection agency and this could reflect negatively on CLIENT's credit report. There is a minimum re-enrollment fee of \$129 after 30 days, **unless other arrangements are made with COMPANY beforehand.**

Refund:

CLIENT cannot receive a refund of past services performed on their behalf. If, after six (6) months of service, COMPANY fails to help CLIENT to improve their financial standing in any way – removal/correction of ANY inaccurate, unverifiable, misleading, or obsolete data from CLIENT's credit file, then CLIENT may request a full refund of last month's service fees paid, granted such results are in no way due to the non-cooperation or breach of contract on CLIENT's behalf which may have either delayed or completely crippled CLIENT's progress; AND also granted that it has been proven that such results are, either in whole or in part, due to the negligence of COMPANY. CLIENT must complete a full six (6) months of service in order to qualify for this service guarantee refund and must also allow a minimum of two (2) weeks for COMPANY to complete a thorough investigation into CLIENT's claim. CLIENT is also entitled to a full month's credit of his monthly service fee in the event COMPANY fails to perform said services as outlined in this Agreement. If CLIENT has not yet paid their service fee for that month, they will receive a credit to their account for the monthly service fee. If CLIENT has already paid their monthly service fee, they will receive a credit to his account on the following monthly invoice. COMPANY will not provide refunds of any service fees charged to CLIENT's account subsequent to services being rendered.

Billing:

- (a) CLIENT hereby authorizes COMPANY to bill them according to their selected service, as outlined in this Agreement.
- (b) CLIENT acknowledges that charges on CLIENT's statement may show up as MNH Financial Services, LLC/MNH Credit Solutions LLC/MNH Financial Services, Inc.

(c) CLIENT agrees that if there is a billing discrepancy, CLIENT will contact COMPANY to resolve any issue and that **CLIENT will not contact his credit card company or bank to dispute the charge(s) without first notifying and contacting COMPANY and attempting to resolve the issue with COMPANY.**

(d) CLIENT is responsible for all bank fees that are related to NSF, charge-backs, stop payments and related fees as well as all collections on his account. In addition, CLIENT will also be responsible for all applicable attorney fees, collection fees, and additional late fees and/or interest associated with collecting on his account.

(e) All fees earned prior to completion, cancellation, or termination of this Agreement will be billed and payable to COMPANY in accordance with the terms in this Agreement. All payments are due on CLIENT's selected due date. If payment is not received, and payment arrangements have not been made by 3PM (CST) within five (5) calendar days after payment is due, then a \$35.00 late fee will automatically be applied to CLIENT's account. If still not received within one (1) week after that, CLIENT's account will be CANCELLED. If this payment, in addition to any applicable late fees, still haven't been received within one (1) month after that, CLIENT's account will be permanently TERMINATED and possibly sold to a third-party collection agency. Furthermore, if CLIENT disputes accurate charges with their bank for services performed, CLIENT grants COMPANY the right to retract any disputes submitted on CLIENT's behalf so that any improvements made to CLIENT's credit reports may be reversed.

(f) If any form of payment that CLIENT supplies is non-collectible for any reason whatsoever, COMPANY reserves the right to assess CLIENT with an additional \$35.00 dishonored payment fee.

MISCELLANEOUS

COMPANY has the right to change the terms and conditions of this Agreement, including and without limitation, its prices and fees, at any time and from time to time, with proper notice.

Prior notice shall be deemed to have been mailed and received by CLIENT through postal mail or electronic submission, whichever format the Agreement was originally delivered to and accepted by CLIENT.

In the event of such a change, CLIENT may cancel this Agreement for that reason, or for any reason whatsoever, within three (3) days of this notice without penalty or further obligation.

ENTIRE AGREEMENT:

This Agreement supersedes any and all prior agreements with respect to the subject matter hereof, either oral or in writing, and sets forth the entire understanding between the parties hereto with respect to the subject matter hereof. Any modification of this Agreement will be effective only if it is in writing and executed by the parties.

When submitting documents online, the CLIENT agrees that his or her digital signature is equivalent to a handwritten signature as provided in The Federal E-Sign Act.

This Contract may be executed in one or more counterparts, each of which shall be deemed an original but all of which together will constitute one and the same instrument.

Pronouns, Singulars and Plurals

All pronouns, singulars, plurals and any variations thereof shall be deemed to refer to the masculine, feminine, neuter, singular or plural as the identity of the person and/or persons executing this Agreement.

Headings

Headings used in this Agreement are provided for convenience only and shall not be used to construe meaning or intent.

Governing Law and Jurisdiction

MNH Financial Services, Inc. is located in the State of North Carolina. CLIENT acknowledges that this Agreement shall be governed by and construed according to the laws of the State of MNH Financial Services, Inc.'s state.

