

Pre-Contract Written Statement

(Ohio Revised Code Section 4712.04)

CREDIT SMART SOLUTIONS, LLC

8373 Colerain Ave. – Suite A – Cincinnati, OH 45239 – (513) 878-1035

Credit Smart Solutions, LLC is a credit services organization registered with the State of Ohio. Credit Smart Solutions, LLC will comply with all laws governing credit counseling and credit repair to help Buyer remove any negative information on Buyer's credit report that is erroneous, inaccurate and/or obsolete. Credit Smart Solutions, LLC will assist Buyer to improve Buyer's credit score. Credit Smart Solutions, LLC will provide Buyer with information on how to maintain a good credit report and score.

A complete and detailed description of the services to be performed by Credit Smart Solutions, LLC and the total cost of the services is as follows:

Credit Smart Solutions, LLC shall provide the following Credit Services to Buyer at the cost outlined in the Contract for Credit Services. The service that is provided includes a counseling session for personal credit, ordering credit reports, and drafting and mailing of the dispute letters. The fee for the Buyer is \$450.00 for a single person or \$650.00 for a married couple. Buyer shall also pay the costs for overnight mailings (\$15.00 each mailing).

Surety Bond and Your Rights as a Buyer: Credit Smart Solutions, LLC maintains a surety bond as required pursuant to Sections 4712.06 of the Ohio Revised Code with: GREAT AMERICAN INSURANCE COMPANY, 580 WALNUT STREET, CINCINNATI, OH 45202. The bond is in favor of any person, and of the state for the benefit of any person, that is injured by any violation of Sections 4712.01 to 4712.14 of the Ohio Revised Code.

Non-Profit Credit Counseling Services. Many of the services and fees we outlined may be obtained by you working directly with the credit reporting agencies or through non-profit credit counseling services.

Credit Reporting Practices Rights of Consumers Under Ohio and Federal Law

Under the federal Fair Credit Reporting Act, you have all of the following legal rights:

- ☐ You have a right to obtain a copy of your credit report from a consumer reporting agency. You may be charged a reasonable fee. However, there is no fee if you have been turned down within the preceding sixty days for credit, employment, insurance, or a rental dwelling because of information in your credit report. The consumer reporting agency must provide someone to help you interpret the information in your credit file.
- ☐ You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. However, neither you nor any credit services organization has the right to have accurate, current, and verifiable information removed from your consumer reporting agency report. The consumer reporting agency must remove accurate, negative information from your report only if it is more than seven years old. Bankruptcy information can be reported for ten years. Accurate information cannot be permanently removed from the files of a consumer reporting agency. Credit reporting agencies are required to follow reasonable procedures to ensure that creditors report information accurately. However, mistakes may occur.

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Emilie Sanchez

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