



Acknowledgement of Rights Agreement

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Required Federal Notices -- Consumer Credit File Rights under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any credit repair company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over seven (7) years old. Bankruptcy information can be reported for ten (10) years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding sixty (60) days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next sixty (60), if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within three days from the date you signed it. Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact: The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580

Electronic _____
(Member's electronic signature)

YOU MAY CANCEL THIS CONTRACT WITHOUT PENALTY OR OBLIGATION AT ANY TIME PRIOR TO:

MIDNIGHT OF THE FIFTH (5th) BUSINESS DAY AFTER THE DATE ON WHICH YOU SIGNED THE CONTRACT.

SEE THE NOTICE OF CANCELLATION, FOUND IN THE TERMS OF SERVICE AGREEMENT, FOR AN EXPLANATION OF THIS RIGHT.

YOU MAY CANCEL THIS AGREEMENT AT ANY TIME. YOU CAN NOTIFY US OF YOUR CANCELLATION BY SENDING AN EMAIL TO SERVICE@IQUAL.COM OR BY CALLING US AT (877) 437-8869. YOU MAY ALSO COMPLETE THE NOTICE OF CANCELLATION, FOUND IN THE TERMS OF SERVICE AGREEMENT AND RETURN IT TO US VIA U.S. MAIL OR EMAIL.

IQUAL CORPORATION
9445 FAIRWAY VIEW PLACE – SUITE 210
RANCHO CUCAMONGA CA 91730
SERVICE@IQUAL.COM

YOUR SUBSCRIPTION WILL BE CANCELLED EFFECTIVE THE DAY OF MAIL RECEIPT.

Electronic _____
(Member's electronic signature)

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Required State Supplemental Information & Disclosure Statement

This “Required State Supplemental Information & Disclosure Statement” supplements iQual’s Terms of Service Agreement (the “Agreement”) and contains important information required by state and federal law. The following information is applicable to all iQual customers receiving Dispute Assistance (as defined in the Agreement).

(Please also see further below for information that may be specific to your state)

1. Additional Consumer Rights, Notices and Information

- a. The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. See the section above entitled “*Consumer Credit File Rights Under State and Federal Law*” for further information about your rights to review any file on you maintained by a consumer reporting agency.
- b. iQual’s services are not offered in connection with any extension of credit by others (or iQual) and is not a debt management or debt adjustment service.
- c. The services provided by iQual will not improve nor is there any offer to improve or preserve a consumer’s credit record, credit history or credit rating.
- d. No promises of any specific results to be achieved have been made by iQual. The services provided by iQual may not achieve any modification of a consumer’s credit report, credit record, credit history or credit rating.
- e. A list of non-profit credit counseling services is available from the National Foundation for Credit Counseling (NFCC) at www.nfcc.org. iQual takes no responsibility for any services provided by the NFCC or its members.
- f. Accurate information cannot be permanently removed from the file of a consumer reporting agency.

2. Services and Fees

3. Services and Fees

- a. Service Packages - The chart on the next page illustrates the Member Service Packages and features offered by iQual under this Agreement. iQual does not offer legal services and is not licensed to practice law in any way, so this Agreement does not include pre-litigation or litigation services of any kind. iQual encourages you to consult with a lawyer at any point to ensure your rights are protected.
- b. Changing your Service Package - You may change your Service Package at any time by contacting your iQual Account Manager (defined below). In the event that you change your Service Package, all the terms and conditions of this Agreement will continue to apply to any other Service Package you purchase.

