

How much does it cost?

Call now for a free consultation!

We offer several pricing programs to fit your needs.

Individual:

\$1300.00 Credit Report Analysis/Audit Fee. Then \$28.00 a month for the work done the previous month.

Would you like to save \$136 on payment processing fees over a year's membership?

We are offering a pre-payment discount of **\$136**, if you pay the Credit Report Analysis/Audit fee and your Next 11 monthly payments all at one time we will only charge you **\$1500.00 for an entire year's coverage!**

Individual and Spouse:

\$2300.00 Credit Report Analysis/Audit Fee. Then \$56.00 a month for the work done the previous month.

Would you like to save \$272 on payment processing fees over a year's membership?

We are offering a pre-payment discount of **\$272**, if you pay the Credit Report Analysis/Audit fee and your Next 11 monthly payments all at one time we will only charge you **\$2700.00 for an entire year's coverage!**

ADD ON - Expedite It! \$300.00+

US Credit Advisors LLC offers "Expedite It", a program that forgoes on creating results within 60-120 days vs. 6 months. You can apply this add on to the programs above at a cost of \$300 for an individual and \$500 for an individual with spouse. There are no guarantees; however, the 100% refund policy still applies to the basic program. The expedite fees are non-refundable.

NEGOTIATION – \$500 Deposit Toward Agreed Amount:

For the client who wants US Credit Advisors LLC to negotiate their past due and collection accounts.

We will only Negotiate Unsecured Accounts. Sometimes clients have charge-offs or collections accounts that they want us to settle for them. These settlements are either done with the intention of saving the client money or with the goal of paying in return for an agreement to delete from the creditor. US Credit Advisors LLC can reduce the amount you owe in many situations up to 80%.

We will not Negotiate Mortgages, Auto Loans, Student Loans or any other Secured Loan.

US Credit Advisors LLC Warranty

If we have not corrected the contracted disputed/negative items from your credit reports, you are entitled to some, if not all of your money back.

After 12 months of our service, you can request an evaluation/audit of your account. We will add up the complete value of all successfully corrected items and compare that amount to what you have paid. If what you have paid is more than the value of the corrected items we will refund you the difference. To determine the total value of our service we count the number of items we successfully corrected and multiply that by \$200.00 per item. We use the amount of \$200.00 per deleted/corrected item as the fair market value for our service, plus a service fee of \$750.00.

Example 1

If after 12 months we have corrected only 2 items from your credit reports. You started with 10 negative items, 8 of which remain. Your refund would be computed as follows:

Your cost for 12 months:	\$1500.00
Value of services rendered:	\$400 (2 Corrections x \$200.00/ea)
Service Fee:	\$750
Amount you get back:	\$350

Example 2

Now imagine that after 12 months we have successfully corrected 15 of the 20 negative items on your credit reports. Your refund would be computed as follows:

Your cost for 12 months:	\$1500.00
Value of services rendered:	\$3000 (15 Corrections x \$200.00/ea)
Service Fee:	\$750
Amount you get back:	\$0.00

The first example shows results which are way lower than our average client's, but it is a good example of how the warranty actually works.

Note: If you have very few negative items when you begin our service, so few that if all the items were deleted the value would still not equal the warranty value. We will then assign your negative items a new value equal to your total fees paid divided by the total number of negative items.

This warranty is designed to reassure you that our goal is truly to correct negative/disputed accounts from your credit reports and that if we can't, we will gladly refund your money. It's as simple as that!

Client Signature _____ Date _____ 20 _____

Client Signature _____ Date _____ 20 _____

Client Information

Your Full Name: _____

USCA AE: _____
(Your Contact)

Current Address: _____

Last Address: _____

Home Phone: _____

Cell Phone: _____

E-mail: _____

Fax: _____

Your SSN: _____

Your DOB: _____

Enter Spouse Information Only if Spouse is also retaining US Credit Advisors LLC

Spouse Name: _____

Spouse Cell Phone: _____

Spouse E-mail: _____
(Must be different than primary e-mail)

Spouse SSN: _____

Spouse DOB: _____

How did you hear about US Credit Advisors LLC: _____?

US Credit Advisors LLC prefers communication through e-mail. How often do you check your e-mail?

(Circle One) Hourly Daily Weekly Rarely

There are a few things that the Federal Trade Commission (FTC) and US Credit Advisors LLC want you to know.

