

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

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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:

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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.

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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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Stephen K. Huber ,Ben H. Sheppard

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The Legal Guide to Credit and Credit Repair, 1997-12-22 This book contains 84 fill in the blank forms every form you need to remove negative information and put you in the best light to potential creditors Updated through June 2024

Consumer Credit Law and Practice - A Guide Dennis Rosenthal, 2018-01-26 A new edition of Dennis Rosenthal s Consumer Credit Law and Practice A Guide is always an event to be welcomed by the busy practitioner In all this welter of regulation there is a great need for a work which reduces the mass

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Complete Credit Repair Kit Brette McWhorter Sember, 2011-11 The Complete Credit Repair Kit was written for the more than three million consumers who are refused credit each year due to inaccurate incomplete or out of date information in their credit files With total bankruptcy filings reaching 1 4 million in 2009 this book is a must have in today's tumultuous economy This updated edition covers the Credit Card Accountability and Responsibility and Disclosure Act of 2009 a piece of legislation that offers benefits for credit card users and features blank forms and letters on SphinxLegal.com that readers can use to boost their credit scores

United States Code, 2006, V. 8, Title 15, Commerce and Trade, Sections 80a-1 to End, *Congressional Record* United States. Congress, 1996

Credit Repair Organizations Act (H.R. 458) United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1988

Nolo's Encyclopedia of Everyday Law Shae Irving, Nolo Editors, 2020-04-01 Everything you ever wanted to know about the law but couldn't afford to ask The law affects practically every aspect of our lives and legal questions come up daily When they do turn to Nolo's Encyclopedia of Everyday Law a handy information packed desk reference Written by Nolo's expert team of attorneys this book answers more than 1 000 of the most frequently asked questions about everyday legal issues including Credit debt Workplace rights Wills trusts Buying a house Divorce Small claims court Domestic violence Adoption Traffic accidents Inventions Privacy rights Child custody support Elder care Bankruptcy Noisy neighbors Home businesses Name changes Searches seizures Tenant rights Criminal

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Representatives of the United States United States. Congress. House,2011 Some vols include supplemental journals of such proceedings of the sessions as during the time they were depending were ordered to be kept secret and respecting which the injunction of secrecy was afterwards taken off by the order of the House **The Complete Credit Repair Kit** Brette

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