

Web Nation, Inc.
7904 E. Chaparral Rd.
Suite 110-604
Scottsdale, AZ 85251

Credit and Debt Counseling Service Contract

In this Agreement, the party who is contracting to receive services shall be referred to as "the Undersigned" and Web Nation, Inc., 7904 E. Chaparral Rd Suite 110-604, Scottsdale, AZ 85251, dba creditinfocenter.com, who will be providing services, shall be referred to as "Service Provider".

General Terms and Conditions

1) This Credit Repair Service Contract between the Service Provider and the Undersigned (hereinafter collectively referred to as "the Parties") is for the purpose of purchasing credit, debt and financial advice to improve the Undersigned overall financial status, known as improvement services (the "Services").

2) The Undersigned hereby agrees to pay for the amount payable for the Services in accordance with the payment provisions in the Website as consideration to contract with the Service Provider and the Undersigned agrees to pay for the Services as set forth in the PRICES section of the Service Provider's internet website www.creditinfocenter.com (hereinafter "the Website"). The amount owing will be described with our invoice provided to the Undersigned.

3) The Services will include:

1. Answering questions about the published strategies on our website regarding credit repair and debt settlement.
2. Answering specific questions about how, to our knowledge, the credit bureaus and collection agencies operate and do business.
3. Reviewing credit reports and making suggestions on what accounts the consumer might want to close or pay down to improve credit scores.
4. Making recommendations on opening new accounts to improve credit report scores.
5. Sending to the consumer (via email) generalized form letters used in the credit repair and debt settlement process. The Undersigned will need customize these letters for his/her own use and specific situation.
6. Finding case law relevant to Undersigned's situation that the Undersigned might want to review and take to a legal professional should they need to retain the services of a lawyer.
7. Help and advice in preparing a budget and a review of household finances.

4) The Service Provider agrees to use its best efforts to provide the Services, and will perform them in accordance with Federal and State laws.

5) The Service Provider makes no guarantees of any kind that the Services provided will improve the Undersigned's credit situation, and recommends that the Undersigned thoroughly research his/her situation before acting on information and advice provided by the Service Provider. The improvement of the Undersigned's credit or debt situation is entirely up to the Undersigned's future actions and decisions to improve his/her own credit and debt situation.

Rates and Length of Service

1) An estimate for the length of time for the Services to be performed is anywhere from 15 minutes to an hour, which is the time that the Undersigned will be receiving advice via the telephone. The Undersigned understands that all Services provided by Service Provider end upon termination of the telephone consultation.

2) Rates are as follows:

- \$45/15 minutes
- \$70/30 minutes
- \$95/45 minutes
- \$125/hour
- \$25 extra to review credit report or dispute letters
- \$99.95 to write initial round dispute letters to the credit bureaus
- \$99.95 to analyze investigation results from credit bureaus and resend letters

- \$25/each to write a debt validation letter to a collection agency
- \$25/each to write investigation request letter to original creditor or collection agency
- \$125/hr for customization of template letters/forms

3) The Undersigned, understands and agrees that a credit card number will be provided at the beginning of the telephone session, and the credit card will be charged **after** the telephone session ends **and** the 3-day right of cancellation period has expired (3 business days from the signing of this contract) **and** the Undersigned has not contacted the Service Provider within this period to cancel.

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.

Undersigned Printed Name

*Email Address**

Undersigned Signature
(digital signature is legally binding)

Date

Phone Number:* _____

Street Address:* _____

City/State/Zip Code: _____

Follow these steps:

- 1) Before your appointment, you must submit this completed form. Enter info into the required fields, save it, then email back to us at phone@creditinfocenter.com. For "digital signature", if you do not already have one created, Adobe Reader will have you create a signature.
- 2) CALL or EMAIL to schedule your appointment ~ 877.933.6932 or phone@creditinfocenter.com
- 3) At scheduled time of appointment, call 480.990.3938 to speak to the counselor. Do not call the toll-free number for the counseling appointment.
- 4) To view/save this form, you will need Adobe Reader. Download a free version at <http://get.adobe.com/reader/>
- 5) If you cannot save this form electronically, print it off and fax it back to us.

**We do not sell or distribute your information. For contact purposes only.*

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