



My Credit Matters
Change your life experiences into better financial decisions

Pob 3109 #13746 Houston TX 77253-3109
(888) 270 6792 voice or fax
info@mycreditmatters.biz
www.mycreditmatters.biz

Congratulations! You are currently enrolled in **MyCredit Matters** Consumer Education Program. At this time you may want to refer to your enrollment form. You have enrolled in the Money Savvy Course. **You agree to complete the program as required for your credit needs as set forth by MyCredit Matters.** During the initial review of your credit report(s) you will have the information to plug in to the Intro to Program form to better understand a realistic timeline and breakdown of cost. These forms and all money management tools for the consumer education courses can be accessed online by going to www.mycreditmatters.biz and clicking on client log-in. Each billing you receive will have the name of the course that corresponds to a folder on that site with same name. You are responsible for accessing that information and completing any required documents included. Failure to complete the course(s) may result in repeating the course(s) as specified by MyCredit Matters or termination from the program.

Remember your reports will be sent in unmarked envelopes by First Class Mail and may appear as junk mail. Please be advised to open all correspondence you get while subscribing to this program. **You will need to fax or email EACH report AS you receive it to avoid any late fees \$24.95 per report.** You are required to send evidence of phone calls and any and all collection notices received on the day you receive them. Failure to do so may result in additional late fees and penalties and weaken any case and result in points not being restored in your reports.

Once creditors/collectors provide the required information that they received by certified US Mail and you would like to settle the amount but be able to make small affordable payments, ask me about the right **debt repayment pkg.** to suit your needs.

You're now enrolled and will complete online courses! These courses contain valuable information to help you in maintaining a higher credit score and building the ideal credit profile. **Welcome Aboard!**

Please read and initial terms of service:

TERMS OF SERVICE

General Terms of Use and Membership Agreement:
[print this page for your records](#)

General Terms of Use and Membership Agreement:

Important: Please read thoroughly before signing.

MyCredit Matters is a consumer education company specializing in financial educational courses. These courses are required, billed for and provided by MyCredit Matters. We will take you through a wide area of study of becoming fiscally responsible. Cross promotion with various institutions and e-partners may provide some members with access to credit cards, auto loans, auto leases, mortgages, student and other comprehensive loan programs. However, MyCredit Matters cannot promise that you will obtain any new credit, such as a credit card, auto loan, auto lease, mortgage, student loan or other loan program as a result of MyCredit Matters' courses or services. While we feel that you are more likely to obtain such credit when you successfully complete our consumer education program, the ultimate credit decision remains with the lender or credit grantor, and we cannot control that process if any.

Each billing will specify a course and you are required to study the material available for that course found in folder with same name at the link provided. You agree to complete the worksheets, quizzes and view the videos contained in each folder. Failure to do so may result in additional late fees and penalties, repeating the course and/or termination from the program as specified by MyCredit Matters.

The Internet is the primary medium for MyCredit Matters. Our worldwide website is <http://www.mycreditmatters.biz>. Our principal business address is POB 3109 #13746 Houston, TX 77253-3109.

MyCredit Matters Programs

While the program you are enrolled in may differ from others, the description of how your particular program works and how MyCredit Matters will bill you can be found below. **Mission: *To provide useful information to consumers to improve real life experiences into better decisions tomorrow making it available at our clients convenience and working as partners to improve their credit scores. We provide valuable money management tools to assist in getting your money into balance so you have money to pay bills, money to spend AND money to save securing a better quality future for yourself and your loved ones.***

We provide structured information to our clients so they can become loan ready and become fiscally responsible consumers by getting their money in balance and apply the valuable course information so they can maintain higher credit scores while participating in the program and even after they successfully complete the program. At the same time we work diligently to raise your credit scores. Use of any and all printed material other than by a MyCredit Matters employee is prohibited and may be prosecuted.

During the enrollment phase the consumer completes a payment authorization form stating your monthly payment plan. Late fees are paid at the time they occur.

MyCredit Matters Steps to Success Courses

MyCredit Matters is pleased to outline the courses as described below from which you will obtain vital information with the end goal to be able to successfully maintain a higher credit score. Each plan of study has its own advantages and benefits.

