

New Customer Disclosure: Mulligan Credit Repair Services

Dear Customer,

Welcome to Mulligan Credit Repair Services! We're thrilled to embark on this journey with you to improve your credit health and achieve your financial goals. Before we begin, we want to ensure that you have all the necessary information regarding our services, your rights, and our obligations.

Service Description:

Our credit repair services are designed to assist you in identifying inaccuracies, errors, and discrepancies on your credit reports that may be negatively impacting your credit score. We'll work diligently to dispute these items with the relevant credit bureaus and creditors on your behalf, aiming to achieve fair and accurate reporting.

Your Rights:

As a consumer, you have specific rights under the Fair Credit Reporting Act (FCRA) and other applicable laws. These rights include:

1. The right to obtain a free copy of your credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion) once every 12 months via AnnualCreditReport.com.
2. The right to dispute inaccuracies or incomplete information on your credit reports.
3. The right to know who has accessed your credit report within the last twelve months.
4. The right to seek damages from entities that violate your rights under the FCRA.

Our Obligations:

As your credit repair service provider, we pledge to:

1. Conduct a thorough analysis of your credit reports to identify potential inaccuracies.
2. Initiate disputes with credit bureaus and creditors on your behalf within the guidelines of the FCRA.

3. Provide you with regular updates on the progress of your case and any changes to your credit reports.
4. Maintain confidentiality and securely handle all your personal and financial information.

Limitations:

It's important to understand that while we will make every effort to improve your credit score, we cannot guarantee specific results within a certain timeframe. The time it takes to resolve disputes and see improvements in your credit score can vary depending on various factors, including the complexity of your case and the responsiveness of creditors and credit bureaus. Currently, we are resolving most people's issues with in **60 days or less**. This is not a guarantee but is what our average resolution has been with many customers.

Fees:

We charge a reasonable fee for our credit repair services, which will be outlined in your consultation. Our Fees are based upon what is reflected on your report at the time of sign-up. Chart below Any additions or delay on your end will result in a change order of the original fee structure. Any questions, ask during the consultation

Negatives	Pay number
0-6	\$2199
7-10	\$2499
10+	\$3499

Cancellation Policy:

You have the right to cancel our services at any time. If you decide to cancel, Refunds **will not** be provided if we have started your file, subject to the terms of your service agreement.

Contact Information:

If you have any questions, or concerns, or need assistance, please don't hesitate to contact us at [Your Company Phone Number] or [Your Company Email Address]. Our dedicated team is here to support you throughout your credit repair journey.

Thank you for choosing Mulligan Credit Repair Services. We look forward to helping you achieve financial success!

Sincerely,

[Jerod Williams]
[Managing Partner]
[Mulligan Credit Repair]