

CONTRACT FOR CREDIT REPAIR SERVICES

CREDIT DUSTERS, HOMEBUYER EVENT.COM, LLC

1. Introduction. The undersigned parties ("client(s)") hereby agree to employ Credit Dusters ("CD"), their agents, employees, and/or contractors, to provide advice and assistance with respect to improving the client's credit file, record, history, FICO or other scores, and overall credit knowledge. Generally, this service will be directed to a Consumer Reporting Agency ("CRA" or "Credit Bureau") or to any individual or company from whom the client is applying for credit or has actually received credit ("Creditor"). Finally, these efforts may be directed to any collection agency or company supplying credit-related information to a CRA or Creditor (a "Furnisher" of information).

2. Credit Repair Organizations Act. The client has been informed that CD is a company which sells or provides a service, in return for consideration, in an attempt to improve the client's credit record, history or rating, and to provide advice regarding these activities, and as such, is governed by the Credit Repair Organizations Act, 15 U.S.C. 1679 ("CROA" or "The Act").

3. Prohibited Practices by Client. CD discloses that the following acts are strictly prohibited under the CROA, and the client agrees to refrain from assisting CD's agents or employees, with respect to the following prohibited practices: (a) advising or making a statement to a CRA or an existing or prospective creditor which is untrue or misleading, or which should be known to be untrue or misleading, through reasonable care; (b) advising or making a statement to alter the client's identification in order to prevent the display of the client's credit record or history for the purpose of concealing adverse information which is accurate and not obsolete.

4. Prohibited Practices by CD. CD will not (a) make or use any untrue or misleading representation as to the services to be provided to the client; (b) perform any act or conduct that constitutes a commission or attempt to commit a fraud or deception upon any client in connection with the offer or sale of the services of CD; (c) charge or receive any money or other consideration for the performance of any service for which CD has agreed to perform before such service is actually performed.

5. Consumer Disclosure. Prior to signing this contract and paying any money for services rendered, each client acknowledges that they received, reviewed and signed a separate and standalone "Consumer Credit File Rights Under State and Federal Law" disclosure form.

6. "Right to Cancel" Notice. Every client has the right to cancel this contract with CD, without penalty or obligation, by notifying CD before midnight of the 3rd business day after this contract is signed and executed. You may exclude Sundays and the day the contract is signed for computing the three business day rule. Each client acknowledges receipt of two signed copies of the "Notice of Cancellation" document. Further, no services will be rendered nor will any money be paid to CD during this three day cancellation period.

7. Description of Services and Conditions of Payment. The client agrees to pay a profile assessment fee as well as a monthly fee for the services of CD, which shall be detailed as follows:

1. The first payment shall be due immediately after the expiration of the three day rescission period ("First Due Date"), and paid to CD after: (a) you pull your credit report from the three major reporting agencies, Experian, Equifax, and TransUnion through a credit watch service; (b) sets up a physical file for the client containing all relevant contracts, documents, credit reports and other information; (c) reviews and analyzes the credit report in order to advise the client on specific credit problems or issues.

2. The following payments shall be due 30 days after the first due date, and every month thereafter: (a) discusses with each client the specific issues identified on the credit report; (b) confirms with each client all incorrect or inaccurate information contained in each credit report; (c) discloses any relevant or necessary supporting documentation that may be needed to support a dispute letter. Note: There is a \$25.00 charge if your check is returned without payment for any reason.

8. For a period of three months from the date the contract is signed, CD will also provide the following services, without additional payment from the client, as determined by the agents and employees of CD, in their sole discretion:

1. Where a letter and any necessary supporting documentation has been provided to a Creditor or CD, and that entity fails to take corrective action, CD will refer each client to an attorney who will review the claim and possibly pursue your legal rights. Under the FCRA, an attorney may recover attorney's fees, costs, damages (and potentially punitive damages, in limited circumstances) without any up-front charge or fee to the client (also known as a "contingency fee" arrangement). CD will not charge you, nor receive any fee, for this referral.

2. Continuing communications with the CD's, Creditors, or Furnishers who have inaccurate credit information in an effort to obtain a resolution or removal of information on the credit report. These communications may be made by telephone, email, and/or written correspondence.

3. Provide educational materials on various topics, such as the credit reporting process, credit scores and what factors play an important role in assigning the score, and the effect a credit score has on the client's overall finances.

9. Completion Date. Due to the uncertain nature of credit repair and the amount of time needed to dispute inaccurate information, CD hereby estimates that the services to be rendered to client will take a minimum of 30 days to complete, but it is far more realistic that a minimum of 90 days will be required. Therefore, CD and the client expressly agree to set the contract period at 180 days from the date the contract is signed, in exchange for payment of the fee. This fee is final and non-refundable after the 180 days (subject to the "Guarantee of Service" listed below), and the performance of all services rendered by CD, or any other of its agents or employees will be complete. Specifically, CD makes no other promises or warranties with respect to the amount of work that will be complete within the 180 day period, other than guaranteeing the 20 point improvement listed below. Furthermore, each client understands that additional work could be required after the 180 day period, that their credit information may not be entirely accurate by the end of the 180 days, and if the client desires additional assistance from CD, the client would be required to pay additional fees to continue CD's services with respect to any remaining credit disputes.

