



ELITE CREDIT MEMBERSHIP AGREEMENT

- A. Elite Credit Incorporated offers complete membership and all appropriate membership benefits to the undersigned client. All membership benefits are set forth in good faith with the sole purpose of helping the client establish and maintain a good credit history.
- B. Membership benefits vary based on the plan of the client's choosing. Elite Credit Silver and Bronze investment options all include the following benefits:
- i. Complete access to our client membership website
 - ii. Access to new credit sources through our membership site including credit cards and lines-of-credit
 - iii. All newsletters will be available through our membership site including get approved for anything you want, how your credit score really works, why credit scores are so different, re-negotiate your current interest rates, how you can have perfect credit, negotiation settlements, find out how to protect your identity for free
 - iv. Access to our Elite client credit portal to review credit status
- C. Bronze memberships offer these additional benefits:
- i. Access to new credit sources through our membership site including credit cards, lines-of-credit, and our bad credit rebuilder credit card search engine
 - ii. Client will be guided to a source for debt consolidation with a no cost consultation
 - iii. Client will be granted access to a second chance bank account source
 - iv. Access will be given to client to attorney loan modification services with a no cost consultation
 - v. Elite welcome packet will be mailed to customer and customer will receive a welcome call from our Elite customer liaison
 - vi. Customer will be given status update phone calls every 5 weeks from our Elite customer liaison
 - vii. Cease and desist letters will be mailed upon customer request
- D. Credit repair services are also provided to client as part of membership. Fees for credit services will be collected separately AFTER services are FULLY rendered.
- E. Credit services include but are not limited to the initial review of the client's credit report, preparation of correspondence to credit bureaus and creditors to request removal of errors, misrepresentations, or unverifiable information, which appears on the credit report(s).
- i. **The Client agrees to forward, by mail or fax, all credit reports and results to Elite Credit, Inc.** It is the Client's responsibility to insure Elite Credit Inc. receives a copy of the client's initial credit report. A free credit report can be obtained by the client by visiting www.annualcreditreport.com. Client is required to mail the original report to Elite Credit Inc. within 3 days after the date received.
 - ii. **Client agrees to forward the results that come in the mail to Elite Credit Inc. within 3 days of the results being received by the client.** Client's file can be placed into a HOLD status with no actions to be taken if correspondence is not returned by client after 60 days of initial correspondence to the creditor or credit bureau.
 - iii. The client understands that Elite Credit Inc. will act solely as the client's agent for the purpose described herein and any services and benefits provided to the client by the record holders from which client information is obtained are subject to any pre-existing agreements the client may have entered into with each such record holder. The client acknowledges and agrees that in using any of the client's personal information to retrieve client information, Elite Credit Inc. is acting as the client's agent and not the agent of or on behalf of any third party, including any record holder from which client information is obtained. The client agrees that any such third party, including any record holder from which client
 - iv. Information is obtained, shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by client.
 - v. This is not a debt consolidation or bill payment program.
 - vi. **Elite Credit Inc. offers the client a double money back guarantee for credit services provided. Elite Credit Inc. guarantees that a client will see improvement to their own individual credit profile as a result of work performed by Elite Credit Inc.** This guarantee is valid for the full term of our service, 8 complete calendar months. Services performed by Elite Credit must be given 8 months for full effect and after 8 months results can be reviewed to see if said guarantee applies. The term "improvement" includes an increase to the client's credit score OR deletion of a derogatory credit item OR deletion of a credit inquiry. Elite Credit is not responsible for

additional new derogatory items a client adds to their credit during the restoration process. Elite Credit cannot guarantee the removal of any specific accounts.

- vii. Client will be given access to our Credit Portal where credit progress can be monitored
- F. The client understands that if they choose the Elite Silver investment option that initial enrollment fee of \$149 will be processed upon sign up. Client is then given full access to our client website and benefits in full agreement of the proceeding agreement. Each month a payment of \$99 will be processed for credit services rendered the previous month. The client can cancel this plan anytime before the 3rd day prior to their next monthly payment being processed.
 - i. The client understands that if they choose the Elite Silver investment option with a partner that initial enrollment fee of \$249 will be processed upon sign up. Both the client and partner are then given full access to our client website and benefits in full agreement of the proceeding agreement. Each month a payment of \$168 will be processed for credit services rendered the previous month for both clients. The client and partner can cancel this plan anytime before the 3rd day prior to their next monthly payment being processed.
- G. The client understands that if they choose the Elite Bronze membership option that an initial enrollment fee of \$249 will be processed upon sign up. Client is then given full access to our client site and benefits in full agreement of the proceeding payment arrangement. \$199 will be processed monthly for credit services rendered for the previous month. The client can cancel this plan anytime before the 3rd day prior to their next monthly payment being processed.
 - i. The client understands that if they choose the Elite Bronze membership option with a partner that an initial enrollment fee of \$399 will be processed upon sign up for both client and partner. Client is then given full access to our client site and benefits in full agreement of the proceeding payment arrangement. \$299 will be processed monthly for credit services rendered for the previous month. The client can cancel this plan anytime before the 3rd day prior to their next monthly payment being processed.
- H. The client agrees to provide 2 proper funding sources for payment. These sources include debit or credit card. The client also understands that services will not resume until credit card payment is processed. We also reserve the right to cancel this contract if the client's form of payment is declined. If this is the case, the client will be informed in writing.

All services mentioned will be performed by:
Elite Credit, Inc.
3152 Little Rd #190, Trinity, FL 34655-1864
877-790-4080