



Client Agreement No. _____

Client Information		
Name:	SS #	DOB:
Spouse Name:	SS#	DOB:
Address:	City:	State/Zip:
Phone:	Alternate Phone:	Email:
CONTRACTOR: Genesis Credit Service, 10421 S Jordan Gateway, Suite 500, South Jordan, Utah 84095 / (801) 748-1777 This is a contract between the client(s) and the contractor only.		

Credit Consulting Services

Genesis Credit Service (hereinafter referred as "GENESIS") is a process by which inaccurate credit reports may be corrected, clarified and/or upgraded pursuant to the provisions of the Fair Credit Reporting Act (FCRA). GENESIS' procedures are a series of steps intended to legitimately improve credit scores. These steps include, but are not limited to, requisition, investigation, and verification of information as provided for under the law.

Fees and Billing. Contract fees are \$_____ for an individual or \$_____ for married couple. Contract shall be for the Lifetime Membership enrollment and shall include the first 3 months of services only. This contract may be canceled at any time within 72 hours of its execution. Subsequent to the cancellation period, this agreement is Non-Cancelable, Non-Transferable and Non-Refundable.

Genesis' Commitment to You. GENESIS hereby makes the following commitments:

- To regularly provide clear and complete information regarding your case via email, phone or mail;
- To initiate each step of the credit audit within five (5) business days of the time they receive updated credit reports or any other credit bureau correspondence;
- To pursue the best possible outcome within the time agreed upon and in compliance to the law;
- To extend these services for an additional period of time if necessary.

Notice. This contract is solely between the Contractor and the client(s). The selling dealer, _____ is not a party to this agreement and makes no representations or warranties concerning the services provided or to be provided.

Acknowledgment and Acceptance. I have read and understand all of the terms and conditions of this contract, and I understand that I am paying for credit financial consulting and information on how to improve my credit scores. In accordance with this agreement, I hereby authorize GENESIS to charge or draft my credit card or checking account for all fees.

Signatures:

Client

Spouse

Date: _____

Date: _____

Additional Terms and Conditions

Service Warranty. The Lifetime Membership Fee is non-refundable. In the event the Client becomes dissatisfied with GENESIS, all other fees are refundable upon fulfillment of the following conditions:

- (1) Client must notify GENESIS regarding all credit issues, both past and present;
- (2) Client must provide GENESIS with full documentation as outlined in the GENESIS "Client Checklist;"
- (3) Client must not have their credit 'pulled' without first speaking with a GENESIS Consultant;
- (4) Client must abide by all instruction set forth in the GENESIS "Client Do's and Don'ts";
- (5) Client must contact a GENESIS Consultant prior to entering into any agreement or performing any act which would result in an inquiry into the Client's credit;
- (6) Client must provide up-to-date documentation on all new or changed credit items.

Limited Power of Attorney. I/We appoint GENESIS and GENESIS' own legal representatives as my/our true and lawful legal counsel in fact, and in person, with full power and authority to represent me, in the following limited activities:

- (a) To handle any and all matters relevant to my credit reports with any credit bureau.
- (b) To create and/or cause additions, deletions, or corrections to my credit report with any credit bureau.
- (c) To review any and all documents in the possession of the credit bureau to which I have legal access.
- (d) To handle any and all matters relevant to my credit with any of my creditors and/or financial institutions.
- (e) In the employment of other professionals to assist GENESIS/Client to accomplish requests and limited activities.
- (f) To correspond with all credit reporting agencies directly as though we were the client.
- (g) To question and audit any information on the credit report.
- (h) To receive correspondence from all credit related entities to a convenient and more efficient address used by GENESIS for auditing purposes only.

Client Obligations. Client hereby agrees to following requirements:

- (1) Client will forward each credit report to GENESIS AS SOON AS IT IS RECEIVED;
- (2) Client will forward any credit bureau or creditor correspondence;
- (3) Client will contact GENESIS for credit information or to answer any questions;
- (4) Client will pay all costs associated with the collection of monies owed to GENESIS including attorney's fees and court costs.
- (5) Client will not apply for any more credit until the credit improvement process is complete without the express written acknowledgment from GENESIS;
- (6) Client will read, acknowledge, and sign and return where necessary, all correspondence and requests for information from GENESIS IMMEDIATELY;
- (7) Client will notify GENESIS within 15 days of any change of my residence or phone number.

Disclaimers.

Any controversy that may occur between GENESIS and the client shall be arbitrated through the American Arbitration Association.

GENESIS shall not be held liable for any adverse consequence related to the services provided hereunder.

Client acknowledges and agrees that credit worthiness depends on debt to income ratios, job stability and any other criteria that may be beyond the ability of GENESIS to resolve or influence.

GENESIS assumes no liability for any credit denial or any other related adverse action related or unrelated to this service whatsoever.