

# ARBOR KREST

## CREDIT REPAIR PROGRAM FORM

### Personal and Identifying Information

Legal Name

Date:

Full Name:

Phone/Email:

Address:

Service/Product Needed:

Additional Notes:

Preferred Contact Method:

Phone Call     Text

**We will collect your social security number and payment methods during the live session, not here. We do not store payment methods beforehand nor afterwards once payment is achieved. Social Security numbers are NEVER stored by ArborKrest, even at the client's request. We guard your privacy and security with the upmost importance. All Zoom sessions are recorded for liability and emailed to you afterwards. We keep a record for our own liabilities in a secure drive that is password protected and only accessible via subpoena.**

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### Terms & Acknowledgment

I give ArborKrest to bill me immediately following the services at the rates below:

**Credit Exploration \$25:** With this service we will walk through your credit with you to give you an idea of what you can fix now and what you get fixed over the next few months. We do not provide any credit disputing during this exploration, only advice. The estimated time this service takes is 30 minutes to 1 hour, depending on your credit report. You will be emailed a detailed report of our session directly after it ends.

**Credit Repair \$65:** With this service we will walk through your credit, examining all three bureaus, with you and use the Fair Credit Reporting Act and its bylaws to dispute items on your credit report. This process can take up to 2 hours and will require 30 days for the Credit Bureau to respond. Credit Disputing is a legal right you have and we will need you present during the zoom/phone call to complete this. You may not leave the call at any time. We are only able to dispute negative items on your report that are being falsely reported. We will require your input to choose the correct dispute route. You will receive copies of your disputes via each credit bureau immediately following the dispute. Payment method for this service is taken at the beginning of the zoom session and is not collected until all of your questions are answered at the end of the session. We want you to be fully satisfied.

I am fully aware that providing fraudulent payment information, leaving the session before its ends in order to avoid payment or withholding payment after services are rendered will result in a negative action on my credit report via immediate collections with ArborKrest. Due to this contact that I have read and agree to, such negative action will not be removable for 7 years or until the service fee is paid.

Payment methods will be verified before sessions begin.

By submitting this form, you confirm you have consent to share this contact information in reference to credit repair services. You also agree to the following disclaimer:

#### Arbor Krest Credit Report Dispute Disclaimer

- Arbor Krest provides credit report dispute and assistance services with the goal of helping clients identify and request the removal of inaccurate or falsely reported items from their credit reports. However, Arbor Krest cannot guarantee the removal of any specific negative item from a credit report.
- Only items that are inaccurately or falsely reported to the credit bureaus—Equifax, Experian, and TransUnion—may be eligible for removal under federal law. While there are many legitimate reasons a reporting error may occur, the decision to remove or retain an item ultimately lies solely with these credit bureaus. Therefore, Arbor Krest is not responsible or liable for any bureau's decision to reject or deny dispute requests.
- Clients are required to provide honest, complete, and accurate information regarding their credit history and the validity of any reported items. Failure to disclose accurate information may affect the success of the dispute process.
- By engaging Arbor Krest's services, clients acknowledge and agree that:
- Results are not guaranteed, as outcomes depend on third-party credit bureaus and creditors.
- Refunds will not be issued based solely on the failure to achieve report item removals.
- Arbor Krest's role is to assist in the preparation and submission of disputes based on the information provided by the client.
- This disclaimer serves to release Arbor Krest, its representatives, employees, and affiliates from any liability arising from unsuccessful attempts to remove negative items from a client's credit report.

I Agree

• ELECTRONIC Signature

• Date: