



Thank you for choosing Nirvana Credit Services. In order for us to effectively serve you, there will be a few things that we will need to get started.

- ✓ Copy of tri-merge credit report (if not already provided)
- ✓ Drivers License
- ✓ Social Security Card or W-2 or 1099 as proof of your social security number
- ✓ Two bills with YOUR CURRENT address (preferably utility bills)
- ✓ Voided Check (if paying through automatic drafts)



This agreement is entered on this day _____ of _____, 20____, for both the benefit of Nirvana Services L.L.C., "Nirvana Credit Services", its Affiliates, Successors and/or Assigns, herein as "COMPANY" and - _____ herein as "CLIENT", a consultant client.

General Terms and Conditions:

A. This Credit Consulting Service Contract between NIRVANA CREDIT SERVICES and the undersigned "Client" is for the purpose of purchasing credit consulting and improvement services (the "Services"). The Services will include detailed analysis of credit profile and personal plan with recommendations; assistance with debt negotiations with collection agencies and ongoing credit coaching. This is not a debt consolidation or bill payment program.

Additional services include preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which the Client state appears on the credit report. Federal law requires that any unverifiable, outdated or erroneous information must be removed from consumer credit reports by reporting agencies. NIRVANA CREDIT SERVICES agrees to use its best efforts to provide the Services, and will perform them in accordance with federal and state laws. This service will be billed in arrears on a monthly basis as set forth below.

B. The Client understands that there will be an initial Enrollment and Analysis fee of \$199.00 for an individual (depending on your chosen plan) to be billed after the setup and analysis has been fully performed. After the enrollment has been completed, NIRVANA CREDIT SERVICES will audit the Client's credit reports and develop a plan to delete, correct or change inaccurate, unverifiable and obsolete items under current federal and state law during this contract (if applicable). After each month services have been fully performed, client will be billed. Client understands and agrees that after a month of services has been fully performed, a fee \$80.00 for an individual (depending on your chosen plan) will be due, and that this fee is for all costs and fees associated with the previous month's Services. This process will continue until Client cancels service. The Client understands that the monthly fee includes the continuing analysis/audit of up to three credit bureau reports (per client, up to six for couples), all correspondence associated with the credit improvement process, the review for changes requested by the Client to the Client's credit reports as a result of contacts made on the Client's behalf with each applicable credit bureau, creditor or public record holder, phone consultations with client and the continuing planning and creation of documents for the purpose of credit report improvement.

C. Non Payment. If any form of payment you supply is uncollectible for any reason, NIRVANA CREDIT SERVICES may charge you a dishonored payment fee of \$25.00. The Member will agree not to close the bank account that NIRVANA CREDIT SERVICES is authorized to withdraw payments from. Should the Member be required to change the authorized bank account, you must notify NIRVANA CREDIT SERVICES immediately and complete a new Electric Payment authorization, as any interruption in the payment of our fees will require NIRVANA CREDIT SERVICES to discontinue your service agreement. The resulting actions undertaken by the credit card companies, collection agencies, and/or law firms against the client will not be the responsibility of NIRVANA CREDIT SERVICES.

D. Credit Application. The client shall not apply for any type of credit until they have completed the process. If the client fails to comply with our expressed request and applies for any credit and is denied, we cannot be held responsible for additional negative remarks and the direct influence this might have on your credit score.

E. The Client agrees to send, via mail, all credit reports and/or correspondence received from credit bureaus and/or creditors to NIRVANA CREDIT SERVICES within 72 hours after the date received to increase the success of this program. If the Client has not received any credit reports or correspondence from the credit bureaus within 60 days after the date of the initial Credit Report Analysis/Audit, the Client must notify NIRVANA CREDIT SERVICES so appropriate measures can be taken. Non compliance can result in termination of account.

F. By executing this Contract to obtain Credit Services, Client grants NIRVANA CREDIT SERVICES during the term of this Contract, a limited power of attorney, by and through its authorized representatives, to: 1) use the Customer Information that the Client provides in order to obtain from credit bureaus, creditors, collection agencies and other holders of records of Client's credit reports, Client's credit history or other creditor information for the Services; 2) sign

correspondence to the record holders; 3) use Client's name to sign correspondence addressed to creditors; 4) obtain credit information over the telephone, fax, and or through the internet from record holders; 5) to discuss information with any record holders to help resolve a debt if mediation of a debt is necessary. NIRVANA CREDIT SERVICES acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Customer Information.

As such, NIRVANA CREDIT SERVICES will use its best efforts to ensure that Customer Information will be handled in a responsible and professional manner. The Customer shall have the right to revoke or terminate the limited power of attorney provided under this Contract at any time upon written notice to NIRVANA CREDIT SERVICES. Otherwise, the limited power of attorney shall terminate upon termination of this Contract. All questions pertaining to validity, interpretation and administration of this Contract shall be determined in accordance with the laws of Maryland. Client agrees that Client's limited power of attorney is valid throughout the United States for all Customer Information to be obtained by NIRVANA CREDIT SERVICES pursuant to this Contract by the binding and enforceable signatures set forth below. This Agreement contains the entire agreement of the parties and there are no other promises or conditions in any other agreement whether oral or written. This Agreement supersedes any prior written or oral agreements between the parties.