The Consumer Education members manage their own fiscal management process with the help of MyCredit Matters consumer education executive and work in a partnership basis. Failure on the member's part to send information requested will breach this agreement and end all obligations of MyCredit Matters associated with that member and early cancellation penalty applies. The Consumer Education members pay current price for the enrollment course which is charged during the initial phone interview when the client has provided their payment method and will not be fully refunded after the expiration of the free five-day trial. The member is entitled to cancel his or her membership and receive a full refund, if the member cancels within five days of signup and successfully completes the cancellation pkt. The member acts as a partner with MyCredit Matters and agrees to submit any reports or statements from any creditor or credit bureaus. The member receives the Money Savvy Course and agrees to remain in the program as the work in their individual file dictates. Should the member cancel during this time Mycredit Matters can collect any and all owed monies using any payment methods provided to MyCredit Matters. Estimate of total charges for the Consumer Education Program vary from member to member due to the individual needs of each member. You agree to provide MyCredit Matters with any information needed by your Consumer Education Executive within four (4) business days of request unless the delay is approved by MyCredit Matters or late fee \$25 may apply. Should member wish not to continue at any time member must submit the required cancellation form completed in its entirety by fax or email to MyCredit Matters. Any balance due or credit owed will be calculated upon receipt of completed cancellation pkt and credit issued as it applies to Client.

Success Step 1 Client Orientation: You receive a Welcome Packet sent to you by certified e-mail with an instructional letter guiding you through completing forms which enable MyCredit Matters to provide course information and work in your file. Personal information data is collected and organized to assist you with your credit needs and your credit reports will be ordered from each of the three bureaus: Equifax (EFX), Experian (XP) and Transunion (TU). You are required to submit proof of ID. You are required to complete Orientation and Credit Report Review. The personal information section of your credit report will be reviewed with you during a scheduled teleconference, informing you of the importance potential lenders place on it. Failure to provide necessary information may result in late fees. Refer to reactivation fees for further details. an overview of your credit file. We provide quality one-on-one experience. MyCredit Matters reviews your individual report with you by phone or online. The review will cover negative pay history, positive pay history, inquiries and personal inaccurate information. You will learn how points are gained and lost. The work in your file is tabulated and that information provided to you with a realistic timeline and cost breakdown of program. Any item in your file that lowers your credit score and/or has a negative impact on securing credit is counted. This program is customized to suit member's individual needs. This is a required course once you have paid for your Money Savvy Course and will be billed when

you have your first scheduled conference call. Each time corrections are submitted to the credit bureau(s) you receive a report. You agree to submit by fax or email EACH report AS you receive it to avoid any late fees \$25 per report.

Success Step 2 My Contract and Terms includes a review of your enrollment agreement and the program terms of service.

Success Step 3 Money Management: includes creating a money journal, listening to audio and completing a workbook on getting your money in balance. Here you will review budgeting money to pay bills, money to spend AND money to save.

Success Step 4 Debt Work includes Mail to Creditor For all outstanding old debt creditors must provide proof that client owns the debt or remove. This course is billed higher and is dependent on how many creditors/collectors resulted in negative pay history in your individual reports. You agree to provide our office with any and all evidence of phone calls and any and all creditor/collection notices received AS SOON AS you receive it and as often as you receive it. Failure to comply may result in additional late fees, penalties, weakened or dismissed cases and loss of points restored to your credit up to and including termination from the program. money management tools designed to assist you in determining if your money is currently in balance with an end goal of moving in that direction so that you have money to pay bills, money to spend and money to save. You will be required to complete a budget worksheet. An audio file and workbook will be available at MyCredit Matters convenience whether it be mailed, e-mailed or available on website via individual log-in.

Success Step 4 Debt Repayment includes a review of your completed budget. Your file is processed to send to our debt repayment affiliate. Once your payment is calculated, you will be required to complete an enrollment packet from our affiliate. Failure to provide this information may cause unnecessary delays in processing your file. Any fees billed by MyCredit Matters are non-refundable. MyCredit Matters makes no guarantees or promises for work provided by affiliate companies. This course fee may be billed and collected by MyCredit Matters should you fail to complete the necessary paperwork required by MyCredit Matters or their affiliate partner(s). Should client at any time decide to withdraw from any courses or programs provided by MyCredit Matters or any affiliate partners, any monies collected will be credited to client's account once a cancellation packet is completed and received by MyCredit Matters. Whether a refund is processed or a credit issued is solely up to the discretion of MyCredit Matters and not determined by any client. Any action on client's part which results in forfeiture or dismissal of client from any affiliate program, client agrees to pay \$1000 penalty to MyCredit Matters. and "Coming To Terms With Debt Current and Old". Creditors may be negotiated with on a case by case basis as MyCredit Matters discerns.