10. Guarantees of Service. In addition to providing the services described above, CD agrees to refund to the client, after the passage of 180 days, any fee collected from the client if CD is unable to raise the client's credit score at least 20 points, at any time during the contract, on any one credit report. This guarantee will be applicable only after CD has had an appropriate amount of time to process the client's information and dispute letters, which may take the full 180 day service period. Furthermore, this guarantee is void if the client fails to adhere to all of the requirements listed in PARAGRAPH 14 with respect to the client's responsibilities.

11. Copies of Documents. The client has a right to have a copy of any document requiring the client's signature. CD will also make

reasonable efforts to provide the client with other documents obtained in the course of rendering its services, at its sole discretion. The client may write to CD at any time prior to the expiration of one year from the date the contract for services is signed, and request a copy of the entire file created during the representation.

12. Client's Consent. Client consents to and acknowledges that the following actions will take place: (a) CD will pull a credit report from the three major bureaus at the beginning of the repair process (through your credit watch service), and thereafter as often as deemed necessary by CD employees, in their sole discretion; (b) to share any information obtained from the client, the creditors, credit reporting agencies, or any third parties with any party deemed necessary to pursue the client's remedies under the FCRA; (c) to discuss the client's credit information and status of the repair work with any individual or company who referred the customer to CD, such as a mortgage broker or lender; (d) to sign a power of attorney which will permit CD to perform any act necessary to provide its services, including the right to draft and sign letters on your behalf to challenge credit items which client and CD believe are inaccurate, obsolete and/or unverifiable.

13. No Legal Advice or Services Provided. CD is prohibited from engaging in the practice of law or from providing legal advice to the clients. Such services are permitted only by licensed, practicing attorneys. CD will dispute and attempt to hold accountable any credit bureau, creditor, or supplier of inaccurate, obsolete or unverifiable information listed on the client's credit reports. Client will make CD aware of those items client deems to be of an inaccurate, obsolete and/or unverifiable nature, and all negative items found on client's credit report will be considered inaccurate, obsolete or unverifiable unless you instruct us otherwise.

14. Client Responsibilities. Each Client understands that the success and timeliness of the credit restoration program depends upon the following, and that this contract requires strict compliance by the client of the following duties from the date this agreement is entered into:

1. Forward to CD immediately any document, credit bureau report, letter or other item received during the credit repair process (keep a copy for your records)
2. Payment by each client (and their spouse for jointly held liabilities) of all credit lines and debts on time
3. Refrain from applying or accepting any new credit (mortgages, car loans, credit cards, etc)
4. Refuse permission or ensure that no other company pulls or examines your credit report
5. Cooperate with CD in various aspects of the credit dispute process, including providing any requested documentation (prior letters, contracts, bankruptcy papers, divorce decrees, etc)
6. Cooperate with reasonable requests for documents or information from creditors, credit bureaus and furnishers of credit information
7. Provide true and accurate information that is neither false, misleading, deceptive, nor fraudulent
8. Pay all fees in a timely manner when due
9. Provide an accurate home address and working home, work and cell telephone number, and notify us immediately if any phone number changes.
10. Use CD's services exclusively during the contract period
11. Give CD sufficient time (90 days) to achieve the results discussed in the guarantees of service

15. Choice of Laws. The client acknowledges that this contract is entered into, that CD has been requested to provide services for you, and that CD is physically located and will render all of its services, within Clark County in the Commonwealth of Indiana -- regardless of where you may reside. The Client further acknowledges that the relationship with CD and any contract or tort claim shall arise and be governed by the laws of the Commonwealth of Indiana, without regard to any other conflict of law provisions. Any action arising under a state law concerning this contract or any conduct or activity resulting therefrom, shall be brought only in Clark County, Indiana. You and CD agree to submit to the personal and exclusive jurisdiction of the small claims, district or circuit courts located within Clark County, Indiana, and all legal proceedings must be brought in this forum. In the alternative, any claim arising under a federal question, or due to diversity of citizenship, or otherwise within the scope of federal court jurisdiction, shall be brought in the Federal District Court, Clark County, Indiana.

16. Release from Liability. The client hereby expressly waives any claim, and agrees to release, indemnify and hold CD, Matt Sullivan, their agents, employees and/or assigns, harmless for any and all claims or causes of action which arise out of the performance of the credit repair services. Unless the action arises from a failure to comply with the Credit Repair Organizations Act, the client agrees that its sole legal right or claim for damages against CD, Matt Sullivan, or any agent, employee or contractor thereof, shall be limited solely to a refund of any fee paid.

17. No Express or Implied Warranties. No other promise, other than the refund policy stated in paragraph 7, has been made to the client, and the client specifically agrees that no additional promises, representations, or express and/or implied warranties other than those terms spelled out in this agreement were made with respect to the services to be rendered or outcome to be achieved.

YOU MAY CANCEL THIS CONTRACT WITHOUT PENALTY OR OBLIGATION AT ANY TIME BEFORE MIDNIGHT OF THE THIRD (3rd) BUSINESS DAY AFTER THE DATE ON WHICH YOU SIGNED THE CONTRACT. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

Signature of Client

Date

Client Name (please print)

Social Security Number

Signature of Client

Date

Client Name (please print)

Social Security Number

Note: Credit Dusters is the name of the company providing credit repair services to you, the client. The principal business address, and all correspondence or documents, should be forwarded to the following address:

Credit Dusters
PO Box 356
Charlestown, IN 47111