1. The Consumer Reporting Agencies (CRA) are NOT government agencies, they are for profit, multimillion dollar corporations that gather and sell your private personal information, to creditors, insurers, employers, landlords, and companies that solicit you for credit and insurance offers. They also sell your private personal information to telemarketing companies and mailing list companies.
2. The CRA must remove or correct inaccurate or unverifiable information. The CRA is not required to remove accurate information from your file unless it is outdated or cannot be verified.
3. The FTC worries that you may have undergone such financial hardship, that our fees are too difficult for you to afford. If this is the case, then our services may not be for you. The last thing US Credit Advisors LLC wants for its clients is to become a financial burden.
4. We also want to make sure you are aware of your rights under State and Federal law, so we are giving you a letter from the FTC entitled “**Consumer Credit File Rights under State and Federal Law**”.
5. You can notify the credit bureau’s yourself of a dispute; you also have the right to hire a company to attend to this matter for you. It is a time consuming task, which takes organization and persistence to complete. We at US Credit Advisors LLC have the knowledge and experience you can trust to get the job done!

I, the undersigned, understand, and have received a copy of, my rights under State and Federal Law, I am not in a position of financial hardship, and I understand that I can dispute information on my own credit reports. Nevertheless, I have requested the assistance of US Credit Advisors LLC in correcting the incomplete, inaccurate, and unverifiable information being reported on my credit reports.

Client Signature _____ Date _____ 20_____

Client Signature _____ Date _____ 20_____

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 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'

(b) *Separate Statement Requirement.*--The written statement required under this section shall be provided as a document which is separate from any written contract or other agreement between the credit repair organization and the consumer or any other written material provided to the consumer.

(c) *Retention of Compliance Records.*--

(1) *In general.*--The credit repair organization shall maintain a copy of the statement signed by the consumer acknowledging receipt of the statement.

(2) *Maintenance for 2 years.*--The copy of any consumer's statement shall be maintained in the organization's files for 2 years after the date on which the statement is signed by the consumer.

Client Signature _____ Date _____ 20____

Client Signature _____ Date _____ 20____

Limited Power of Attorney

Know all persons by these present: That I, the undersigned (jointly or severally, if more than one) hereby make, constitute and appoint US Credit Advisors LLC place and stead for my use and benefit: To ask, demand, settle, sue for, recover, collect and receive each and every sum of money, debt, account, legacy, bequest, interest, dividend, annuity and demand (which not is or hereafter shall become due, owing or payable) belonging to or claimed by me, and to use and take any lawful means for the recovery thereof by legal process or otherwise, and to execute and deliver a satisfaction or release therefore, together with the right and power to compromise or compound any claim or demand. To transact business of any kind or class and as my act and deed to sign, execute, acknowledge and deliver any correspondence or contract in correlation with or reference to creditors that appear on my credit report and/or the three major credit bureaus as by be necessary or proper in the premises.

GIVING AND GRANTING unto my said US Credit Advisors LLC full power and authority to do and Perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the premises as fully to all intents and purposes as I might or could do if personally present, hereby ratifying all that my credit restoration agent shall lawfully do or cause to be done by virtue of these presents. The powers and authority hereby conferred upon US Credit Advisors LLC shall be applicable to all Credit Bureaus and Creditors.

My said credit restorer is empowered hereby to determine in his/her sole discretion the time when, purposes for and manner in which any power here in conferred upon him shall be exercised, and the conditions, provisions and covenants of any instrument or document which may be executed by US Credit Advisors LLC, on behalf of undersigned purposes of corresponding with Credit Bureaus and Creditors on my behalf.

Client's Name: _____

Client's SSN: _____

Client's Signature: _____

Date: _____ 20_____

Spouse's Full Name: _____
(If spouse is also retaining)

Spouse's SSN: _____

Spouse's Signature: _____

Date: _____ 20_____

General Terms and Conditions:

A. This Credit Repair Service Contract between US Credit Advisors LLC and the undersigned "Client" (refers to both in case of a couple) is for the purpose of purchasing credit report repair and improvement services (the "Services"). The Services will include preparation of correspondence to credit bureaus to request removal of errors, misrepresentations, or unverifiable information, which the Client states appears on the credit reports which the Client has furnished US Credit Advisors LLC. This is not a debt consolidation or bill payment program. Federal law requires that any unverifiable, outdated or erroneous information must be removed from consumer credit reports by reporting agencies. US Credit Advisors LLC agrees to use its best efforts to provide the Services, and will perform them in accordance with federal and state laws.