Success Step 5 Identity Theft how to read the red flags for fraud and guard against Identity Theft

Success Step 6 Applying For Credit Applying for Credit the 'fool-proof' way --includes lesson on "To Borrow or Not To Borrow"- how to decide if you should pay cash or borrow the money you need, and "So You Have Decided To Borrow" and "Terms Of The Deal"- how to determine if you are getting the deal you have bargained for Learn the secrets of getting the credit that will benefit your credit file without losing up to 100 points in a single day.

Success Step 7 Self Assessment: The total negative pay history and/or inquiries was extremely high and now you are on your way to recovery. Please note* the condition of your credit reports didn't occur overnight and success doesn't happen that way either. As in the previous courses work is submitted to each of the bureaus. This course may be repeated as required by MyCredit Matters. Learn how points are lost and gained in positive pay history. What it takes to have the ideal credit profile. Track your success in the program. Review includes client responsibilities and evaluation to keep client on track.

Success Step 8 Money and Relationships includes the impact your view of money has on your relationships. Also includes money infidelity and more.

: As is needed a review of any of the above courses if it is felt that the information learned was not applied.

The Infinite Wealth Course. Congrats! You are ready for instruction of making your hard-earned \$\$ work for you. In previous courses you have learned what it takes to manage your money and the importance of paying creditors on time. Now you are ready to learn the skills necessary to approach the lending market with confidence and ease. You will receive "Who's Inquiring" Course. Learn the impact of what happens when you knowingly apply for credit OR unknowingly give out your personal information and how it affects your F.I.C. O. scores. Your goal is to achieve the highest score possible.

When a spouse or partner enroll with the primary member the secondary member receives the courses listed above at a discounted rate. Ask your representative for further details. Primary member must pay for their enrollment and partner must pay at that time or payment arrangements approved by MyCredit Matters may be scheduled. All fees are set and established by MyCredit Matters and are non-negotiable. You are required to sign and return all invoices. Failure to do so may result in suspending your file and further action may be taken by MyCredit Matters. Once you are invoiced MyCredit Matters reserves the right to collect on any unpaid invoices billed. MyCredit Matters may at any time bill for any work not previously billed for. Invoices are due upon receipt. Any

payment arrangements must be approved by MyCredit Matters. Late fees and/or finance charges may accrue should payment not post within two (2) business days of client receiving invoice. Invoices are sent by certified e-mail. Any payment arrangements to be considered for approval by MyCredit Matters must be submitted in writing within 24 hrs of MyCredit Matters sending invoice.

MyCredit Matters Membership

Membership provides access to all the financial services, informational programs and products provided by MyCredit Matters under the various courses available. In addition to membership benefits, MyCredit Matters provides fiscal responsibility management services to those members that pay for such services. There may be additional charges and/or service fees charged for other elective associated financial services. Please refer to the services section of this agreement and our website for more detailed information.

Member agrees to provide MyCredit Matters necessary personal information as required by the credit reporting agencies and further agrees to execute the grant of limited Power of Attorney (see below) to MyCredit Matters for the purpose of performing its obligations hereunder including to obtain member's credit reports, disputing inaccurate, outdated or unverifiable information, and requesting verification of derogatory credit information. Please note that when we obtain your credit report member waives his or her right to privacy of the information provided and authorizes MyCredit Matters to correspond directly with the three main credit reporting agencies or any sub-agencies operating in smaller rural areas in the member's name to order the credit profiles to request verification of or dispute information therein. The original profiles stored by the various credit reporting agencies may be sent directly to the member by the credit reporting agency. Member agrees to mail all credit profiles or correspondence received by such member within five business days of receipt by member to MyCredit Matters for review and processing. Failure to do so may result in late fee \$25 per report. Once credit bureaus issues confirmation or the report ordered member is responsible for providing report and if reports are deemed as necessary to reorder member may be responsible for reorder fees. At any time should member move or change their permanent mailing address member agrees to notify MyCredit Matters in writing and complete any forms necessary to update that information. MyCredit Matters is not responsible for any delays which the credit bureaus impose due to the change of address.