G. Money Back Guarantee/Cancellation. This agreement may be canceled by either party without any penalty or further obligation at any time. If you have been with us for one year, and you have forwarded credit reports every sixty days and complied with the commitments to the service, and we have not been able to improve your credit file by removing any derogatory items from your account, we will gladly offer you a full refund of this service. NIRVANA CREDIT SERVICES agrees to improve client(s) credit profile of inaccurate, unverifiable and incomplete items during the period of one year. Client(s) understands that the results obtained by NIRVANA CREDIT SERVICES on behalf of client(s) are dependent on numerous factors, including but not limited to client(s) ability to repay debts and loans, cooperation of client(s) creditors, and credit bureaus ability to verify information provided to them by NIRVANA CREDIT SERVICES on behalf of client(s). The initial setup fee and all accrued charges, with the exception of the last month's payment, are non refundable. Client agrees to only communicate with the credit bureaus through NIRVANA CREDIT SERVICES' written correspondence or upon notification to NIRVANA CREDIT SERVICES. **NOTICE: No payments will be refunded by COMPANY if CLIENT defaults on the terms of this agreement and said monies to be considered liquidated damages fairly estimated to be a reasonable assessment of damages by the parties at the time of execution of this Agreement.**

H. I, the client, understand that with proper information I could undertake the same or similar techniques to improve my own credit and as choosing to hire this Services Provider to undertake the services outlined in this agreement without duress or provocation. Client agrees to hold NIRVANA CREDIT SERVICES and it employees, officers, directors, agents and representatives harmless from any claim, suit action or demand made by any of my creditors or any other person which may arise from the action(s) taken by my creditors in connection with any services rendered by NIRVANA CREDIT SERVICES on my behalf. In the event NIRVANA CREDIT SERVICES engages in collection efforts, client will be required to reimburse NIRVANA CREDIT SERVICES for out-of-pocket expenses as the result of such efforts. **You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.**

DISCLAIMER: RESULTS ARE NOT AND CANNOT BE GUARANTEED BY COMPANY OR ANY OTHER PARTY WITH RESPECT TO CLIENT IMPROVING CREDIT PROFILE.

Signature

Date

You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed.

CLIENT INFORMATION

Name _____

Address _____

City _____ State _____ Zip Code _____

Date of Birth ___/___/___ SS# _____

Phone # _____

E-mail _____

Consultation Fee: Individual (Please select both if multiple services are requested)

Initial Consultation - \$199 _____ Monthly Dispute Program - \$80 _____

Consultation Fee: Joint (Please select both if multiple services are requested)

Initial Consultation - \$398 _____ Monthly Dispute Program - \$130 _____

Payment Method: (please choose one)

Type of Payment: _____ Money Order _____ Check _____ PayPal (www.nirvanacreditservices.com)

Credit Card Number _____ Exp Date _____ CSC Code _____

\$25 fee on returned checks

** If a check is used for payment, I hereby authorize NIRVANA CREDIT SERVICES auto deduct or draft my monthly payments on the 15th of every month. If payment is not made on the 15th, services are subject to suspension.

Signature _____

Date _____

You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed.



CONFIDENTIALITY STATEMENT

Client Confidentiality Release Statement

Nirvana Credit Services ("NCS") operates with integrity and good judgment to observe all ethical, professional and legal codes and standards, as well as sound business practices.

The COMPANY and its officers acquire information from clients in the course of providing credit consulting services. The information and facts received, and advice given, are always to be considered confidential and privileged and should be treated as such unless the client gives clear written instructions to the contrary. Disclosure of confidential information could potentially cause serious harm to our clients.

As a client of Nirvana Credit Services, I _____, grant permission for _____ (referral partner) to view the status of my account.

Client

Date



NOTICE OF CANCELLATION
(Return only if canceling services)

You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed. To cancel this contract fax a signed dated copy of this cancellation notice, or any other written notice to:

NIRVANA CREDIT SERVICES
240-485-0933 (fax)

Not later than midnight on: _____ (date).

I hereby cancel this transaction on: _____ (date).

CLIENT SIGNATURE



NOTICE OF CANCELLATION
(Return only if canceling services)

You may cancel this contract, without any penalty or obligation, within 3 days from the date the contract is signed. To cancel this contract fax a signed dated copy of this cancellation notice, or any other written notice to:

NIRVANA CREDIT SERVICES
240-485-0933 (fax)

Not later than midnight on: _____ (date).

I hereby cancel this transaction on: _____ (date).

CLIENT SIGNATURE

POWER OF ATTORNEY

I. PRINCIPAL AND AGENT

I hereby appoint the following person or their agent to serve as my agent, to act for me in any lawful way with respect to the subjects indicated below.

Name: **Chris Bridges, Nirvana Credit Services**

II. EFFECTIVE TIME

This Power of Attorney shall become effective immediately and shall continue to be effective for one month or until I give written notice of cancellation to the address listed above.

III. POWERS OF ATTORNEY

Nirvana Credit Services shall have the power to act in my name, place and stead in any way which I myself could do with respect to the following matters to the extent permitted by law:

The power to: Act on my behalf in negotiating terms with my creditors and also the power to submit letters on my behalf to all credit bureaus and receive documents that relate to my credit and credit history; that shall include credit reports, prior dealings with creditors and settlement offerings made by creditor.

Nirvana Credit Services is empowered to take all further action, including the negotiation of payments and the preparation and execution of all documents, as the agent deems necessary or appropriate in order to fully effectuate these matters.

In Witness Whereof, the undersigned has executed this Power of Attorney on the date set forth below.

Date: _____

Signature of Client

Client Printed Name

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580