Service Packages Chart

Features (Further details on sub-services provided with each Service Package may be viewed in the Service Cycle Schedule chart)	Service Packages		
	Basic Dispute Assistance	Premier Dispute Assistance	Upkeep Dispute Assistance
Account Manager - A dedicated Account Manager (“Account Manager”) will work with you from the start to finish coordinating or providing Dispute Assistance as outlined in the Service Cycle Schedule.	YES	YES	YES
Member Website – Secure internet access to communicate with your Account Manager and monitor/track activity on your account 24 hours a day.	YES	YES	YES
Expert Credit Analysis - A personalized credit analysis with your Account Manager. Includes a discussion about your credit goals, a detailed review and discussion of items you feel are inaccurate on your report, and directions on how you want the items handled. Note: Credit reports are not provided by iQual.	YES	YES	
Communications to the Bureau(s) - Assists you in requesting that the credit Bureaus demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting. [See <i>Service Cycle Schedule and Service Communications Illustration for more details</i>]	YES	YES	
Communications to the Creditor(s) - Assists you in requesting that the creditor(s) demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting. [See <i>Service Cycle Schedule and Service Communications Illustration for more details</i>]		YES	
Credit Restart Planning – Help on what steps to take after your Dispute Assistance has been completed. A personalized credit consultation with an expert Credit Advisor including a discussion of your ongoing personalized credit related goals, a detailed review of your latest TransUnion credit report and score. A review of actions that may be affecting your score and advice on steps and/or actions you can consider in managing your credit score and meeting your credit related goal(s).		YES One meeting available	YES One meeting available per month
Credit Articles –You will have access to valuable articles and information that may help you in restarting or better managing your credit.	YES	YES	YES
No Upfront Fees – We won’t charge any fees when you enroll or until services are completed as outlined in the Service Cycle Schedule.	YES	YES	YES
Fees* – The maximum fee you will pay to iQual for each Service Package is listed here. You may pay less based on special offers, pricing or discounts that are shown in your Member account. You will not be charged any fees until the end of your first Service Cycle. **See section 2C, Service Cycle Schedule, for details on when payments occur.	\$74.97	\$99.97	\$17.97
Cancellation at any time – Cancel at any time for any reason and no further fees will be charged.	YES	YES	YES

*-You are required to obtain Credit Reports and Credit Monitoring services from third parties to obtain Dispute Assistance. **These services are NOT provided by iQual nor are they included in your fees.** You are responsible to provide copies of your Credit Reports to iQual. See section 3A for more information on this requirement.

- c. Service Cycle Schedule - The service cycle schedule below reflects the schedule for services that may be performed during the life of your Service Package provided by iQual. Specific services provided will depend on the Service Package you enroll in.

Service Cycle	Services
<p>Cycle A</p> <p>First 5-15 days after enrollment</p>	<ul style="list-style-type: none"> • iQual will perform one or more of the following tasks and dispute assistance services based on the Service Package you purchase: <ul style="list-style-type: none"> ○ Welcome to iQual email including accessing credentials to the member website. ○ Entering personal information in the iQual Management System. ○ Entering selected credit report information, pertinent to your dispute assistance services, into the iQual Management System. ○ Conduct a credit assessment, by phone, with you, to review items affecting your credit report. ○ Collecting information and documents from you, including the Tri-Merge Credit Report you must provide to us at additional cost to you as noted in Section 4 below, by internet upload, email, fax or mail. ○ Entering information and instructions from you regarding your particular credit related needs and how you wish to proceed using iQual dispute assistance services. ○ Preparing and sending one or more Communications, as deemed needed by iQual, on your behalf and in your name by mail or by electronic means to the Bureaus and/or Creditors to verify and/or challenge the accuracy of your credit report(s).
<p>Cycle B</p> <p>Every 30 days following Cycle A through the cancellation of services</p>	<ul style="list-style-type: none"> • iQual will perform one or more of the following dispute assistance services as deemed appropriate in its judgment and discretion on an ongoing and periodic basis until your account is cancelled for any reasons or it is temporarily suspended: <ul style="list-style-type: none"> ○ Receive and review correspondence from you, from the Bureau(s) and Creditor(s). ○ Collecting and review updated information and instructions from you related to your credit goals, Service Package services, directions on actions etc. ○ Conduct account status meetings, by phone, with you as needed and deemed necessary. ○ Collecting information and documents from you, including your Tri-Merge Credit Report, by internet upload, email, fax or mail. ○ Monitor and analyze your account ○ Provides you with status updates by phone and/or email and/or through your Member Website. ○ Prepare and send one or more additional Communications, as deemed needed by iQual, on your behalf and in your name by mail or by electronic means to the Bureaus and/or Creditors to verify and/or challenge the accuracy of your credit report(s). ○ Provide credit articles ○ Offer up to one credit restart planning meeting by phone at the conclusion of dispute services and up to once monthly thereafter for any upkeep dispute services.