PLEASE UNDERSTAND THAT NO ONE, INCLUDING MYCREDIT MATTERS OR ANY OTHER FISCAL RESPONSIBILITY MANAGEMENT SERVICE, CAN REMOVE ACCURATE AND CURRENT INFORMATION FROM YOUR CONSUMER CREDIT PROFILE. INFORMATION CAN BE REMOVED FROM A PERSON'S CREDIT PROFILE ONLY IF THE CREDIT HISTORY IS INACCURATE OR OBSOLETE AND IS NOT CLAIMED TO BE ACCURATE BY THE CREDITOR WHO SUBMITTED THE INFORMATION TO THE CREDIT BUREAU. AWC MYCREDIT MATTERS SEEKS TO HAVE ANY INACCURATE INFORMATION CORRECTED AND, IF APPROPRIATE, REMOVED BY THE CREDIT BUREAUS IF AND TO THE EXTENT REQUIRED UNDER APPLICABLE FEDERAL AND STATE LAWS, INCLUDING THE FAIR CREDIT REPORTING ACT.

MyCredit Matters' Consumer Education Services

MyCredit Matters will order your credit report, analyze it to determine potentially inaccurate, outdated and unverifiable information, as derogatory information, and ask you to notify us if items we plan to dispute should not be disputed, and send a dispute letter to each of the three consumer credit reporting agencies (TransUnion, Experian and Equifax), disputing such information so that the reporting agency will either provide verification of such information (and therefore all the information to remain on the credit unchanged), correct such information if it is inaccurate, or remove it according to the Fair Credit Reporting Act. Each dispute letter be limited in the number of disputed items as MyCredit Matters determines is advisable. However, if there are more than two items (the number is subject to change on MyCredit Matters' discretion of the effectiveness of such letters) which can be properly and lawfully disputed, MyCredit Matters may send out multiple letters to each of the credit reporting agencies. 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. Member agrees that promptly upon receipt of any correspondence from a consumer credit reporting agency, you will forward a copy of such correspondence to MyCredit Matters for further processing.

A MyCredit Matters membership is for an unspecified amount of time, since we estimate that it will take approximately six to twelve months to complete the consumer education process (based on client's credit report containing eight negative pay history or less. 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 and how promptly you forward correspondence from the credit reporting agencies to MyCredit Matters. If member has dropped out of program and 90 days has expired member will be charged a reactivation fee of \$60 to reenroll in any courses. If member wished to reenroll after six months has expired member pays a reactivation fee of \$119 and should member wish to reenroll after 9 mos of inactivity member agrees to pay \$169 to reenroll. Regular course prices apply from the reactivation date forward. You are under no obligation to do so and renewal of your MyCredit Matters membership is entirely up to you. You may renew your membership by sending us an email. You can always cancel any membership at any time by sending us an email requesting cancellation. You are required to complete in its entirety a cancellation pkt. We do not, in any way, guarantee the results of our consumer education courses or fiscal responsibility management services or services provided by MyCredit Matters affiliates or partners. Please see our Refund Policy below for additional information.

DISCLOSURES PERTAINING TO ALL MEMBERSHIP PLANS

Billing

Your Initiation Fee (if any), membership fee (if any), dispute fees (if any), deletion fees (if any) and any elective fees or charge charged to the credit card or bank card or account that you specified. In the event **MyCredit Matters discovers that services were provided not billed, MyCredit Matters shall have the right to charge such fees at any time after such discovery.** Any form of payment that you supply or provided with membership can be charged for fees and services rendered by MyCredit Matters. If any form of payment you supply is uncollectible for any reason, MyCredit Matters may charge you a dishonored payment fee of the lesser of \$25.00 or the maximum rate permitted by applicable law including 18% interest and

attorney's fees. From time to time, MyCredit Matters may extend special offers that may waive certain fees. To verify billing information and to protect against fraudulent use of your personal account information, MyCredit Matters may assess an authorization fee to the account you provide for billing. If you cancel under the terms of the three day cooling off period, this authorization will expire, and any fees actually charged will be refunded once the completed cancellation packet is received in our office by fax or email.

Payment for the MyCredit Matters services provided to you are made by automatic credit card or debit card, or by "e-checks" are hereby authorize MyCredit Matters' authorized payment processing agent to transact such payments on your behalf. You authorize MyCredit Matters to email you with information and invoices when member has supplied an email address.