B. The Client understands that there will be an initial Credit Report Analysis/Audit Fee of \$1300.00 for an individual or \$2300.00 for a couple (\$1150.00 each), billed at the time this Contract is signed and that US Credit Advisors LLC will analyze/audit the Client's credit reports and develop a plan to delete, correct or change those negative items which can be deleted, corrected or changed under current federal and state law during this contract. Except for the Credit Report Analysis/Audit Fee, there will not be any fees or any other charges associated with the Services until after the completion of the first month of Services. The Client understands and agrees that after the first month of Services, a monthly fee of \$28.00 for an individual or \$56.00 (\$28.00 each) for a couple will be due, and that this fee is for all costs and fees associated with the previous month's Services and the work will continue until this Contract expires or is canceled. 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 restoration 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, and the continuing planning and creation of documents for the purpose of credit report repair and improvement.

C. Non Payment. If any form of payment you supply is uncollectible for any reason, US Credit Advisors LLC may charge you a dishonored payment fee of \$50.00. The Member will agree not to close the bank account that US Credit Advisors LLC is authorized to withdraw payments from. Should the Member be required to change the authorized bank account, you must notify US Credit Advisors LLC immediately and complete a new Electric Payment authorization, as any interruption in the payment of our fees will require US Credit Advisors LLC to discontinue your service agreement. Client agrees that US Credit Advisors LLC reserves the right to bill client for total amount of fixed/deleted items by the value of \$200 per fixed/deleted item, plus a \$750 Service Fee, less amount already paid by client should there be any situation where client avoids paying required fees. Should there be a situation where client refuses or has not sent in results client and US Credit Advisors LLC assumes that all items have been fixed/deleted and client will be billed in accordance. The resulting actions undertaken by the credit card companies, collection agencies, and/or law firms against the client will not be the responsibility of US Credit Advisors LLC

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 US Credit Advisors LLC within five (5) days after the date received to guarantee 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 US Credit Advisors LLC so appropriate measures can be taken. Non compliance can result in termination of account.

F. Privacy. Your information will never be sold to any third parties for marketing purposes. However, your account information might be shared with any broker/loan officer, dealership, realtor or third party that initially referred you to our service for tracking purposes. You grant permission to these third parties to view your information as well as grant permission to US Credit Advisors LLC to share this information with them. You agree that this no way violates any privacy in regards to the Fair Credit Reporting Act or The Fair and Accurate Credit Transactions Act and hold US Credit Advisors LLC and its third parties harmless from any claim or law suit.

G. By executing this Contract to obtain US Credit Advisors LLC services, Client grants US Credit Advisors LLC 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. US Credit Advisors LLC acknowledges that its Authorized Representatives have been alerted to the sensitivity of the Customer Information. As such, US Credit Advisors LLC 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 US Credit Advisors LLC. 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 Connecticut. Client agrees that Client's limited power of attorney is valid throughout the United States for all Customer Information to be obtained by US Credit Advisors LLC 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.

H. 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 bureau responses every week (within 5 days of receipt) 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. US Credit Advisors LLC 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 US Credit Advisors LLC 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 US Credit Advisors LLC on behalf of client(s). Client agrees to only communicate with the credit bureaus through US Credit Advisors LLCs written correspondence.

I. I, the client, understand that with proper information I could undertake the same or similar techniques to repair my own credit and am choosing to hire this Services Provider to undertake the services outlined in this agreement without duress or provocation. Client agrees to hold US Credit Advisors LLC and its 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 US Credit Advisors LLC on my behalf. Client understands that US Credit Advisors LLC will aid client with what is in this contract and this contract only, despite what any salesperson may have said otherwise. In the event US Credit Advisors LLC engages in collection efforts, client will be required to reimburse US Credit Advisors LLC for out-of-pocket expenses as the result of such efforts.

Client Signature _____ Date _____ 20_____

Client Signature _____ Date _____ 20_____

Credit Card Authorization Form

I hereby authorize US Credit Advisors LLC to charge my credit card account in the amount of:

\$ _____ .00 _____ Dollars.

Please Print

If you need to break up your consulting fee into three equal payments fill in the Three dates below. The first payment should be today's date. The second payment will be one month after the first. The third payment will be the following month. There is an additional fee of \$50 to finance with the three payments.

First payment date: _____

Second payment date: _____

Third payment date: _____

Circle one:

VISA MasterCard

Credit Card Number: _____ - _____ - _____ - _____

Expiration date: _____ / _____ Security Code _____

Name on card: _____

Address: _____

City: _____

Signature: _____ Date: _____