

CREDIT RESTORATION SERVICES AGREEMENT

This Agreement for Credit Restoration Services ("Agreement") dated _____, made and entered into effective as of _____, by and between RESULT\$ ADVISORS, Inc. (hereinafter referred to as "RESULT\$ ADVISORS" or "RAI"), whose principal location is 16520 Bake Parkway, Suite 200 Irvine, CA 92618 and _____ (hereinafter referred to as "Client(s)"), whose physical and mailing address are: _____ and whose SSN/Tax ID(s) are: _____. Hereinafter, both RESULT\$ ADVISORS and Client are referred to individually as "Party" or collectively as "Parties."

This Agreement concerns a _____ Individual _____ Joint Credit Report.

A. AGREEMENT Upon execution, this agreement shall replace any previous version of this agreement. This is a legal and binding contract. Please consult with an attorney if you need legal advice. In consideration of the mutual promises and agreements exchanged, RAI and the Client agree as follows:

1. Amount and Payment of Fee for Completed Services. The Client agrees to pay RAI a Completed Service Fee in accordance with attached Schedule "B." Any additional services performed will also be paid according to attached Schedule "B."

Payment Terms. Payment Terms are Net 15 Days from the date of invoice.

Finance Charges. Invoices that are not paid within the Payment Terms are subject to a 1.000% per month finance charge of the Invoice amount and any accrued charges.

2. Scope and Completion of, and Payment for, Credit Resurrection Services. RAI shall perform the following Credit Restoration Services, related to issues defined on Schedule "A," for and on behalf of the client. It is understood by the parties that the list below is not exhaustive, and that not all of the services listed below may be relevant to the Client's situation. These restoration services may, but not necessarily, include:

A. Contact the Credit Bureaus to determine the validity of information reported.
B. Contact Creditors to determine the validity of information reported.
C. Contact Government Agencies to determine correctness of public records information reported.
D. Successfully remove items which do not meet the credit reporting standards set forth in the Fair Credit Reporting Act, the Fair Debt Collections Practices Act, and other related Federal and State law. These improvements may include:

- A correction of information not reported accurately.
- A deletion of information not reported accurately.
- A change of information reported about the Client.
- A change in the reported status of the client.
- Satisfaction of small collections matters or other debts.

E. Payment for Negotiation Services. Once the Client accepts a change in terms and/or conditions noted as meeting the minimum standards stated in this agreement, RAI's services under this Agreement will be deemed completed.

3. Reasonable Efforts/No Guarantees. RAI will make reasonable efforts to conclude a successful resolution as described in section 2 above. However, the Client acknowledges that RAI cannot guarantee that Client's existing creditors or the credit bureaus will agree to improve client's credit report and may elect to continue to report items in a derogatory manner. RAI cannot force creditors or credit agency to make changes to a credit report.

4. Responsibilities and Obligations of the Client. The Client agrees to furnish RAI with truthful and accurate information and any documents that will be required by RAI and the Lender to assess the Client's financial status, including (without limitation) the following:

- Credit Card Statements - past six (6) months;
- Loan(s) and/or Line of Credit Statements – past six (6) months;
- Mortgage Statements - past six (6) months;
- Credit Reports – obtained within the past 30 days;
- Any letters, documents or other items received from collection agencies;

Client(s) Initials (_____) (_____)

The Client specifically and expressly agrees to provide additional information or documentation within five (5) days of RAI's request. The Client further agrees to immediately notify the RAI of any change in the Client's address.

5. Governing Law. The Parties hereby acknowledge and agree that this Agreement shall be governed and construed in accordance with the laws of the State of California, and that any action brought to enforce this Agreement shall be filed in the Superior Court of California in and for the County of Orange.

6. Amendments. Except as set forth herein, this Agreement may not be amended or modified orally and no provision of this Agreement may be waived or amended except in a writing signed by the Client and RAI.

7. Severability. If any provision in this Agreement is determined to be invalid, illegal or otherwise unenforceable, the determination will not affect any other provision of this agreement. The invalid provision will be severed from this agreement and all remaining provisions will continue to be in full force and effect.

8. Termination of Agreement. Either the Client or RAI may terminate this Agreement at any time for any reason upon written notice to the other party. At the time of termination, all earned but unpaid fees for any and all completed services as set forth and described in Section A2 of this Agreement will become due and payable.