PENALTIES

CHARGEBACKS. You agree not to report as unauthorized any charge by MyCredit Matters, for any services for which you do not have reason to believe were, in fact, not authorized by you or someone acting on your behalf or with your permission. You hereby agree in the event of any such fraudulent reporting, including but not limited to "chargeback" requests, or any fraudulent reporting of unauthorized charge by MyCredit Matters on your credit card which has been made by you or anyone under your authority, at a time charge or other obligation for payment for goods and/or services remains outstanding at the time of such fraudulent reporting, shall be liable to MyCredit Matters for liquidated damages of the lesser of the maximum liquidated damages permitted by law in this event or \$2,500.00, and that this amount will be added to your account balance, and you will promptly pay that amount by cashier's check or Western Union. The liability for liquidated damages specified in this paragraph shall not limit any other liability you may have for fees of any other terms, conditions, promises and warranties set forth in this Agreement. You agree and acknowledge that this liquidated damages provision is reasonable in light of the fact that false accusations of fraudulent charges on a credit card impair MyCredit Matters' reputation and standing with its banks, payment processors and other service providers, and that unjustified charges are costly to MyCredit Matters. You should understand that we take chargebacks very seriously, and investigate each and every charge. We may report any member who initiates a chargeback to the National Fraud Database, which may make it more difficult for such member to purchase any items over the internet. In addition, we will send the full balance of any account which we believe was charged back fraudulently, including the \$2,500 liquidated damages, to a collection agency which may have an adverse effect on member's credit rating.

UNCOLLECTIBLE FEES You agree and acknowledge the penalty for any uncollectible fees is \$2500 or as permitted by law. It is policy to send not more than three collection notices and/or phone calls. Your file will then be sent to a collection company up to and including all of the unpleasantness involved in the collection process which may result in further damage to your credit.

FAILURE TO PROVIDE VITAL INFORMATION AND OR EXHIBITING BEHAVIOR WHICH CAUSES ANY PROGRAM THAT YOU ARE CURRENTLY ENROLLED IN TO FAIL. You agree to provide any and all necessary information deemed by MyCredit Matters or a penalty of \$1000 or as applicable by law will be due and payable upon discovery of such failure by MyCredit Matters for any program you may be currently enrolled in such as consumer education, debt consolidation, debt settlement or any other debt work program.

(1) Credit card: There is a one hundred (\$100) dollar minimum for funding an account via credit card/debit card. If you use a credit card/debit card to fund your account, **YOU AGREE TO NOT CHARGE BACK YOUR CARD for any reason.** If you are dissatisfied with our services you have purchased using your credit card you must follow the return/refund policy and procedures set forth under these Terms of Service. In the event you breach this term and you charge back your credit card for all or partial amounts within your account, you will be charged an administrative service fee of one hundred (\$100) dollars, which you agree to pay in addition to the amount of the purchase fee due for which you have received to the date of the chargeback.

(2) Check or Draft: There is a one hundred (\$100) dollar minimum for funding an account via check or draft. If you use a check, **YOU AGREE TO NOT STOP PAYMENT ON THE CHECK FOR ANY REASON.** If you are dissatisfied with our services you have purchased using your check or draft you must follow the return/refund policy and procedures set forth under these Terms of Service. If your check or draft is not honored by the bank for any reason, you are subject to and will be charged a return check fee equal to three (3) times the face value of the check up to a maximum of one hundred (\$100) dollars, which you agree to pay in addition to the check face amount.

In any of the above circumstances, you also agree to pay any collection costs and reasonable attorney fees and court costs should collection action be initiated.

Member acknowledges MyCredit Matters must adhere to the Federal Fair Credit Reporting Act and the laws governed by the state of Colorado.

In performing services for its members, MyCredit Matters seeks to have the credit bureaus and others who disseminate credit information adhere to the federal Fair Credit Reporting Act. MyCredit Matters, or any other entity, cannot guarantee the credit bureaus will correct, update or, if appropriate, remove or delete, adverse credit information, which is accurate and not obsolete. In an effort to avoid inadvertently disputing accurate information, you agree to inform MyCredit Matters of any negative information on your credit report known by member to be accurate and should not be disputed. You may inform MyCredit Matters of such information by sending email to info@mycreditmatters.biz or by sending a letter to MyCredit Matters customer service, at POB 3109 #13746 Houston, TX 77253-3109. In addition you will be notified by email and member gives their permission to be billed any additional fees while enrolled in our program or elective financial services. When you receive your reports you agree to promptly review the report and identify which items are accurate or inaccurate, outdated or current, and accordingly which items you want us to dispute or not dispute. You agree that you will not ask us to dispute anything that you know to be accurate or not outdated.

