

# CREDIT REPAIR SERVICES AGREEMENT

Client Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

## Parties:

This Credit Repair Services Agreement (the "Agreement") is entered into by and between:

Service Provider: \_\_\_\_\_

Client: \_\_\_\_\_

## Recitals:

WHEREAS, Client desires to obtain credit repair services and Service Provider agrees to provide such services under the terms and conditions of this Agreement. WHEREAS, Client acknowledges understanding the scope and limitations of credit repair services and related legal rights.

## 1. Services Provided:

Service Provider agrees to perform credit repair services designed to assist Client in disputing and correcting inaccurate or unverifiable information on Client's credit reports from one or more credit reporting agencies as permitted by the federal Fair Credit Reporting Act (FCRA) and applicable state laws.

## 2. Client Responsibilities:

Client agrees to provide accurate, complete, and truthful information to Service Provider and to promptly respond to requests for additional information or documentation. Client acknowledges that results cannot be guaranteed and that success depends on various factors outside Service Provider's control.

## 3. Fees and Payment:

Client agrees to pay Service Provider the fees outlined in the attached Fee Schedule. Fees are due as specified and may include setup fees, monthly service fees, and fees for additional services. Payment methods accepted include credit card, electronic funds transfer, or other agreed methods.

## 4. Term and Termination:

This Agreement shall remain in effect until terminated by either party upon written notice. Client may cancel at any time, subject to payment of all fees incurred up to the date of termination. Service Provider may terminate if Client breaches any terms herein.

## 5. No Guarantees:

Client acknowledges that Service Provider cannot guarantee removal or correction of any information on Client's credit reports. Credit reporting is governed by federal and state laws and credit grantors' policies.

## 6. Compliance with Law:

Service Provider represents that it complies with all applicable federal and state laws including, but not limited to, the Credit Repair Organizations Act (CROA), the Fair Credit Reporting Act (FCRA), and any relevant consumer protection statutes.

**7. Authorization and Consent:**

Client authorizes Service Provider to obtain Client's credit reports and to communicate with credit bureaus, creditors, and others as necessary to perform the services herein. Client consents to all communications and disclosures as allowed by law.

**8. Limitation of Liability:**

Service Provider's liability for any damages arising from this Agreement shall be limited to the fees paid by Client. In no event shall Service Provider be liable for indirect, incidental, consequential, or punitive damages.

**9. Confidentiality:**

Both parties agree to maintain the confidentiality of any non-public information received in connection with this Agreement, except as required by law or necessary to perform the services.

**10. Dispute Resolution:**

Any disputes arising under or related to this Agreement shall be resolved through binding arbitration conducted in accordance with the rules of the American Arbitration Association or another mutually agreed arbitration forum. Judgment on the arbitration award may be entered in any court of competent jurisdiction.

**11. Governing Law and Venue:**

This Agreement shall be governed by and construed in accordance with the laws of the State of \_\_\_\_\_, without regard to conflict of law principles. The parties consent to the exclusive jurisdiction and venue of the state and federal courts located in \_\_\_\_\_ County, \_\_\_\_\_.

**12. Entire Agreement:**

This Agreement constitutes the entire understanding between the parties and supersedes all prior agreements, representations, and understandings, whether written or oral, relating to the subject matter herein. Any amendments must be in writing and signed by both parties.

**13. Severability:**

If any provision of this Agreement is determined to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

**CLIENT SIGNATURE**

**SERVICE PROVIDER SIGNATURE**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Original source of this document:

<https://agreementtemplate-us.com/credit-repair-agreement/>

Did you find this template helpful?

Find more updated templates at:

<https://agreementtemplate-us.com/>

[View more templates](#)

This template is intended exclusively for personal, non-commercial use.  
If distributed or published, the source must be mentioned.

This template is provided for guidance only and does not constitute legal advice.  
It is recommended to consult a legal professional for each specific case.