



Juris Firm Chartered

A private chartered firm dedicated to assisting consumers with their personal credit.

Dear Client,

Congratulations! You've taken the first step toward solving your credit problems and now our law firm is pleased to assist you. As you may already know, federal law requires that any unverifiable information must be removed regardless of accuracy. In fact, the credit verification audit efforts have removed various types of unverified, incorrect items from our client's credit reports including the following:

**Bankruptcies, Foreclosures, Judgments, Charge-Offs,
Repossessions, Late Payments, Tax Liens and Inquiries**

You're on the right track! You realize that bad credit is a problem that will not disappear unless you take action! And that's why Credit Repair at Juris Firm is ready to help you. Although past performance is not an indication of future results, and each person's situation is different, we have successfully helped people overcome their credit problems.

Now it's your turn! If you have not already, complete and return the enclosed Retainer Agreement and we can immediately begin the credit verification audit process. Our law firm only charges you a reasonable monthly service fee for providing services for the previous month's credit verification audit.

Your life is subject to credit approval...don't be denied. If you have any questions, please do not hesitate to contact our office.

Very truly yours,

A handwritten signature in blue ink, appearing to be 'J. Smith'.

Juris Firm Chartered



Consumer Credit File Rights Under State and Federal Law

Notice of Cancellation

PRINT AND SIGN ONLY IF YOU DO NOT WANT THIS SERVICE

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, 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 Organizations 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 (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 the 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 the 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, DC 20580.

Notice of Cancellation

PRINT AND SIGN ONLY IF YOU DO NOT WANT THIS SERVICE

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 5th day which begins after the date the contract is signed by you. To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Credit Repair at Juris Firm at 1005 W. State Road 84, Suite 472, Ft. Lauderdale, FL 33315 {E- mail} Credit@JurisFirm.com before midnight. VOID AFTER 5 DAYS OF START DATE. Send via email, post mail or fax only. PRINT and SIGN only if exercising 5 day right of rescission of START DATE.



Juris Firm Chartered

This agreement between Juris Firm Chartered and the undersigned client is for the express limited purpose of credit verification audits. The attorney will attempt the removal of errors, misrepresentations, or unverifiable information, that the client claims appears on the credit reports that he/she has furnished the Law Firm. This is not a debt consolidation or bill repayment program. Federal law requires that unverifiable, outdated or erroneous information must be removed regardless of accuracy. The attorney agrees to act diligently in the pursuit of this legal matter and will carry out this agreement within all Federal and State laws.

The client understands that there will not be any attorney fee charged for the credit verification audit services until after the monthly Credit Verification Audit is performed. The initial charge of \$129.99 will be charged for the initial consultation and document preparation. The client understands and agrees that on the same day of every month, he/she will be charged a monthly service fee of \$149.99 for all costs and fees associated with the previous month's Credit Verification Audit. The attorney agrees to perform the service for this amount and states that there are no additional costs. Client has five (5) days to deliver the necessary documentation to the Law Firm and register for a credit monitoring service or otherwise provide access to credit files to the Law Firm. The client understands that the monthly Credit Verification Audit includes the evaluation of Equifax, Experian, and Trans Union credit bureau reports and all correspondence associated with the verification process. The client understands that there are other additional consumer reporting companies. If the client elects to have other consumer reporting companies evaluated, there will be additional monthly service fees.

The client agrees to send all correspondence and credit reports from the credit reporting agencies to Credit Repair at Nation Lawyers as soon as received and not to send any correspondence back to the credit reporting agencies. The client must notify the Law Firm if he/she has not received any credit reports or correspondence within 40 days after the last correspondence from the Law Firm or the credit reporting agencies. The client must also inform the Law Firm of any change of address or any other status affecting the client. The client agrees to maintain a compatible active credit monitoring service at his/her expense. Failure to do so will cause the client's last challenge of his/her Credit Verification Audit to be continued on a repetitive basis. No guarantees are implied or suggested and no oral representations shall be effective.

The initial term of this agreement shall be for one year. If the client decides to cancel the monthly Credit Verification Audit at any time during the year, a written request must be sent to the Law Firm. If the attorney has worked on your file prior to receiving your written cancellation, you will be charged for the current month and then cancelled. If you do not cancel, the attorney will automatically renew this agreement for an additional year if the Credit Verification Audit has not been completed. As may be appropriate, the attorney will terminate the audit procedure if he concludes that no further work is necessary.

