

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411
South Holland, Illinois 60473

CONSULTING CONTRACT

RECITALS:

WHEREAS, You propose to engage Pure Financial Freedom to provide credit consulting services and to assist You challenging errors that may be present in your credit reports; set forth by the Federal Fair Credit Reporting Act. Title 15 Chapter 41

WHEREAS, Pure Financial Freedom has agreed to provide credit consulting services to You in accordance with the terms of this contract.

NOW, THEREFORE, in consideration of the foregoing and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned agree as follows:

1.- Pay As You Go Plan

- In order to become an active member with Pure Financial Freedom in our Pay As You Go Plan you must complete the Client Application form along with the Credit/ Debit Card authorization form and pay a \$250 deposit that will cover your first two account deletions that we will hold in escrow for you.
- With this program we work on Equifax, Experian, and Trans Union Credit Bureau reports.
- No Hidden Fees, No Dispute Fees
- Membership includes account setup, removing inaccurate information from credit reports, Tradeline consultation.
- Online Web portal to view progress
- Account Representatives Available to Answer Any Questions You Have

2.- Services:

(a) Pure Financial Freedom will discuss thoroughly all necessary matters with You, at your best convenience by telephone, email, or mail.

(b) Pure Financial Freedom will assist You in challenging any inaccurate, erroneous, unverifiable or outdated information contained in Your credit reports.

(c) Pure Financial Freedom shall advise you about the best strategies to improve your credit scores

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411

South Holland, Illinois 60473

(d) It is estimated that the consulting services will be provided over a period of approximately 90 days. **This contract will be in effect for 6 (Six) months** from the effective date above or until either one of the parties cancel it (See paragraphs 5 and 6).

3.- Power of Attorney

You hereby appoint Pure Financial Freedom and each of its employees, agents and contractors as your agent and attorney in fact for the limited purpose of communicating with the credit reporting agencies, government agencies and creditors in order to challenge any inaccurate, erroneous, and obsolete information in your credit files. This power of attorney is coupled with interest and shall survive your incapacity, disability or death. This power of attorney shall constitute authorization to obtain and sign for your credit information for purposes of section 611 of the Federal Fair Credit Reporting Act as well as for collection purposes in the case of account default.

4.- Your Obligations

You recognize that although You are receiving consulting services from Pure Financial Freedom, You will be ultimately responsible for improving your own credit status. You agree that during the period of time that You are receiving consulting services, You will do the following:

(a) Provide Pure Financial Freedom with copies of all correspondence You receive from Credit Reporting Agencies, Creditors, Collection agencies, Attorney General Offices, Better Business Bureau, Federal Trade Commission and Comptroller of the Currency within three (3) business days after You receive any such items.

(b) Make all scheduled payments on Your debts on or before the due dates.

(c) Notify Pure Financial Freedom any time You experience any change of address, employment, or any other new contact information, including telephone numbers or email addresses, within three (3) business days of such change.

4. Account Default:

If funds are not available for draft on credit or debit card on file within 48 hours of account deletions and no arrangements have been made between Pure Financial Freedom and the client. We will automatically close your account and send to collection agency and pursue all legal remedies to recover damages due to non payment. Please note when account goes into default we will pursue Three (3)times the original past due amount for damages we incur due to default by client. Legal remedies include but not limited to a judgement, liens on personal property etc.

5.- Cancellation

In addition to your Special Rights of Cancellation as set forth at the bottom of this Contract and on the attached Notice of Special Cancellation, You shall have the right to terminate this Contract at any time on written notice to Pure Financial Freedom. This cancellation will be effective and will not void any warranties when all of the following conditions are satisfied:

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411
South Holland, Illinois 60473

(a) Your Notice of Termination is received by Pure Financial Freedom at its office as set forth in this Contract.

(b) You forward to us an updated Credit Report from the three reporting agencies, Equifax, Experian and Transunion.

(c) You complied with all your obligations under this Contract.

Pure Financial Freedom shall use the Credit Reports at paragraph 5(b) only for the purpose of preparing your final invoice. If paragraph 5(b) is not satisfied within 7 days after your cancellation notice you agree to pay a fee of \$50.00 per every item that Pure Financial Freedom had disputed over the current month regardless of the final outcome of the disputes.

