



TERMS AND CONDITIONS

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1. This Agreement is made by and between the Applicant and American Credit. Applicant is an adult individual residing in one of the fifty states of the United States of America. American Credit is a non-profit corporation organized under the laws of the State of California, and having duly filed an application with the Internal Revenue Service, operates as a tax exempt organization pursuant to section 501(c)(3) of the Internal Revenue Code. This Agreement is not binding or effective until it has been received and accepted by American Credit.
2. This Agreement shall last until all inaccurate and unverifiable account information is deleted, or through the completion of not less than three (3) dispute cycles, ordinarily a period of six (6) months.
3. **Applicant agrees as follows:**
 - To provide American Credit copies of any and all correspondence received from the credit reporting agencies and creditors supplying information to those agencies, which relates to credit report entries that are subject to challenge and verification pursuant to this Agreement within ten (10) days of receipt thereof (failure to do so could result in the loss of Applicant's satisfaction guarantee).
 - While this Agreement is in effect, Applicant will not apply for any type of credit, including credit cards, car loans, or secured financing without written notification to, and consultation with, American Credit, at least seven (7) days prior to submitting the credit application.
 - Applicant understands that the credit reporting agencies have no obligation to remove accurate, verifiable information unless it is listed beyond that period of time in which it is lawful to report it.
 - Applicant understands American Credit cannot guarantee specific results due to the fact that all results obtained are dependent on a variety of factors, some of which are outside the control of American Credit, including Applicant's ability to repay creditors, the cooperation of Applicant's creditors, and the credit reporting agencies' ability to verify information provided to them by Applicant. Applicant understands that American Credit cannot guarantee any specific FICO score increase or that any one specific item will be removed from Applicant's report.
4. **American Credit agrees as follows:**
 - Applicant's present credit report as reported by all of the three major credit reporting agencies will be evaluated in order to help identify potentially inaccurate, unverifiable and outdated information.
 - Applicant will be advised with regard to the actions necessary for Applicant to complete the dispute process.
 - Applicant will be provided with credit education information designed to assist Applicant in maintaining a positive credit profile after the credit repair & restoration process is complete.
5. **American Credit guarantees satisfaction.** Once Applicant has been enrolled and the account is set up, Applicant must continue working in good faith with American Credit for at least six (6) months. After six (6) months enrollment or three (3) dispute cycles, applicant may request a refund if applicant is not satisfied for any reason. Applicant will receive the full amount of his or her enrollment fee, less a two hundred twenty five dollar (\$225.00) processing fee and a one hundred fifty dollar (\$150.00) fee for each credit item removed or corrected per credit bureau while Applicant was enrolled.
6. Venue and jurisdiction for any and all disputes arising out of this enrollment shall be in District Court of Shasta County, California, and shall be governed in procedure and substance by the laws of the State of California, anything to the contrary (including conflict of law provisions) notwithstanding.