

AH Financial Consulting, Inc. Contract

AH Financial Consulting, Inc.
520 E. Wilson Ave Suite 240
Glendale, CA 91206
Tel 747-888-0008
www.ahfinancialconsulting.com/

AUTHORIZATION:

I authorize AH Financial Consulting, Inc. to dispute information appearing on my credit reports that I believe to be inaccurate, outdated and/or unverifiable.

METHOD OF PAYMENT:

Methods of payments accepted: Zelle, Venmo and Cash Accepted.

CREDIT MONITORING SERVICES:

If you do not have access to all 3 credit reports from Transunion, Experian, and Equifax, we will require you to obtain a monitoring service of your choice. We currently refer customers to experian.com to get credit reports and scores. This is not part of our services and fee's. You can choose any credit monitoring service if they provide monthly credit reports and fico score. This allows you and AH Financial Consulting, Inc. to ensure items have been removed from your credit reports. Many times, the credit bureaus will send letters saying they have removed items but when we check the credit report, they are still there, at which time we send a follow up letter. Once we have finished servicing your account, you may cancel the credit monitoring or keep it. We always recommend that you keep it to allow you to stay on top of your credit and watch for fraud.

DESCRIPTION OF SERVICES TO BE PERFORMED BY AH FINANCIAL CONSULTING, INC

(CRA's - Credit Reporting Agencies)

1. We will help you obtain all your credit reports from the 3 major reporting agencies (Experian, Equifax and Transunion) if necessary.
2. We will do a complete Audit of your credit reports with you either by phone, email or in person to determine inaccurate, outdated and/or unverifiable information contained on your credit reports.
3. We will prepare the appropriate documentation to submit to CRA's to initiate disputes of inaccurate, outdated, and unverifiable items appearing on your credit report.
4. We will also prepare the appropriate documentation to submit disputes and validation requests on your credit report that you believe to be inaccurate, outdated and/or unverifiable.
5. Your information will only be released too authorized CRA's, Creditors and organizations necessary to complete the services described in this contract.

ESTIMATED TIME FOR COMPLETION OF SERVICES:

Each customer's credit is different. Because credit repair depends on several factors, the time will vary.

ACTIONS REQUIRED OF CUSTOMER:

1. You must agree to obtain a copy of your credit report from the CRA's and provide that to AH Financial Consulting, Inc. to start services explained in this agreement.

2. You must provide proof of your ID, Social Security Number and Mailing Address as required by the CRA's to validate your identity. These can be mailed or emailed to us. We also will need your email address.
3. You agree to pay the fee to obtain your credit reports from the CRA's if applicable. You can obtain a free credit report from all 3 credit bureaus once a year from annualcreditreport.com. We can help you do this if needed. This needs to be done from a computer.
4. 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.
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.

DISCLAIMER OF GUARANTEE OR WARRANTY:

The Client recognizes that every consumer's circumstances are different, and that AH Financial Consulting, Inc. does not represent or warrant that it will achieve specific results for the Client. AH Financial Consulting, Inc. does not guarantee that the Client will receive new credit or loans, credit cards, or mortgages because of AH Financial Consulting, Inc.

OTHER TERMS AND CONDITIONS:

1. The Client understands that they have the right to dispute inaccurate information in their credit report by contacting the credit bureau directly, but the Client is retaining AH Financial Consulting, Inc. to perform credit repair services listed above. The Client understands that no credit repair company, including AH Financial Consulting, Inc., can have accurate, current, and verifiable information removed from the Client's credit report.
2. The Client understands that most negative and derogatory information can be reported on your credit files for seven (7) years. Bankruptcies can be reported on your credit files for ten (10) years. After these periods, the consumer credit reporting agencies will automatically delete the negative and derogatory information and are prevented from reissuing a report containing obsolete information.
3. The Client has a right to obtain a copy of their credit report from each of the three (3) credit bureaus: (i) every twelve (12) months from www.annualcreditreport.com or by calling Annual Credit Report at 1(800)322-8228, (ii) without charge on request made to the consumer reporting agency not later than the 60th day after the date on which the agency receives notice the consumer has been denied credit or employment, and (iii) for a minimal charge at any other time.
4. The Client understands there are nonprofit Consumer Credit Counseling Services (CCCS) available. CCCS provides free, confidential budget counseling, community-wide education programs in money management, debt management programs for consumers who are overextended, and comprehensive housing counseling. You can reach Consumer Credit Counseling Service at 1(800)251-CCCS or 1(800)251-2227.
5. The Client understands that all information provided to AH Financial Consulting, Inc. must be true and accurate to the best of the Client's knowledge.
6. When submitting documents online, the Client agrees that his or her digital signature is equivalent to a handwritten signature as provided in The Federal E-Sign Act.

7. AH Financial Consulting, Inc. cannot provide legal advice. AH Financial Consulting, Inc., its employees and agents are not attorneys and therefore are not authorized to give legal advice.

8. This Contract represents the final and entire agreement between the Client and AH Financial Consulting, Inc. and shall supersede all other agreements between the parties regarding the subject matter hereof.

9. I acknowledge and attest that the information I, the Client, have provided AH Financial Consulting, Inc. is true and correct to the best of my knowledge and belief. Any material misstatements of fact made by the Client to AH Financial Consulting, Inc. will, at AH Financial Consulting, Inc.'s option, relieve AH Financial Consulting, Inc. of any further obligation to perform under the Contract.

LIMITED POWER OF ATTORNEY:

The Client, the undersigned, agrees by executing this Contract to grant a limited power of attorney to AH Financial Consulting, Inc., and any and all persons in their employ, as the Client's agent, to have the necessary power and authority to undertake and perform the services set forth above on the Client's behalf. The Client hereby gives permission to AH Financial Consulting, Inc. to sign the Client's name on all documents written or submitted electronically on the Client's behalf for the purpose of disputing inaccurate, erroneous and obsolete credit information held on the Client's report by the consumer credit reporting agencies. This limited power of attorney is given to AH Financial Consulting, Inc.

in compliance with section 611 of the Federal Fair Credit Reporting Act. F. I HEREBY ENTER INTO AND AGREE TO BE BOUND BY ALL THE TERMS AND CONDITIONS OF THIS CONTRACT. FURTHER, I ACKNOWLEDGE I HAVE READ THIS CONTRACT IN ITS ENTIRETY AND FULLY UNDERSTAND THE CONTENTS OF THE CONTRACT PRIOR TO SIGNING BELOW. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT. The Federal Trade Commission and State Laws requires AH Financial Consulting, Inc. to keep this document with your file for a minimum of two (2) years after the Contract is executed