Cancellation and Refunds

Your membership may be cancelled at any time by sending a written notice of cancellation. You will be required to complete cancellation packet provided by MyCredit Matters. All fees are non-refundable, unless you cancel your membership within five (5) days of your initial signup. You pay any accrued, unbilled charges to your account through the date of cancellation at the time of cancellation, so long as you have cancelled within five

days of your initial signup or any renewal. **Any work in progress may be invoiced and billed and any work in progress at the credit bureaus client is required to fax or e-mail to MyCredit Matters.** Standard late fees and/or finance charges may apply. Should client choose to cancel before designated length of time set by MyCredit Matters a cancellation penalty may apply.

The only exception to our non-refund policy is if you provide written cancellation of your membership and we receive it prior to midnight of the expiration of your fifth day cooling off period. If you cancel your membership at any time within five days following your purchased membership, within 90 days we will issue a refund for all fees you have paid during the membership that was cancelled. This means to you, the buyer, may cancel this contract at any time prior to midnight of the fifth day after the date of your purchase or renewal of a membership, for any reason or no reason, without any liability for charges during that membership. See the notice of cancellation form for an explanation of this right. You must express a desire to discontinue services in writing and complete and return our cancellation packet. At the time of your written cancellation request you will be billed and continue to be billed until the outstanding reports and required information is submitted to our office. **Failure to do so will void your cancellation request and it is understood that you agree to participate in the program prior to that notice received.**

NO REFUNDS OR CREDITS WILL BE PROCESSED OR ISSUED BASED UPON AN E-MAIL REQUEST ALONE. NO EXCEPTIONS.

Grant of Limited Power of Attorney

Member empowers MyCredit Matters, its employees, agents, subcontractors and assignees to perform or engage in any act on behalf of member related to inaccurate, unverifiable or outdated information contained in member's personal credit profile, including, with limitation, the right to obtain the member's credit reports and profiles from credit reporting agencies and credit bureaus, and to include disputes on your behalf in connection with any and all information on your credit report which you instruct us to dispute.

The specific acts necessary to accomplish the purpose of this agreement shall be at the sole discretion of MyCredit Matters professional judgment. The specific acts shall require periodic ordering of member's consumer credit reports by MyCredit Matters. The specific acts include oral and written communications in your name regarding disputes and negotiations with various agencies and entities disseminating credit data concerning member. The various agencies include but are not limited to, credit reporting agencies, credit bureaus, creditor and collection agencies. Member authorizes MyCredit Matters to order member's consumer credit reports from time to time. Member understand that this may result in a "hard Inquiry" to be placed on his or her credit report, as if member had applied for credit, which can have a slight negative impact on credit score. Member can elect to notify MyCredit Matters of specified accounts for dispute if verification requests do not result in the removal of inaccurate, outdated or unverifiable item(s). Member specifically waives his or her right to privacy regarding those communications between MyCredit Matters, and the various agencies and entities disseminating credit data regarding member.

You agree that when you receive our email advising you that your credit report is available for viewing, or you receive your credit reports through the mail, you will review the credit report and inform us which items you want disputed, If any. You agree that you will not ask us to dispute anything that you know to be accurate or not outdated. You will be charged for each dispute and/ or request for verification.

Member further gives and grants to MyCredit Matters, full power and authority to do and perform every act necessary and proper in exercise of any of the powers granted hereunder as fully as member 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 member hereof.

From time to time, credit reporting agencies may refuse to honor the provisions of the above grant of a power of attorney, and therefore send a letter to you stating that they will not honor the dispute letter sent on your behalf by MyCredit Matters. While MyCredit Matters believes that this action by the credit reporting agencies is a violation of the provisions of the Fair Credit Reporting Act, in such event you are encouraged to print out the Power of Attorney and provide to MyCredit Matters a notarized power of attorney in such case, and will then comply with their obligations under the Fair Credit Reporting Act. Upon receipt of the Power of Attorney, MyCredit Matters will resend the disputes free of charge.