6.- Billing and Payments

You agree to pay to Pure Financial Freedom \$50 per item deleted off each individual credit bureau report. You only pay for first 5 deletions per bureau totaling \$250 total per bureau everything after the first 5 deletions is Free. You only pay when items are deleted period.

You agree that Your failure to forward updated reports within 3 days of receipt to Pure Financial Freedom will result in the effective and **immediate release of Pure Financial Freedom from any obligation and/or warranties incurred under this contract.**

7.- Life Time Warranty

If any of the items that Pure Financial Freedom have deleted or corrected on any of your Credit Reports is listed back or re-listed in its original form at any time while this contract is in effect, or at any time after the end of this contract if You have complied with all your obligations, Pure Financial Freedom shall attempt to correct or remove again that item at no charge for you.

8.- Choice Of Law And Miscellaneous

This Contract constitutes the entire agreement between the parties and replaces any prior agreement or undertaking, whether written or oral. This Contract can be amended only by an agreement in writing executed by both parties. No amendment to this Agreement shall be effective against Pure Financial Freedom unless it shall be in writing and approved by a representative of Pure Financial Freedom at its home offices in Illinois. If any provision of this Contract shall be found to be illegal, invalid or unenforceable, the remaining provisions of this Contract shall remain in full force and effect, and in lieu of such provision there shall be inserted automatically into this Contract provisions that are as similar as possible to the those deemed to be illegal, invalid or unenforceable provisions and remain legal, valid and enforceable.

Credit Repair Organizations Act Disclosure

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411

South Holland, Illinois 60473

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:

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411
South Holland, Illinois 60473

The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580.

Specific State disclosures:

Applicable to residents of the referenced states. If no numerical reference is made next to the state abbreviation, ALL disclosures that follow apply for that stat):

You also have the right to contact your own state authorities that regulate credit bureaus and credit services organizations.

Definitions:

All State references to credit reporting organizations are renamed herein as credit bureaus; all State references to credit repair organizations are renamed herein as credit services organizations.

Note:

Certain States require a statement by BCR informing the consumer about BCR obtaining and maintaining a bond and a place of business within the State. However, due to the fact that BCR does not require a Contract for any duration of time with the consumer and the fact that BCR bills consumers only after services are completed each month, BCR and certain subcontractors do not maintain a bond or a place of business in any State other than Utah.

AZ, AR, DE(1), IN, IL(5), MA, MD, MO, NB, OK, OR, NH, PA(5), TX(5), WA, UT:

Regarding Credit Bureaus:

- (1) The credit bureau must provide a complete and accurate statement of the consumer's right to review any file, as reported in the Fair Credit Reporting Act (15 USC § 1681 et seq);
- (2) the credit bureau must provide a statement that a review at no charge will be conducted on the consumer's credit report from which a credit denial is based if requested within thirty (30) days of the consumer receiving a notice of credit denial;
- (3) the credit bureau must provide the approximate price the consumer will be charged for a copy of his or her credit report;
- (4) the credit bureau must provide a complete and accurate statement of the consumer's right to dispute the completeness and accuracy of any item contained in any file on the consumer maintained by the credit bureau;

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411

South Holland, Illinois 60473

Regarding Credit Services Organizations and BCR:

(5) BCR provides a complete and detailed description of the services performed and the total fees charged by BCR within the Credit Report Audit Verification, Service Agreement accompanying this disclosure statement, and by this reference, made a part of this Disclosure Statement.

CA, IN(4), KS(4), LA(4), MO(4), NB(4), WV(4):

Regarding Credit Bureaus:

(1) You may be charged a reasonable fee not exceeding eight dollars (\$8) for a credit report; Regarding Credit Services Organizations and BCR: (2) Neither you nor any credit services organization has the right to have accurate, current, and verifiable information removed from your credit report;

(2) If for any reason, you cancel the Service Agreement with the credit services organization within the three days from the date you signed the Service Agreement, you do not owe any money;

(3) You have a right to sue a credit services organization if it misleads you;

(4) You have the right to obtain the services of a nonprofit credit counseling service which may be able to assist you in your credit matters.

CO:

Regarding Credit Bureaus:

Even when a debt has been completely repaid, your credit report can reflect that the debt was paid late if that is accurate.

