

Credit Consulting Agreement



13280 Northwest Frwy Suite F393
Houston, Texas 77040
510-621-7564

This agreement between **HAYWARD INVESTMENTS INC.** (consultant) and you _____ (the client), is a legally binding agreement. **HAYWARD INVESTMENTS INC** agrees to provide consultation to clients wishing to improve their personal credit, finances, knowledge of their credit rights, credit identity theft, choices and options and more. For any efforts to be effective, you (the client) must be truthful and diligent in giving the correct information to **HAYWARD INVESTMENTS INC.** **HAYWARD INVESTMENTS INC** reserves the right to cancel the agreement with any client it believes to be providing false or fraudulent information to us, its creditors or the credit bureaus.

Please note that we **do not** provide legal advice. We recommend that you consult your attorney and/or thoroughly read the Fair Credit Reporting Act or the Bill of Rights before you seek advice from one of our consultants **HAYWARD INVESTMENTS INC** accepts no liability, nor responsibility for any damage or loss caused by your use or misuse of the information provided.

By federal law, you must know that YOU CAN DO THE CREDIT RESTORATION PROCESS YOURSELF. YOU ALSO HAVE 3 DAYS TO CANCEL THIS AGREEMENT, which must be done in writing and will discontinue the consulting process. You can read and review The Fair Credit Reporting Act and the Credit Repair Organizations Act at www.ftc.gov or by writing the FTC.

Please note that the agreed upon charge is for one or more of the following services: Initial Consultation and file preparation; Credit Analysis; Researching Laws and documents; Expertise and Knowledge; Reviewing Credit Reports; Data Processing; Consulting and Education; Opting Out process; Preparing documents; the Receipt of Educational Materials and our time.

Educational/informational materials and consultation will be given to you in one or more areas of: credit – why you should have good credit and how it can benefit you; credit scoring; how to read your credit reports; how to improve your credit rating; understanding the credit bureaus and credit restoration; understanding the new Bankruptcy laws and how Bankruptcy can help or hurt you; understanding the advantages and disadvantages of using a Debt Consolidation or Credit Counseling company; stopping collection calls; validating debt – an unknown secret that Collection Agencies don't want you to know; prioritizing debt - what will help or hurt your credit; negotiate your debt properly and for less money; how to get out of ChexSystems or TeleCheck if you have written a Non-Sufficient funds check; understanding all of your credit rights, options and choices; how to avoid being a victim of credit identity theft and what to do if you are a victim; establishing or reestablishing credit; credit information on current books and websites; how to respond to a civil summons if you are sued and more.

For these services, above, you (the client) agree to pay a total amount of \$_____.

If credit reports are needed and you cannot provide them, you hereby consent to having us obtain them for you. The tri-merge credit report fee is \$39/individual and \$59/couple monthly in addition to the credit repair fee above.

The length of this agreement is one hundred fifty days (5 months) from its execution (date signed) and all consultations must be scheduled and documents prepared during that period. **HAYWARD INVESTMENTS will not begin work until agreement has been signed and initial payment has been made.** If further consultation or preparation of documents is needed, an additional fee will be required of \$150.00. We must follow all State and Federal Laws and will not deviate from them. If an item is not considered inaccurate, obsolete, misleading or duplicate, then we will not dispute the item on your credit report. If necessary, you can cancel our services at any time in writing.

Guarantee – Although we cannot guarantee by law a certain outcome, we know that by utilizing the Federal Law, the Fair Credit Reporting Act, we can assist you in getting items deleted/corrected with an overall positive outcome.

Negotiating debt – We will teach you how to negotiate debt properly but if you request us to negotiate with your creditors or prepare additional documents other than listed above, there will be an additional fee. The amount of this fee will be discussed with you and agreed upon in writing before the work is performed.

By signing this agreement, you (the client) agree to its conditions, agree to be truthful with your consultant, understanding that no promises have been made outside this agreement.

Client	Date	Social Security Number	Date of Birth
Client (Spouse)	Date	Social Security Number	Date of Birth
Authorized Agent	Date		