

Sugar Land Financial, LLC
7930 Autumn Trail Sugar Land, TX 77479
Phone (281) 937-1814 Fax (281) 937-1914

General Terms of Use and Client Agreement
Important: Please read thoroughly before signing

Sugar Land Financial, LLC (hereinafter referred to as "SLF") is a financial services company specializing in credit management, information and financial services. The wide ranging credit services offered to our clients may include services relating to or constituting any or all of the following: personal credit information, credit education, and complete credit management and restoration. However, SLF cannot promise that you (the "Client") will obtain any new credit, such as a credit card, auto loan, auto lease, mortgage, student loan or other loan programs as a result of SLF services. While we feel that you are more likely to obtain such credit if we are successful in improving your credit rating through our complete credit management and restoration service, the ultimate credit decision remains with the lender or credit grantor, and we cannot control that process in any way.

Responsibility of Client

Client agrees to provide SLF necessary personal information as required by the credit reporting agencies and further agrees to execute the grant of limited Power of Attorney (see below). Client waives his or her right to privacy of the information provided and empowers SLF to correspond directly with the three major credit reporting agencies or any sub agencies operating in smaller rural areas in the Clients name in order to order the credit profiles and dispute information therein. The original profiles stored by the various credit reporting agencies will then be given directly to the Client by the credit reporting agency. Client agrees to mail all credit profiles or correspondence received by such Client within five business days of receipt by Client to SLF for review and processing.

Credit Repair

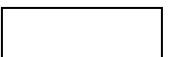
Sugar Land Financial, LLC provides credit repair services to its Clients. SLF will order your credit report, analyze it to determine inaccurate outdated and unverifiable information, and send a dispute letter to each credit reporting agencies (TransUnion, Experian, and Equifax), disputing such information. You will receive a response directly from the consumer credit reporting agencies, which may contain a revised credit report, as well as, various statements of your rights. We estimate that it will take approximately 1 year to complete the credit repair process, although we cannot guarantee this. The actual amount of time required to complete this process will depend greatly on the number of items which can be properly and lawfully disputed, as well as, how promptly you forward your payment to SLF. We do not, in any way, guarantee the results of our credit repair services, nor do we offer any refunds once services have been provided. Please see our Refund Policy below for additional information.

Price & Billing

Initiation Fee: \$350.00 per person.
Collection, Charge-offs, Late payments are \$25.00 per bureau.
Repossession, Child Support, Tax Lien, Foreclosure, Bankruptcy are \$75.00 per bureau.

If you do not receive a copy of a credit report sent to you by any credit reporting agency or bureau within 45 days after a dispute letter is sent to such credit reporting agency or bureau by SLF, SLF will order a new credit report for you so that SLF can timely provide services to you by analyzing the updated report to determine what action, if any is needed to continue providing restoration and management services to you. SLF reserves the right to use a bureau-approved merchant to expedite the ordering of your credit reports. SLF may use the information in the updated credit report to determine which previously disputed items were deleted or otherwise updated, and charge you for each such deletion or update. If there are additional items that SLF determines should be disputed, SLF will dispute such items after the prior balance is paid in full. Estimate of total charges: How much are you charged for all services rendered by SLF, including credit restoration and repair services, depends on how many inaccurate, unverifiable and/or outdated items appear on and/or deleted from each of the three main consumer credit reports provided by the consumer credit agencies. For people with many inaccurate, unverifiable or outdated items on their credit reports, the total charges can exceed \$1,000 or more. However, you can always cancel your services, but all fees earned prior to cancellation will be due and payable to SLF according to this agreement. The statement will have a due date and payments are due within two weeks of notification. If payment is not received by midnight of the due date, a \$25.00 late charge is automatically assessed to your account. A "second notice" will be sent reflecting the late charge and this payment is due within 14 days of the notice. If this payment is not received within the fourteen days, the account will be submitted to an outside collection agency.

Initial Here:



Cancellation and Refunds

Your services may be canceled at any time by sending a written notice of cancellation. You may cancel this contract, without any penalty or obligation, within 3 days after the date the contract is signed. If you cancel, the initiation fee will be refunded to you within 10 days after the receipt of your cancellation notice. To cancel this contract, mail a signed and dated copy of the cancellation letter provided in the packet or other written notice to ***Sugar Land Financial 7930 Autumn Trail, Sugar Land TX 77479*** If you choose to cancel this contract after services have been provided, send the balance owed and the cancellation notice. Initiation fee is non-refundable at this point. You agree to pay any accrued, unbilled charges to your account through the date of your cancellation.