ARBITRATION

Any dispute, controversy or claim of any kind or nature which has arisen or may arise between the parties (including any dispute, controversy or claim relating to the validity of this arbitration clause), whether arising out of past, present, or future dealings between the parties, shall be governed by the Federal Arbitration Act and shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Such arbitration proceedings shall be held at a principal location designated by COMPANY.

Without limiting the generality of the foregoing, it is the intention of the parties to resolve by binding arbitration as provided herein, all past, present and future disputes, whether in tort, contract, or otherwise, concerning or related to results of credit restoration disputes to credit bureaus or other data furnishers; any adverse actions taken by creditors or collection agencies; any fault of either party by not following through with this Agreement; the validity of this Agreement; and any other dealings, business or otherwise, between the parties.

LIMITATION ON LIABILITY

In the event of termination by either party in accordance with any of the provisions of this Agreement, neither party shall be liable to the other, because of the termination for compensation or reimbursement or damages on account of the loss of prospective profits or anticipated sales or on account of expenditures, investments, leases or commitments in connection with the business or goodwill of COMPANY.

CONFIDENTIALITY

CLIENT acknowledges that by reason of its relationship to the COMPANY hereunder it will have access to certain information and materials concerning COMPANY's business plans, CLIENTs, technology, and products that is confidential and of substantial value to COMPANY, which value would be impaired if such information were disclosed to third parties. CLIENT agrees that it shall not use in any way for its own account or the account of any third party, nor disclose to any third party, any such confidential information revealed to it by COMPANY. COMPANY shall advise CLIENT whether or not it considers any particular information or materials to be confidential.

NOTICES

Any notices required or permitted by this Agreement shall be deemed given if sent by Certified mail, postage prepaid, e-mail, fax, return receipt requested or by recognized overnight delivery service: If to COMPANY; At its principal place of business or if to CLIENT, at the aforementioned address.

SEVERABILITY

If any provision of this Agreement is held to be invalid by a court of competent jurisdiction, then the remaining provisions shall nevertheless remain in full force and effect.

CONDUCTING OF BUSINESS ELECTRONICALLY, CONSENT TO BE CONTACTED

Unless specifically requested otherwise, that by entering into transactions with COMPANY, CLIENT affirms consent to receive, in an electronic format, all information, copies of agreements and correspondence from COMPANY and to also send information in an electronic format unless previously agreed upon in writing with COMPANY. CLIENT has a right to receive a paper copy of any of these electronic records if applicable law specifically requires us to provide such documentation. CLIENT’s withdrawal of his or her consent to conduct business electronically can only occur if applicable law specifically requires COMPANY to provide a paper copy of electronic documents. Withdrawal of consent will slow the speed at which COMPANY can complete certain steps in transactions with CLIENT and delivering services to CLIENT.

To inform COMPANY that CLIENT either withdraws CLIENT’s consent to receive future notices and disclosures in electronic format, would like to receive paper copies, or to update CLIENT information, CLIENT may send such request to: MNH Financial Services, Inc. 4311 Schoolhouse Commons, #160; Harrisburg, NC 28075. CLIENT acknowledges and agrees that the internet is considered inherently insecure.

Therefore, CLIENT agrees that COMPANY has no liability to CLIENT whatsoever for any loss, claim, or damages arising or in any way related to COMPANY’s responses to any electronic communication, upon which COMPANY has in good faith relied. At all times, CLIENT maintains the sole obligation to ensure they can receive COMPANY’s electronic communications, and access them on a regular and diligent basis.

CLIENT also agrees to be contacted by telephone on CLIENT’s landline and/or cell phone by COMPANY irrespective of whether the CLIENT’s telephone number appears on any state or federal “Do Not Call” lists. CLIENT further agrees that COMPANY may use a computerized dialing system to contact CLIENT via telephone or SMS text and CLIENT may use a pre-recorded message when contacting CLIENT via telephone or SMS text.

CLIENT understands that his or her consent to be contacted does not require CLIENT to purchase any goods or services from COMPANY outside of the services CLIENT has voluntarily signed up for. To inform COMPANY that CLIENT either withdraws CLIENT’s consent to receive communications from COMPANY as described directly above or to update CLIENT information, CLIENT may send such request to the address listed directly above for COMPANY.

OUR PRIVACY POLICY

The types of personal information we collect and share are the same for all the services you have with us. This information can include: Specific product or service needs, Social Security Numbers, Credit Profile, Address & Payment Information (See Exhibit for A Description of Services).

All Credit Repair Organizations need to share personal information to run their everyday business. In the section below, we list the reasons Credit Service Organizations can share personal information; the reasons chosen to share; and whether you can limit this sharing.

