Finance Repair Service LLC

Terms of Service

**Finance Repair Service LLC Terms of Service**

**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’ company or 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 service with any credit repair organization for any reason.

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**

**Finance Repair Service Used 3rd party software to obtain your credit, monitor and update your credit file during the credit repair process. What (we-Finance Repair Service) will use on your behalf…**

 **1. Link your Credit Reports and Scores**

Automatically link your credit reports and scores from all 3 credit bureaus with a new or existing account through one of our credit monitoring partners.

 **2. Evaluate your Credit Reports and Scores**

Evaluate your current credit reports from all 3 credit bureaus to identify potentially inaccurate, erroneous, false, or obsolete information which is negatively affecting your credit scores.

 **3. Create Credit Bureau Dispute Letters**

Quickly and easily create effective dispute letters for the dispute of potentially inaccurate, erroneous, false, or obsolete information for any accounts on your credit reports. Finance Repair Service’s platform enables us to create unlimited dispute letters for all types of accounts listed on your credit reports from all 3 credit bureaus.

 **4. Track your Results**

Finance Repair Service works with and will automatically retrieve and update your credit reports and scores from your linked credit monitoring account every month to track the results of your disputes during the credit repair process.

 **5. Resources**

View Tips Page on financerepairservice.com/tips

**Authorizations**

Upon linking your credit reports to your Finance Repair Service, you authorize Finance Repair Service to store your credit report and score info as well as your credit monitoring account credentials and to access your credit monitoring account for the purpose of retrieving and updating your credit reports and scores.

**Finance repair Service Fees**

Finance Repair Service’s website has both paid and free services. The only costs associated with the Finance Repair Service platform are the membership fees for service on a one time basis for service. We do not charge monthly service fees. Finance Repair Service also has a free service plan at zero cost to consumers.Any charged fee from our 3rd party service is used to monitor , and update your credit reports on all 3 Bureau Credit Reports. The credit monitoring membership plans are a 3rd party service are are not reflective of Finance Repair Service. You can opt out of the 3rd party service fee at any time by contacting the 3rd party software site.

**Duration**

Once you create a Finance Repair Service account, you can login to your account by accessing this website at anytime. You can use the account with all of its features for as long as you would like to whether you choose to use it for creating and tracking dispute letters, for the resources section or just to monitor your credit across all 3 bureaus.

Cancellation

Finance Repair Service LLC offers a variety of service plans ranging from Free Consultations , Free Cease and Desist Letters , Free 30 Day Service Plan, 60 Day Service Plan , 90 Day Service Plan , 180 Service Plan and 365 Day Service Plan. Any service plan can be cancelled at any time. Once proof of ‘First Work’ has been presented , then the service is no longer refundable. No service plans offered is prorated for any unused length of service. The Service is effectively cancelled and you will need to select a new service plan.

**Finance Repair Service LLC Contact Information**

P.O. Box 3083 Duluth, GA 30096

Email: financerepairservice@mail.com

**You may cancel any service without penalty or obligation at any time. See the attached notice of cancellation form for an explanation of this right.**

**Notice of Cancellation Form:**

**You may cancel this contract without penalty or obligation at any time.**

**To cancel this contract with Finance repair Service LLC, email  financerepairservice@mail.com**

**I hereby cancel this transaction,**

**[date]**

**[purchaser's signature].**

**Notice of Cancellation Form:**

**You may cancel this contract without penalty or obligation at any time.**

**I hereby cancel this transaction,**

**[date]**

**[purchaser's signature].**