Based upon the nature of this legal service, I understand that individuals that assist the attorney in this matter may view my file and its contents. All staff, such as legal or research assistants and secretaries, have been alerted to the sensitivity of these documents. The attorney and his staff will take all reasonable measures to ensure that this information will be handled in a reasonable manner.

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 5th day which begins after the date the contract is signed by you. To cancel this contract, mail or deliver a signed, dated copy of the cancellation notice, or any other written notice to Juris Firm Chartered at 1005 W. State Road 84, Suite 472, Ft. Lauderdale, FL 33315 before midnight of the fifth day. See the attached Notice of Cancellation form for an explanation of this right.

Juris Firm Chartered _____

Date _____

Client's Signature _____



Juris Firm Chartered

A private chartered firm dedicated to assisting consumers with their personal credit.

PLEASE COMPLETE ALL INFORMATION EVEN IF ALREADY PROVIDED TO OUR OFFICE

Payment Method: Master Card & Visa Cards. Enter all information as it appears (US Banks Only) Credit/Debit Card

Bill my Card: _____ - _____ - _____ - _____

My card expires on: _____ / _____ Verification Code (CVV): _____ (Month) (Year)
(On back of Card)

Name of Cardholder: _____ Billing Address: _____

City: _____ State: _____ Zip: _____

Consultation and Document Preparation Fee: \$129.99

Monthly Service Fee: \$149.99

Electronically Charge my credit/debit card \$149.99 on the start date anniversary date of each month thereafter.

For other payment options such as Zelle, PayPal and Venmo, please contact our office.

Contact Information (Print all Information):

First Name: _____ Last Name: _____

Current Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Birth: _____

Email Address: _____ Home Telephone: _____

Cellular Telephone: _____ Work Telephone: _____



Juris Firm Chartered

A private chartered firm dedicated to assisting consumers with their personal credit.

Enclosure Checklist THE DOCUMENTS IN THIS CHECKLIST MUST BE ENCLOSED WITH THE AGREEMENT

Use this checklist to ensure that you have enclosed the following required documents:

- ☐ **A copy of Current Driver's License or another Valid Picture Identification Card**
- ☐ **A copy of your Social Security Card or and document that shows your name and Social Security Number (such as W- 2Form)**
- ☐ **Any ONE of the following showing your NAME and CURRENT ADDRESS: Electric, Gas Water, Cable TV bill, Voters or Auto Registration or the Top Portion of any Bank Statement**
- ☐ **Any documentation that will assist the attorney in identifying errors, misrepresentations or omissions. ☐ Sign on Client Signature and follow above instructions or your application will be delayed.**
- ☐ **Sign up with a credit monitoring service we suggest at <https://www.myscoreiq.com/get-fico-preferred.aspx?offercode=4321222M>. FOLLOW THIS LINK AND CLICK ON GET YOURS NOW (RED BOX) TO RECEIVE OUR NEGOTIATED DISCOUNT.** This is an independent third-party source. The fees or services provided are separate from Credit Repair at Juris Firm. Please provide the username and password to our law firm. PLEASE BE SURE YOU CAN SEE ALL THREE CREDIT FILES, SO YOU KNOW ALL THE VERIFICATION WAS COMPLETED.

Credit Monitoring Company: _____

Username: _____

Password: _____

Please tell us how you were referred to our office: ☐ Friend or Family

- ☐ Real estate professional ☐ Mortgage professional
- ☐ Prior or Current client ☐ Law firm or attorney
- ☐ Website ☐ Search engine

Please provide name of referral source: _____



Juris Firm Chartered

A private firm dedicated to assisting consumers with their personal credit.

I, the undersigned, give Power of Attorney to Juris Firm Chartered for the sole purpose of acquiring, requesting verification and disputing any information in regard to my credit. By signing this payment authorization form, I hereby authorize Juris Firm Chartered to charge my account for the aforementioned transaction amounts for services rendered in conjunction with the Credit Improvement Retainer Agreement.

Client's Signature

Date