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- d. Service Communications Illustration - We anticipate that members who engage in an iQual Service Package for the example number of Service Cycles below may have the following number of Communications sent to the Bureau(s) and/or Creditor(s). Your actual amount may be different and will depend on the number of items you are disputing on your credit report.

Service Cycles (approximately every 30 day period unless noted differently)	Service Packages		
	Basic Dispute Assistance	Premier Dispute Assistance	Upkeep Dispute Assistance
Service Cycle A (Days 5-15)	2-3	4-6	1-2
Service Cycle B	4-6	6-8	2-5
Service Cycle C			
Service Cycle D	6-8	8-12	5-7
Service Cycle E			
Service Cycle F	8 - 12	10-14	7-11

3. Required State Specific Supplemental Notices where required

CALIFORNIA

- A. Buyer's right to proceed - No credit services organization shall conduct business in this state unless the credit services organization has first obtained a surety bond in the principal amount of one hundred thousand dollars (\$100,000) issued by an admitted surety and the bond complies with all of the following:
- 1) The bond shall be in favor of the State of California for the benefit of any person who is damaged by any violation of this title. The bond shall also be in favor of any individual damaged by those practices.
 - 2) Any person claiming against the bond for a violation of this title may maintain an action at law against the credit services organization and against the surety. The surety shall be liable only for actual damages and not the punitive damages permitted under Section 1789.21. The aggregate liability of the surety to all persons damaged by a credit services organization's violation of this title shall in no event exceed the amount of the bond.
 - 3) The bond shall be maintained for two years following the date on which the credit services organization ceases to conduct business in this state.
 - 4) A copy of the bond shall be filed with the Secretary of State.
- B. A Surety Bond is filed with: International Fidelity Insurance Company, One Newark Center 20th floor, Newark, NJ 07102

NEW YORK

A. Consumer Rights

"RIGHT TO REVIEW YOUR FILE"

"The Federal Fair Credit Reporting Act gives you the right to know what your credit file contains, and the consumer reporting agency must provide someone to help you interpret the data. The New York Fair Credit Reporting Act gives you the right to receive an actual copy of your credit report. You will be required to identify yourself to the consumer reporting agency and you may be charged a small fee. There is no fee, however, if you have been turned down for credit, employment, or insurance because of information contained in a report within the preceding thirty days."

"INCORRECT INFORMATION"

"Consumer reporting agencies are required to follow reasonable procedures to ensure that subscribing creditors report information accurately. However, mistakes may occur.

When you notify the consumer reporting agency in writing that you dispute the accuracy of information, it must reinvestigate and modify or remove inaccurate data. The consumer reporting agency may not charge any fee for this service. Any pertinent data you have concerning an error should be given to the consumer reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may enter a statement of one hundred words or less in your file, explaining why you think the record is inaccurate.

The consumer reporting agency must include your statement about disputed data--or a coded version of it--with any reports it issues about you. New York law also provides that, at your request, the consumer reporting agency must notify any person who has received a report in the previous year that an error existed and furnish such person with the corrected information."

"TIME LIMITS ON ADVERSE DATA"

"Most kinds of information in your file may be reported for a period of seven years. If you have declared personal bankruptcy, however, that fact may be reported for ten years. After seven years or ten years, the information can't be disclosed by a credit reporting agency unless you are being investigated for a credit application of \$ 50,000 or more, for an application to purchase life insurance of \$ 50,000 or more, or for employment at an annual salary of \$ 25,000 or more."

Electronic _____
(Member's printed name)

B. Additional Acknowledgements Regarding New York Contract Terms

- a. When registering for iQual's Advisory Services and by checking the box that you have read and agree to the terms of this Agreement, you are submitting your acceptance to the terms herein electronically as of that date as if you had physically signed the Agreement. Upon your acceptance this Agreement shall be automatically signed and assented to by iQual. You understand that you may cancel your electronic signature as permitted hereunder by calling us at (877) 558-5595.
- b. Under New York law no fee may be collected in advance of performance of the services specified in this Agreement.