

Client: \_\_\_\_\_

## Consulting Agreement

NCL is pleased to take this opportunity to explain its commitment to you valid for a period of 12 months from execution of this agreement. NCL will represent your interests and consult you on your current credit situation. It is entirely your decision to take any steps outlined by NCL. You, the client, approve all contact both written and verbal with any third party including the three major credit bureaus.

### What, NCL will do on your behalf:

**Consulting:** NCL will provide you with a free credit consultation prior to the start of this contract.

- 1-NCL will provide you with a complete review of your current credit situation.
- 2-NCL will review all three of your credit files from the three major credit bureaus.
- 3-NCL will assist you in the preparation of dispute letters for all three major credit bureaus, if needed.
- 4-NCL will review the responses from all three credit bureaus when they are received by NCL from you.
- 5-NCL will assist you in the preparation of additional letters to the three major credit bureaus as needed.
- 6-NCL will advise you in techniques and ways to improve your credit standing.
- 7- NCL will advise you on ways to resolve credit related issues with creditors.
- 8-NCL will provide you with a one-year free membership in creditguaranty.com
- 9-NCL will provide you with a total of *6 hours* of Credit Consulting services.

**Fees:** NCL will charge you a one-time Consulting fee of: \$399.00 for all services rendered.

**Other Fees:** NCL will not charge you any other fees for its services. You the client are responsible for all other costs ie; credit reports, postage, overnight fees, phone fees as incurred by you the client.

### Client

**Responsibilities:** Client agrees and understands that in order for NCL to properly consult on behalf of client, client must be fully involved in the consulting process and make time available to NCL. Client at its sole cost and expense must provide NCL with client's current and future credit reports from the three major credit bureaus, including credit scores.

**National Concept Licensing, Inc**

P.O. Box 542 Ashland, MA 01721

P: 877-622-5089 F: 508-848-3044 E-Mail: [consultant@creditguaranty.com](mailto:consultant@creditguaranty.com)

**Venue:** This agreement shall be interpreted and construed in accordance with the laws of the Commonwealth of Massachusetts. This agreement shall terminate twelve months from the Agreement date written above, unless extended in writing, by both parties.

**Invalidity:** In the event of invalidity of any provision of this Agreement, the parties agree that such invalidity shall not affect the validity of the remaining portions of the Agreement.

**Legal & Accounting Fees:** NCL and Client are each responsible for their own legal and accounting fees, if any.

**Indemnification:** Client agrees to indemnify NCL, its officers, directors and agents against all third party claims and related costs, liabilities, and expenses, including legal fees, arising out of this agreement, except to the extent caused by our gross negligence or willful misconduct.

**Arbitration:** Both parties to this agreement have an interest in avoiding costly litigation. Should a dispute arise between the parties related to this Agreement, both parties agree that it shall be resolved by binding arbitration conducted through the American Arbitration Association in Boston, Massachusetts. The parties will split equally the costs of arbitration.

**Confidentiality:** Unless you give NCL written permission, NCL will not disclose any confidential information we learn about you to any third party. We will not contact your accountants or attorneys without your permission to do so.

**Miscellaneous:** This Agreement is the entire Agreement between the parties. Hereto pertaining to this subject matter. No amendment or modification of this Agreement will be effective unless it is in writing and signed by both parties.

**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.**

**National Concept Licensing, Inc:**

\_\_\_\_\_ **Date:** \_\_\_\_\_  
**President**

**Client:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Client Address:** \_\_\_\_\_

**National Concept Licensing, Inc.**

**National Concept Licensing, Inc** is not a “credit repair” company. NCL is a Consulting firm, but we believe that consumers should understand all of their rights under State and Federal Law:

'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 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.

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 violates 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 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.

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

Client: \_\_\_\_\_