Reasons we can share your info	Do we share your info?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes, we share your info with necessary parties to help facilitate the products and services that you have contracted for.	No
For our marketing purposes— to offer our products and services to you.	We share your info with vendors that assist us in offering various opportunities to you.	Yes, you can opt out of receiving any marketing from us for any products other than the products or service you have contracted for.

For joint marketing with other financial companies.	We occasionally share information with other financial and non-financial entities	Yes, you can opt out of any non-essential sharing with third parties.
For our affiliates' everyday business purposes— information about your transactions and experiences.	Yes, we share your info with affiliated parties to help facilitate your goals	Yes, you can opt out of any non-essential sharing with third parties.
For our affiliates' everyday business purposes— information about your creditworthiness.	Yes, we share your info with affiliated parties to help facilitate your goals	Yes, you can opt out of any non-essential sharing with third parties.

Please note if you are a new customer, we can begin sharing your information from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Because we care about your privacy, we will not give your personally identifiable information to other marketers or retailers for them to use to contact you about offers or promotions of their own (other than, of course, in connection with the sale of our business).

As a responsible company, we believe obeying the law is important. Therefore, we may disclose personally identifiable information in order to comply with a subpoena or court order, or when we are required to do so by law. We may also disclose personally identifiable information in cooperation with a law enforcement or government request. It is important for you to understand that the above policies and restrictions do not apply to our use or disclosure of your non-personally identifiable information. We may freely use and disclose non-personally identifiable information for many purposes and on many occasions.

How We Collect Information

We collect personally identifiable information from you by “active” means. In other words, you actively give us the information through the sign-up process of credit services.

YOUR ACCEPTANCE OF THESE TERMS

By signing this agreement, you indicate your acknowledgment of this Privacy Policy. If you do not agree with this Privacy Policy, then do not sign this agreement.

AGREEMENT CANCELLATION

You may cancel this contract without penalty or obligation at any time before midnight of the fifth (5th) business day after the date your Enrollment Fee has been received. IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first written below.

FULL NAME ADDRESS SIGNATURE

LIMITED POWER OF ATTORNEY

I/We, the undersigned, (hereinafter referred to in “singular” form) hereby engage the services of COMPANY and hereby give Power of Attorney to COMPANY, its employees and agents or third party affiliate companies (hereinafter referred to as “COMPANY”), to perform or engage in an act on behalf of me for the purposes of requesting and investigating inaccurate, unverifiable, misleading, or outdated information in my personal credit file(s), including and without limitation, the right to obtain my credit reports and profiles from credit reporting agencies and credit bureaus.

The specific acts necessary to accomplish the purpose of this Agreement shall be at the sole discretion of COMPANY’s professional judgment.

The specific acts may require periodic ordering of my consumer credit reports by COMPANY. The specific acts may include written and oral communication in my name regarding disputes and are not limited to, credit reporting agencies, credit bureaus, creditors, or collection agencies. I authorize COMPANY to order my consumer credit reports from time to time or as needed.

I hereby direct and authorize COMPANY to verify, validate, and dispute all inaccurate and questionable negative credit items and those items determined by COMPANY to potentially have a negative impact on my credit. I specifically waive my right to privacy regarding those communications between COMPANY and the various agencies and entities disseminating credit data about me.

I further give and grant COMPANY full power and authority to do and perform every act necessary and proper in the exercise of any of the powers granted hereunder as fully as I might or would do if personally present, including but not limited to, signing my name on written and other documentation/correspondences. With full power of substitution and revocation, I hereby ratify and confirm all that said attorney in fact, shall lawfully do or cause to be done by virtue hereof.

I certify that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party has actual knowledge of the revocation. I agree to indemnify said third party for any claims that may arise against said third party as a result of relying on this Power of Attorney. I understand that I may revoke this Power of Attorney at any time by sending written notice to: COMPANY, 4311 Schoolhouse Commons, #160; Harrisburg, NC 28075; or Team@MNHFinancialServices.com.

A MESSAGE FROM THE FEDERAL TRADE COMMISSION

1. 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.
2. 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, 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.
3. 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.
4. **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.**
5. Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

6. 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.
7. 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.
8. The Federal Trade Commission regulates credit bureaus and credit repair organizations.
9. For more information contact: *The Public Reference Branch Federal Trade Commission Washington, D.C. 20580.*
10. **Separate Statement Requirement** - The written statement required under this section shall be provided as a document which is separate from any written contract or other agreement between the credit repair organization and the consumer or any other written material provided to the consumer.
11. **Retention of Compliance Records** - In general - The credit repair organization shall maintain a copy of the statement signed by the consumer acknowledging receipt of the statement.
12. **Maintenance for 2 years** - The copy of any consumer's statement shall be maintained in the organization's files for 2 years after the date on which the statement is signed by the consumer.

(initial/checkmark "I understand my rights")