Miscellaneous

You acknowledge that MyCredit Matters must adhere to the Federal Fair Credit Reporting Act and the laws of Colorado revised statutes TITLED CONSUMER CREDIT REPORTING AGENCIES ACT. In performing services for its members, MyCredit Matters seeks to have the credit bureaus and others who disseminate credit information adhere to the federal Fair Credit Reporting Act. MyCredit Matters, or any other entity, cannot guarantee or promise that the credit bureaus will update, remove or delete adverse credit information, which is accurate and not obsolete. Please be sure you clearly understand that no one, including MyCredit Matters or any other fiscal responsibility management service, can remove accurate and current information from your consumer credit profile. If, upon you review of your credit report, you note that there are derogatory but accurate items on your credit report that we have disputed, you agree that you will promptly notify MyCredit Matters of this oversight so that AWC MyCredit Matters can rescind that dispute. You may not make, and may not make on your behalf, any untrue or misleading statement to a consumer credit reporting agency.

Further, you shall indemnify MyCredit Matters for any costs, losses, damages or liability for any violation by you of this agreement, in and without limitation if you instruct us to dispute information which you know to be accurate and not outdated.

You agree that you have read all of the agreement and are agreeing to and signing each section of this Membership Agreement with your signature. You further agree that you understand the agreement and have read "Your Rights as a Consumer"

MyCredit Matters does not guarantee a success rate. Our methods are based upon procedures that have been found to have a high success rate. The length of time necessary to complete Consumer Education Program varies from member to member. MyCredit Matters is not liable for the actions of any companies in partnership with, or which provide services at the request of, MyCredit Matters.

Hold Harmless

You hereby agree to indemnify, defend and hold MyCredit Matters and all its officers, directors, owners, agents, employees, information providers, affiliates, licensors and licensees (collectively, the "Indemnified Parties") harmless from and against any and all liability costs incurred by the Indemnified Parties in connection with any claim arising out of any breach by you of these Terms of Use of foregoing representations, warranties and covenants. You shall cooperate as fully as reasonably required in the defense of any o MyCredit Matters reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject indemnification by you and you shall not in any event settle any matter without the written consent of MyCredit Matters.

This agreement shall be subject to and construed in accordance with the laws of the state of Colorado, excluding its conflict of principals. If you need to serve us with process, the name and address of our agent for service of process is: Cyndy Jackson 1507 Lampman Court, Chyeenne, WY 82007. Any dispute arising hereunder or related services provided by MyCredit Matters shall be resolved by binding arbitration under the commercial arbitration rules of the American Arbitration Association, and jurisdiction and venue shall be in Alamosa, Colorado. This means that the arbitration will be held against MyCredit Matters, its officers, representatives, vendors, or owners. To the extent permitted by applicable law, any liability of 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 in the event of any conflict, and all non-conflicting terms and conditions in any other such agreement are incorporated by this reference.

MYCREDIT MATTERS AND ITS AFFILIATES MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY OF THE INFORMATION CONTAINED IN MYCREDIT MATTERS'S WEBSITES FOR ANY PURPOSE. ALL SUCH INFORMATION IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY OF MYCREDIT MATTERS' AND ITS AFFILIATES HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION INCLUDING ALL WARRANTIES AND DONATIONS OF MERCHANTABILITY, WHETHER EXPRESS, IMPLIED OR STATUTORY, FITNESS A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT. IN NO EVENT SHALL MYCREDIT MATTERS OR ITS AFFILIATES BE LIABLE FOR SPECIAL, INDIRECT OR CONSEQUENTIAL DAMAGES (OR, WITH RESPECT TO USE OF INFORMATION CONTAINED ON MYCREDIT MATTERS OR ITS AFFILIATE'S WEBSITES, ANY DAMAGES WHATSOEVER), INCLUDING THOSE RESULTING FROM DELAY, INACCURATE INFORMATION OF DATA, LOSS OF USE, DATA OR PROFITS, WHETHER IN AN ACTION OF CONTRACT, NEGLIGENCE OR OTHER TORTURIOUS ACTION, ARISING OUT OF OR IN CONNECTION WITH THE USE OR PERFORMANCE OF INFORMATION CONTAINED IN MYCREDIT MATTERS'S OR ITS AFFILIATES WEBSITES, OR FROM MYCREDIT MATTERS'S PROVIDING THE SERVICES HEREUNDER.

signature of member

date signed