



## CONSULTING CONTRACT

This Consulting Contract is made and entered into to be effective as of     /     /2012  
(The "Effective Date"), by and between:

BCR CONSULTING a Nevada co. whose primary business office is located at 3080  
S Durango Dr Suite #103, Las Vegas, NV 89117 ("BCR Consulting" or "We" or "Us")  
and \_\_\_\_\_, an individual whose primary residence is located  
at \_\_\_\_\_ ("You" or "The Client")

### RECITALS:

WHEREAS, You propose to engage BCR Consulting to provide credit consulting  
services and to assist You challenging errors that may be present in your credit reports;  
set forth by the Federal Fair Credit Reporting Act. Title 15 Chapter 41

WHEREAS, BCR Consulting has agreed to provide credit consulting services to  
You in accordance with the terms of this contract.

NOW, THEREFORE, in consideration of the foregoing and other good and  
valuable consideration, the receipt and sufficiency of which are hereby acknowledged,  
the undersigned agree as follows:

#### 1. Payment and Deposit

You shall not make any Initial Deposit or payment at BCR Consulting to  
cover the fees of the services to be provided as described below, You shall not  
make any payment in advance or deposit to BCR Consulting.

#### 2. Services and Fees:

(a) BCR Consulting will discuss thoroughly all necessary matters with  
You, at your best convenience by telephone, email, mail or meeting personally at  
our offices and will provide You with consumer credit consulting services. The  
consulting services will include recommendations from BCR Consulting on steps  
You can take to improve your credit standing and reduce your debt. You agree  
to pay to BCR Consulting a one-time payment of \$39.00 for this initial assessment.  
This payment shall be due not later than 3 days after this contract is executed or  
immediately after we deliver this initial analysis, whichever is longer.

(b) Additionally, BCR Consulting will advise You on how You can obtain free copies of your credit reports from Equifax, Experian and Transunion or at your discretion BCR Consulting shall request such initial reports in your name and have them mailed to you.

**BCR Consulting shall provide this service free of charge**

(c) BCR Consulting will assist You in challenging any inaccurate, erroneous, unverifiable or outdated information contained in Your credit reports.

You agree to pay to BCR Consulting **the sum of \$35.00 for every inaccurate, unverifiable, erroneous or outdated item removed or corrected and if You request inquiry removal, \$16.00 per unauthorized credit inquiry removed from any of your credit reports while this contract is in effect.**

(d) BCR Consulting shall advise you about the best strategies to obtain new credit and improve your credit scores

**BCR Consulting shall provide this service free of charge.**

(e) It is estimated that the consulting services will be provided over a period of approximately 180 days. **This contract will be in effect for 6 (six) months** from the effective date above or until either one of the parties cancel it (See paragraphs 5 and 6).

### 3. **Power of Attorney**

You hereby appoint BCR Consulting and each of its employees, agents and contractors as your agent and attorney in fact for the limited purpose of communicating with the credit reporting agencies, government agencies and creditors in order to challenge any inaccurate, erroneous, and obsolete information in your credit files. This power of attorney is coupled with interest and shall survive your incapacity, disability or death. This power of attorney shall constitute authorization to obtain your credit information for purposes of section 611 of the Federal Fair Credit Reporting Act.

### 4. **Your Obligations**

You recognize that although You are receiving consulting services from BCR Consulting, You will be ultimately responsible for improving your own credit status. You agree that during the period of time that You are receiving consulting services, You will do the following:

(a) Provide BCR Consulting with copies of all correspondence You receive from Credit Reporting Agencies, Creditors, Collection agencies, Attorney General Offices, Better Business Bureau, Federal Trade Commission and Comptroller of the Currency within ten (10) business days after You receive any such items.

(b) Make all scheduled payments on Your debts on or before the due dates.

(c) Notify BCR Consulting any time You experience any change of address, employment, or any other new contact information, including telephone numbers or email addresses, within 3 business days of such change. Additionally, You agree that You will not incur any new debt or obtain any new credit cards without prior written notice to BCR Consulting.

(d) Pay within 7 days the invoice that BCR Consulting will send to you when results are obtained.

## 5. Cancellation

In addition to your Special Rights of Cancellation as set forth at the bottom of this Contract and on the attached Notice of Special Cancellation, You shall have the right to terminate this Contract at any time on written notice to BCR Consulting. This cancellation will be effective and will not void any warranties when all of the following conditions are satisfied:

(a) Your Notice of Termination is received by BCR Consulting at its office set forth at the top of this Contract.

(b) You forward to us an updated Credit Report from the three reporting agencies, Equifax, Experian and Transunion.

(c) You complied with all your obligations under this Contract.

BCR Consulting shall use the Credit Reports at paragraph 5(b) only for the purpose of preparing your final invoice. If paragraph 5(b) is not satisfied within 7 days after your cancellation notice you agree to pay a fee of \$35.00 per every item that BCR Consulting had disputed regardless of the final outcome of the disputes.

## 6. Billing and Payments

BCR Consulting shall send to You every month that this contract is in effect an invoice listing the items deleted or corrected over the last 30 days or since your prior invoice if longer on all your Credit Reports and the amount due.

**You agree to pay to BCR the amount due every month within 7 business days from the invoice date.**

You agree that Your failure to make on time any payment required under this contract to BCR Consulting will result in the effective and **immediate release of BCR Consulting from any obligation and/or warranties incurred under this contract.**

BCR Consulting shall have the right to place for collection any amount due under this contract and not paid within two months from the due date.

**7. Life Time Warranty**

If any of the items that BCR Consulting have deleted or corrected on any Your of you Credit Reports is listed back or re-listed in its original form at any time while this contract is in effect, or at any time after the end of this contract if You have complied with all your obligations, BCR Consulting shall attempt to correct or remove again that item at no charge for you. If BCR Consulting is unable to correct or remove that item in 90 days BCR Consulting shall issue you a refund on the amount paid for that item.

Additionally, BCR Consulting shall attempt to correct or remove free of charge any newly reported inaccurate, unverifiable, erroneous or outdated item while this contract is in effect.

**8. Choice of Law and Miscellaneous**

This Contract shall be governed and construed in accordance with the laws of the state of Illinois. This Contract constitutes the entire agreement between the parties and replaces any prior agreement or undertaking, whether written or oral. This Contract can be amended only by an agreement in writing executed by both parties. No amendment to this Agreement shall be effective against BCR Consulting unless it shall be in writing and approved by a representative of BCR Consulting at its home offices in Illinois. If any provision of this Contract shall be found to be illegal, invalid or unenforceable, the remaining provisions of this Contract shall remain in full force and effect, and in lieu of such provision there shall be inserted automatically into this Contract provisions that are as similar as possible to the those deemed to be illegal, invalid or unenforceable provisions and remain legal, valid and enforceable.

Date to be effective as of the date set forth below.

**By execution of this Contract, You acknowledge that you have receive two copies of Notice of Cancellation and one copy of C.R.O.A. Disclosure statement from BCR Consulting as mandated by the C.R.O. Act.**

**SPECIAL RIGHTS OF CANCELLATION**

**YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE FIFTH DAY AFTER THE EFFECTIVE DATE. SEE THE ATTACHED NOTICE OF SPECIAL CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.**

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Signed and executed by

\_\_\_\_\_  
By BCR Consulting Representative