FL, KS, MD, MO, NB, and WV:

Regarding Credit Services Organization and BCR:

Accurate information cannot be permanently removed from the files of a credit bureau.

IL, KS, MD, MA:

Regarding Credit Bureaus:

You have the right to review your credit report at no charge if a request is made to the credit bureau within thirty days after receipt by you of notice that credit has been denied.

If such request is not made within the allotted time, the credit bureau must provide the

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411
South Holland, Illinois 60473

approximate charge to you for a copy of your credit report for your review (For MD residents, a maximum fee of \$5 may be charged).

NY:

Regarding Credit Bureaus:

If reinvestigation of your report by the credit bureau does not resolve the dispute to your satisfaction, you may enter a statement of one hundred words or less in your file, explaining why you think the record is inaccurate. The credit bureau must include your statement about disputed data - or a coded version of it - with any reports it issues about you. New York law also provides that, at your request, the credit bureau must notify any person who has received a report in the previous year that an error existed and furnish such person with the corrected information.

TIME LIMITS ON ADVERSE DATA:

Most kinds of information in your file may be reported for a period of seven years. If you have declared personal bankruptcy, however, that fact may be reported for ten years. After seven or

ten years, the information can't be disclosed by a credit bureau unless you are being investigated for a credit application of \$50,000 or more, for an application to purchase life insurance of \$50,000 or more, or for employment at an annual salary of \$25,000 or more.

Date to be effective as of the date set forth below.

By execution of this Contract, You acknowledge that you have received copies of Notice of Cancellation and one copy of C.R.O.A. Disclosure statement from Pure Financial Freedom as mandated by the C.R.O. Act.

SPECIAL RIGHTS OF CANCELLATION

YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE THIRD DAY AFTER THE EFFECTIVE DATE BY SENDING US A EMAIL OR LETTER IN WRITING BEFORE THE AFOREMENTIONED TIME IN THIS PARAGRAPH.

Date Signed

Signed and executed by

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411
South Holland, Illinois 60473

CLIENT APPLICATION

First Name _____ Last Name _____

Address _____

City State and Zip _____

Social Security Number _____

Date of Birth _____

Home Phone _____

Work or Cell Phone _____

Email address _____

Please send us along with this application via fax, mail or email a minimum of two forms of identification from this list provided: drivers license that has your current address on it, social security card, copy of current utility bill of residence.

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411
South Holland, Illinois 60473

Credit/ Debit Card Authorization Form

By completing this authorization form you are giving Pure Financial Freedom Investments the right to draft funds due from your debit or credit card on your behalf for services provided after they have been completed. Pure Financial Freedom will notify you of services completed and will provide proof of services completed before any money will be drafted from your account. You agree not to do any charge backs against Pure Financial Freedom for drafts from your account because we are providing proof of services completed before any draft from your account is done. We will draft \$1 from your account upon enrollment into our program to make sure the card is a valid working card. Please complete form below and sign and date and send back to us along with your Client Application

Credit Card Number: _____

Credit Card Type (Visa, Mastercard, American Express, Discover): _____

Expiration Date: _____ CSC (Three digit code on back of card): _____

First and Last Name on Card: _____

Billing Address: _____

City, State, and Zip Code: _____

Telephone: _____

Email: _____

By signing below signifies your agreement to all terms listed in this authorization form agreement

Date Signed

Signed and executed by

Pure Financial Freedom LLC

430 East 162nd Street Ste. 411
South Holland, Illinois 60473

Electronic Funds Transfer Form

Agent Name: _____

Bank Information

Bank Name _____

Name on Checking Account _____

Checking Account Address _____

City _____ St _____ Zip code: _____

ABA Routing Number _____

Bank Account Number _____

ABA Routing Number: The routing number must be nine digits. The first digits must be 01 through 12 or 21 through 32. Do not use a deposit slip to verify the number because it may contain internal routing numbers that are not part of the actual routing number. If your bank has recently had a merger or name change, please confirm your routing number. Bank Account Number: The account number can be up to 17 digits and include numbers and letters. Omit hyphens, spaces, and special symbols. Be sure NOT to include the check number.

Signature _____ Date _____

Please Fax to: FAX (888) 734 8838

Please allow 7 business days for your request to be processed. Please note that EFT transmissions can take up to 72 hours to be posted to your account.