

CREDIT REPAIR SERVICE AGREEMENT

(Sample – Not Legal Advice)

Disclaimer: This is a **sample contract provided for informational purposes only**. It does not constitute legal advice. Laws and regulations vary by state and circumstance. You should have a licensed attorney review and customize this agreement to ensure compliance with all applicable federal and state laws, including but not limited to the **Credit Repair Organizations Act (CROA)**, the **Telemarketing Sales Rule (TSR)**, the **FTC Act Section 5**, and any state-specific consumer credit services laws.

1. PARTIES

This Credit Repair Service Agreement (“Agreement”) is entered into between:

- **Service Provider:** [Company Name], a [State] entity with its principal office located at [Address] (“Provider”).
- **Client:** [Client Full Name], residing at [Client Address] (“Client”).

2. SERVICES PROVIDED

Provider agrees to assist Client with reviewing credit reports, identifying inaccurate, incomplete, or unverifiable information, and preparing correspondence to credit reporting agencies, creditors, or collection agencies for the purpose of disputing such information.

Provider does not guarantee any specific outcome, including but not limited to improved credit scores, loan approvals, or removal of accurate information from credit reports.

3. CLIENT RIGHTS (as required by CROA)

Client acknowledges receipt of the “**Consumer Credit File Rights Under State and Federal Law**” disclosure prior to signing this Agreement.

Client understands:



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- They may dispute inaccurate information in their credit report themselves, free of charge.
- They may cancel this contract within **3 business days** of signing without any charge.
- Credit bureaus are required by law to investigate disputes within **30 days**.

4. FEES & PAYMENT TERMS

- Provider will charge a fee of \$[amount] for services.
- Fees will only be collected **after services have been fully performed**, in compliance with CROA.
- Payment method: [Specify – credit card, ACH, PayPal, etc.].

5. TERM & TERMINATION

This Agreement shall begin on [Start Date] and continue until terminated by either party.

- **Right to Cancel:** Client may cancel at any time by providing written notice to Provider.
- **Refunds:** Any unearned fees collected in advance (if applicable under state law) will be refunded within [number] days of cancellation.

6. LIMITATIONS OF LIABILITY

Provider shall not be liable for any indirect, incidental, or consequential damages. No guarantees are made regarding specific credit score improvements or financial outcomes.

7. CLIENT RESPONSIBILITIES

Client agrees to:

- Provide accurate and complete personal information necessary for credit dispute work.
- Forward all correspondence received from credit bureaus or creditors to Provider in a timely manner.
- Avoid misrepresenting their identity or engaging in fraudulent activities.



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8. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of [Insert State].

9. ENTIRE AGREEMENT

This Agreement constitutes the entire understanding between Provider and Client and supersedes all prior discussions, negotiations, or agreements.

10. SIGNATURES

Service Provider:

Name: _____

Title: _____

Signature: _____

Date: _____

Client:

Name: _____

Signature: _____

Date: _____

IMPORTANT NOTICE:

This sample is provided for educational purposes only and is **not legal advice**. Credit repair businesses must comply with **federal laws (CROA, TSR, FTC Act)** and **state-specific credit services laws**. Always seek legal review before using this agreement with clients.



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