9. Collections, Court Costs and Attorneys' Fees and Expert Witness' Fees and Costs. Should it become necessary to refer this account for collection, the Client agrees to pay all costs and expenses of collection including, but not limited to, reasonable attorney fees and collection agency fees. The Parties hereby acknowledge and agree that in the event any Party to this Agreement brings suit to enforce any provision of this Agreement, or is required to defend any action or proceeding, the defense of which is based upon any provision of this Agreement, the prevailing Party shall be entitled to recover its court costs, attorneys' fees and expert witness' fees and costs.

10. Entire Agreement. This Agreement constitutes the entire agreement and a complete and exclusive expression of the parties' Agreement respecting the Credit Restoration Services contemplated under this Agreement.

11. Assignment. No assignment by the Client or RAI of this agreement or of any rights or obligations hereunder, shall be valid without the prior written consent of all of the signatories to this agreement.

12. Business Disclosure. Client is hereby notified that Gordon Carlson & Associates, Inc. may have a financial interest in RAI.

13. Acknowledgments and Representations. The parties signing below acknowledge they have read and understood this Agreement and have each received a copy. The Client(s) warrants that he/she/they have the authority to enter into this agreement with regard to the Subject Loan(s) herein described.

14. Disclosures Required by the Federal Trade Commission and the State of California. Credit Repair entities are subject to federal and state law. Both the Federal Government and the State of California require that the Clients receive written disclosures of information. These disclosures are part of this agreement.

IN WITNESS WHEREOF, the parties have hereunto placed their hands and seals or cause these presents to be duly executed by their proper corporate offices the date and year first written above.

Client Signature _____ Date _____

Printed Name _____

Client Signature _____ Date _____

Printed Name _____

RAI Representative _____ Date _____

Printed Name _____

Client(s) Initials (_____) (_____)

DISCLOSURES REQUIRED BY STATE AND FEDERAL LAW

Total Amount the Buyer will have to Pay for Services:

_____ Deletions at \$35.00 per Deletion

_____ Inquiries at \$16.00 per Deletion

_____ Total Amount Potentially due

This service will be paid to: Results Advisors, Inc.

Total Amount of Time to Complete the Credit Restoration Process: 180 days or 6 months.

NOTICE OF CANCELLATION

You may cancel this contract, without penalty or obligation, within 5 days of the date the contract is signed.

If you cancel, any payment made by you under this contract must be returned within 15 days following receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed and dated copy of this notice, or any other written notice to: **Gordon Carlson, Results Advisors, Inc. 16520 Bake Parkway #200, Irvine CA 92618** not later than midnight _____.

I hereby cancel this transaction

Date

Purchaser's Signature

Client(s) Initials (_____) (_____)

NOTICE OF CANCELLATION

You may cancel this contract, without penalty or obligation, within 5 days of the date the contract is signed.

If you cancel, any payment made by you under this contract must be returned within 15 days following receipt by the seller of your cancellation notice.

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I hereby cancel this transaction

Date

Purchaser's Signature

Client(s) Initials (_____) (_____)

CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). 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 consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit services organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a credit reporting agency in writing that you dispute the accuracy of information in your credit file, the consumer credit reporting agency must then reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in any report it issues about you.

You have a right to cancel the contract for any reason within five working days from the date you signed it. If for any reason you do cancel the contract during this time, you do not owe any money.

You have a right to sue a credit services organization if it misleads you."

Client(s) Initials (_____) (_____)

SCHEDULE "A"
Description of Items to Be Disputed

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Creditor's Name _____

Account Number _____

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Client(s) Initials (_____) (_____)

Creditor's Name _____

Account Number _____

Reason for Dispute _____

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Reason for Dispute _____

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Creditor's Name _____

Account Number _____

Reason for Dispute _____

Client(s) Initials (_____) (_____)

SCHEDULE "B"
Amount and Payment of Fee for Completed Services

Fee payable upon successful credit repairs, as agreed and targeted in the Client Strategy form is:

\$150.00	Review of Credit Report and Identification of Items to be challenged. This is the total sum of charges in the event you wish to do the work yourself; if you want us to do the work, this figure does not include item removals described below.
\$35.00	For every inaccurate, unverifiable, erroneous or outdated item removed or corrected in and from a credit report.
\$16.00	For every unauthorized credit inquiry removed from any of your credit reports while this contract is in effect.

Client(s) Initials (____) (____)