

CREDIT REPAIR CONTRACT, ELECTRONIC SIGNATURE & LIMITED POWER OF ATTORNEY

You have contracted the Markson Group LLC, d/b/a Pinnacle Credit Repair, to repair your credit. PCR will utilize all remedies permissible by State and Federal laws in challenging items on your credit report which you have identified as inaccurate or questionable as a true representation of your credit worthiness.

This is a month to month agreement, in which you may cancel at any time with no further obligation. PCR agrees to refund any payment processed past the monthly anniversary date of the consumer(s) credit program. The consumer must send a cancellation either by regular mail, or email using the email account provided in the original application.

In consideration of PCR credit repair services you agree to the following:

- 1) You agree to initially provide PCR with legible current copies of all three credit bureau reports and the personal identification needed for our process.
- 2) You agree to cooperate with PCR in the review of your credit history and the identification of all inaccurate or questionable items on your credit reports.
- 3) You agree to pay PCR the initial setup fee of \$50 (or \$75.00 for a couple residing within same household). Your initial setup fee will be collectable after the credit evaluation has been completed. The consumer agrees a consultation by phone, or, a review of your credit report documenting negative information constitutes preliminary work performed.
- 4) You agree to pay PCR a monthly fee of \$50 (or \$75.00 for the couple plan) at the end of each month of service.
- 5) You agree to grant PCR permission to withdraw funds for work performed from your credit card or bank account without prior notice, any fees for returned checks shall be the responsibility of the consumer and the consumer agrees to hold PCR harmless for any and all incidents arising from automatic monthly deduction of fee.
- 6) You agree to provide PCR with legible copies of all updated credit reports and correspondence which you receive from the credit bureaus during the span of the contract.
- 7) You agree to promptly notify PCR of any change of your name, address and/or marital status.

Our fees for an individual include an initial setup fee of \$50 and a monthly fee of \$50.00. If you sign up as a couple the second party will pay half the monthly fee of the single program, or \$25 per month.

The total monthly service for a couple is \$75.00 after an initial setup fee of \$75.00. If one party of a couple programs should withdraw from the program the monthly fee for the single person shall remain \$50.00 per month, until completion of their program, or at which time they withdraw from the program.

Your initial setup includes a complete analysis of your credit report, a credit consultation and information on how to increase your credit score after completion of services.

The credit repair process shall include the dispute of all questionable and erroneous items listed within your credit reports by the preparation and sending dispute letters to the credit bureaus and creditors, as specified in your consultation and or evaluation of your credit report. All correspondence shall be on your behalf and sent in your name. We will update any changes and resend disputes per company guidelines involving credit correction. PCR cannot predict nor promise the timetable to completion of services. The duration of the services is determined on the number of accounts to be disputed, and the response returned from the creditor or credit bureau, and the process may last from one to six months or longer.

Our Guarantee

To dispute any and all information deemed by the client to be inaccurate, outdated, and not representative of their true credit worthiness as allowed by the FCRA (Fair Credit Reporting Act). This is not meant as a guarantee of a specific outcome; rather, it is a guarantee of diligence to remove information that is not a true representation of the client's credit worthiness. This guarantee is applicable to clients having met and fulfilled their obligations under the terms of this agreement. The client's remedy is cancellation of services and to receive a full refund of any payment processed after the cancellation date.

ELECTRONIC SIGNATURE

By checking the box on the application form which states: "By checking this box the person or persons named in this document certifies they are at least 19 years of age, the named person(s) also acknowledges having read the legally required information, and give their electronic signature and limited power of attorney for Pinnacle Credit Repair to perform credit repair services on their behalf" You are representing and agreeing that you accept all the terms and conditions as stated and that your electronic signature is the equivalent to your written signature and authorization.

LIMITED POWER OF ATTORNEY

This is a Limited Power of Attorney providing PCR with the permission to represent you in accordance with this Agreement. Your Limited Power of Attorney authorizes and directs PCR to act as your disclosed or undisclosed agent when performing the services you have retained PCR to provide. For the duration of this Limited Power of Attorney we will write, sign, and send letters to the credit bureaus, creditors, and collectors, as deemed appropriate, in your name and on your behalf.

You may cancel your electronic authorization and your Limited Power of Attorney at anytime by sending PCR an e-mail stating that you retract your electronic authorization. Without your electronic authorization and Limited Power of Attorney, PCR is unable to represent you, which will void and terminate the agreement.

Our Contact Information:

Markson Group LLC d/b/a Pinnacle Credit Repair

1839 E. Minnesota Street, Suite 100, Indianapolis, IN 46203

886 299-2953

OUR CANCELLATION POLICY

Pinnacle Credit Repair allows you to cancel this agreement anytime during the service period, without further obligations or penalties.

RIGHT OF CANCELLATION:

You may cancel this Agreement without penalty or obligation at any time. You will not be charged the monthly service fee, if cancelled prior to the monthly anniversary date as outlined in this agreement.

INFORMATION STATEMENT

Our fees for an individual credit report program includes an initial setup fee of \$50.00 and a monthly fee of \$50.00. A couple within the same household will pay initial fee of \$25 and a monthly fee of \$25. Bringing the monthly fee for a couple credit program to \$75 per month. Should one party of a couple programs cancel the service the remaining person shall continue to pay the individual credit report program fee of \$50.00 regardless if they were signed up as the second person. The setup fee covers the cost of administration, data entry and the review of the credit report(s). You have the right to cancel your contract with any credit repair organization for any reason within three business days from the date you signed it and receive a full refund of any fees paid. Cancellation must be made either by regular US mail service or by email on the account listed in the agreement.

Non-Profit Credit Counseling Services Notification

Consumers should be aware that non-profit credit counseling services are available which provide a range of financial and money management services. Additional information is available at the Federal Trade Commission website.

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 (from date of discharge).

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 three 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

Washington, D.C. 20580

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation within 5 days from the date the contract is signed.

If you cancel, any payment made by you under this contract must be returned within 15 days following receipt of Pinnacle Credit Repair of your cancellation notice. You may cancel this contract by mail, or deliver a signed and date copy of this cancellation notice or other written notice to, Pinnacle Credit Repair, 1839 East Minnesota Street, Indianapolis IN 46203, not later than midnight of the 5th day which begins after the date the contract was signed by you.

I hereby cancel this transaction.

Date:

Signature: