



1. "Fresh Start" Agreement. 2. Authorization for Credit Repair Action. 3. Consumer Credit File Rights (CROA Disclosure). 4. State Specific Disclosures. 5. Right of Cancellation Notice

**"Fresh Start" Agreement**

I, , who resides at  
*(client full legal name)*

*(client full home address: street, apartment number, city, state and postcode)*  
whose birthday is , and social security number is   
*(client birthday)* *(client social security number)*

hereby enter into the following agreement with Tradebloc Inc. (*Known here after as Tradebloc*) Tradebloc hereby agrees to perform the following:

- (a) To evaluate Client's current credit reports as listed with applicable credit reporting agencies and to identify inaccurate, erroneous, false, or obsolete information. To advise Client as to the necessary steps to be taken on the part of Client in conjunction with Tradebloc, to dispute any inaccurate, erroneous, false, or obsolete information contained in the customer's credit reports.
- (b) To prepare all necessary correspondence in dispute of inaccurate, erroneous, false, or obsolete information in Client's credit reports.
- (c) To review credit profile status from credit reporting agencies such as: Experian, Equifax, and TransUnion. (Consulting, coaching, and monitoring services are conducted by personal meetings, webinars, video conferencing, telephone, email, or by any other form of communication during normal business hours.)
- (d) To perform the work within one to three business days, depending on the difficulty of the case. Once one challenge is completed and mailed, all contracted services of this agreement are considered fully performed, regardless of any future changes, if any, to the credit report or credit score of Clients. Tradebloc does not take any client payment until all contracted services are fully performed.
- (e) Tradebloc will allow by client request only one extra challenge free of charge just call client services, the number is below.
- (f) In no way can Tradebloc predict or determine an outcome or result Client may receive from its program. It is possible that all items challenged are indeed accurate and no changes to Client's report or score will occur. In no way does Tradebloc or any person in their employ or independently represent Tradebloc claim or suggest that accurate, up to date or verifiable information can be deleted from Client's credit report by Tradebloc.
- (g) Tradebloc Client Services is available Monday through Friday from 9am to 5pm PST, the toll-free number is (800) 554-7694 x100. Call us anytime you have a question regarding your services or credit.

In exchange, I, , agree to pay the following fees:

**Authorization for Credit Repair Action**

1. I,  hereafter known as "client" hereby authorize, Tradebloc to make, receive, sign, endorse, execute, acknowledge, deliver, and

possess such applications, correspondence, contracts, or agreements, as necessary to improve my credit. Such instruments in writing of whatever nature shall only be effective for any or all the three credit reporting agencies which are TransUnion, Experian, Equifax, and any other reporting agencies or creditors listed, as may be necessary or proper in the exercise of the rights and powers herein granted.

2. This authorization may be revoked by the undersigned at any time by giving written notice to the party authorized herein. Any activity made prior to revocation in reliance upon this authorization shall not constitute a breach of rights of the client. If not earlier revoked, this authorization will automatically expire twelve months from the date of signature.

3. The party named above to receive the information is not authorized to make any further release or disclosure of the information received. This authorization does not authorize the release or disclosure of any information except as provided herein.

4. I grant to Tradebloc, 701 Commerce Street, Dallas, TX 75202, authority to do, take, and perform, all acts and things whatsoever requisite, proper, or necessary to be done, in the exercise of repairing my credit with the three credit reporting agencies, which are TransUnion, Experian, Equifax and any other reporting agencies or creditors listed, as fully for all intents and purposes as I might or could do if personally present.

5. I hereby release Tradebloc, 701 Commerce Street, Dallas, Texas 75202, from all matters of actions, causes of action, suits, proceedings, debts, dues, contracts, judgments, damages, claims, and demands whatsoever in law or equity, for or because of any matter, cause, or thing whatsoever as based on the circumstances of this contract.

#### **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 a 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 up to 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 violated 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 that 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.

### State Specific Disclosures

You have the right to proceed against the surety bond of Tradebloc on file with the State of Texas, in a manner pursuant to FC 393.302 The issuer of this bond is Travelers Casualty and Surety Company of America. Travelers Bond And Financial Products Claim, Attn: Surety Claims, 1 Tower Square, S102A, Hartford, CT 06183 Bond Number:107405543

Resident Agent: Registered Agents Inc., 700 Lavaca St. Ste 1401, Austin TX,78701

### Notice of Right to Cancel

**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 Tradebloc, 701 Commerce Street, Dallas, TX 75202, before midnight on the 5th day which begins after the date you have signed this contract stating, "I hereby cancel this transaction, (date) (purchaser's signature.)"

### Acknowledgment of Receipt of Notice

I, , hereby acknowledge with my digital or physical signature, receipt of the Notice of Right to Cancel. I confirm the fact that I agree and understand what I am signing and acknowledge that I have received a copy of my Consumer Credit File Rights.

Client's Phone Numbers:    
(Client's primary phone number) (Alternative phone number)

Client's Email Address:

Client Signature: \_\_\_\_\_ Date:

### Return items needed from each client to complete work:

- Login Credentials Sponsored Credit Monitoring Site:  IdentityIQ  
Username:  P/W:
- Copy of Driver's License (Front and back)
- Copy of Social Security Card
- Utility Bill with your name and current address.

### Communications Disclosure

As a customer of Tradebloc you may periodically receive communications from Tradebloc regarding your account and or for promotional purposes. This could be delivered via email, written letter, mobile text message, voice mail recording or via social media. Your consent is not a condition of purchase. If you wish to opt out of all future Tradebloc communications simple write us at Tradebloc Inc. 701 Commerce Street Dallas TX 75202.