Initial Here:

Grant Limited Power of Attorney

Client empowers Sugar Land Financial, LLC, and its employees, and agents to perform or engage in an act on behalf of Client related to inaccurate, unverifiable or outdated information covered in client's personal credit file, including and without limitation, the right to obtain the Client's credit reports and profiles from credit reporting agencies and credit bureaus. The specific acts necessary to accomplish the purpose of this agreement shall be at the sole discretion of SLF professional judgment. The specific acts shall require periodic ordering of Client's consumer credit reports by SLF. The specific acts may include written and oral communication your name regarding disputes and negotiations with various agencies and entities disseminating credit data concerning Client. The various agencies and entities include, but are not limited to, credit reporting agencies, credit bureaus, creditors and collection agencies. Client authorizes SLF to order Client's consumer credit reports from time to time. Client hereby directs and authorizes SLF to verify and dispute all negative credit items and those items determined by SLF to potentially have a negative impact on Client's credit. Client specifically waives his or her right to privacy regarding those communications between SLF and the various agencies and entities disseminating credit data regarding Client. Client further gives and grants SLF full power and authority to do and perform every act necessary and proper in the exercise of any of the powers granted hereunder as fully as Client might or would do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney in fact shall lawfully do or cause to be done by virtue of hereof.

I agree that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party has actual knowledge of the revocation. I agree to indemnify the third party for any claims that arise against the third party because of reliance on this power of attorney.

Miscellaneous

We have the right to change the terms and conditions of this agreement, including without limitation, our prices and fees, at any time and from time to time without notice. Prior notice shall be deemed to have been mailed and received by Client through mail. In the event of any such change, you may cancel this agreement for that reason, or for any reason whatsoever, within ten days of the notice. You acknowledge that SLF must and does adhere to the Federal Fair Credit Reporting Act and the Texas revised statutes Title 5 Consumer Credit Reporting Agencies Act Section 603(f), Fair Credit Act 15 U.S.(Section 1681a(f). inclusive. In performing services for its Clients, SLF seeks to have the credit bureaus and others who discriminate credit information adhere to the Fair Credit Reporting Act. SLF or any other entity cannot guarantee or promise that the credit bureaus will remove or delete adverse information, which is accurate and not obsolete. Please be sure you clearly understand that no one, including SLF or any other credit repair service can remove accurate and current information from your consumer credit profile. If upon your review of your credit report, you note that there are derogatory but accurate items on your credit report that we have to dispute. You agree that you shall promptly notify SLF of this oversight so that SLF can rescind that dispute. You may not make, and we may not make, on your behalf untrue or misleading statement to a consumer credit reporting agency. This agreement shall be subject to and construed in accordance with the laws of the state of Texas, excluding its conflict of law principals. You hereby consent to the exclusive jurisdiction and venue of the courts in Sugar Land, Texas, USA in all disputes arising out of or relating to this agreement. Any dispute arising hereunder shall be resolved by binding arbitration in Sugar Land Texas under the American Arbitration commercial arbitration rules. Any liability of SLF hereunder shall be limited to the actual fees and charges paid by Client. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law, the remainder of this agreement shall continue in effect. Notwithstanding any other provision in this or any other agreement between the parties, the provisions of this agreement shall prevail in the event of any conflict, and all non-conflicting terms and conditions contained in any other such agreement are incorporated herein by reference. In the event SLF engages in collection efforts, you shall be required to reimburse SLF for its out of pocket costs per any such collection efforts, including the fees and charges of a collection agent, which shall be deemed to be 40% of the outstanding unpaid balance of the defaulted account. **Your signature below acknowledges that you have read and fully understand your agreement with Sugar Land Financial, LLC.**

Initial Here:

Name

Date

Signature

Information Sheet

First Name_____

Middle Name_____

Last Name_____

SSN

Date of Birth

Address

City

State

Zip Code

Home Phone

Work Phone

Alternate Phone

Email

I authorize Sugar Land Financial, LLC to obtain information from my credit file.

Signature

Date