

CONSULTING SERVICE AGREEMENT (Service 1) Credit Dispute Letters

This Agreement is between you, the CLIENT, and business and personal financial consulting company, KGFA Capital Ventures Inc., the COMPANY, providing the service.

Client Name: _____ Email: _____

INFORMATION:

Address: _____

Street

City

State

Zip

Service Level 1: DESCRIPTION OF SERVICE TO BE PERFORMED BY THE COMPANY

1. Provide financial advice to the client on how to manage better personal finances to improve their credit. Financial advice may include personal budgeting, financial consulting on expenses, business income, personal income and any other personal or business financial advice.
2. We can include in this service if you are a business owner a review of bank cash flow to determine how to manage cash flow better.
3. Since most of our clients are business owners, we will include an overall financial evaluation of not only personal credit, but business credit as well to include business debts. Please fill out or ensure that your consultant obtained a customer profile and questionnaire sent to you online. Said, service does not include only credit report, credit repair services, business and personal financial consulting as well.
4. Analyze Client's credit reports with Client to determine if inaccurate information is contained in the reports.
5. Disclose to Client his/her rights according to the federal Fair Credit Reporting Act.
6. Prepare correspondence to the CRA (Credit Reporting Agencies), including Equifax, TransUnion and Experian, to initiate a reinvestigation of items appearing inaccurate or false on the Client's credit reports. Correspondence on reinvestigations will be sent to the CRA one time.
7. Prepare dispute correspondence to creditors listed on Client's credit reports of inaccurate information furnished to the CRA, if necessary. Correspondence on reinvestigations will be sent to creditors once, if necessary.
8. The Company will maintain Client's personal information in strict confidence. Client's information will be released only to persons, merchants, creditors, or organizations necessary to complete the services described in this contract.
9. Items that may be disputed include collection accounts, bankruptcies, late payments subject to certain time frames, hard credit pull inquires, accounts that do not belong to the client, charge offs, and other items.
10. Provide a copy of the dispute letters to the client and inform them where to mail. We may or may not file the dispute letters online. Please allow 30 to 60 days from the time letters are mailed, to see if the score changed. In some cases, it may take less than 60 days and in other cases more than 60 days.
11. Provide services for a period of two months.

ACTIONS REQUIRED OF CLIENT

1. Client agrees to provide the Company with a complete copy of Client's credit reports received from the 3 credit reporting agencies or give us authorization to obtain a copy on the client's behalf, in order for the Company to begin credit repair service on behalf of Client.

Client AUTHORIZATION: Client authorizes the Company to dispute, on Client's behalf, information appearing in Client's credit reports that Client believes is inaccurate or obsolete. Furthermore, Client authorizes the Company to share Client's credit information with the following person(s).

Name(s): _____

COST OF SERVICE: Client will pay the Company **\$250** upon signing this agreement and **\$250** 30 days after the first payment for consulting and described services, If the client wishes to obtain assistance after the first two months for the portion of credit report monitoring and said services to be ongoing cost would be for \$50 per month. The total cost for these services is: **\$500 USD**. Said services will initiate once payment has cleared via ACH or Zelle. Any payment alternative arrangement will be disclosed on this section:

Payment Method: Please select your payment option. If it is ACH, you give KGFA Capital Ventures Inc. ACH authorization to ACH the payments described in the cost of service. The payment will appear by our third-party ACH processor and appear as **NICOYA TECH/LENDINERO, PAYSIMPLE OR FORTE PAYMENTS** on your bank statement. Please select payment method:

ACH payment authorization

Bank name: _____ Type of Account (personal/business) _____

Account name: _____

Account number: _____ Routing number: _____

Zelle payment:

Send to : info@kgfacapital.net

DO NOT SIGN THIS CONTRACT UNTIL YOU HAVE RECEIVED AND READ THE INFORMATION, STATEMENTS AND NOTICES OF CANCELLATION REQUIRED BY STATE AND FEDERAL LAW, EVEN IF OTHERWISE ADVISED. BY SIGNING THIS CONTRACT, YOU ACKNOWLEDGE RECEIPT OF THESE DISCLOSURES PRIOR TO THE TIME OF SIGNING AND AGREE TO THE TERMS OF THIS CONTRACT. ONLY FOR SERVICES THAT WILL INCLUDE FINANCIAL CONSULTING RELATED TO CREDIT REPORTS.

CLIENT MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE 2ND BUSINESS DAY AFTER SIGNING THIS AGREEMENT. SEE THE ATTACHED NOTICE OF CANCELLATION FOR AN EXPLANATION OF THIS RIGHT.

Client's Signature **X**_____

Date_____

Company Signature_____

Date_____

YOU, THE CLIENT, ARE ENTITLED TO AN EXACT COPY OF THIS CONTRACT AS WELL AS ANY OTHERWRITING SIGNED BY YOU IN CONNECTION WITH THIS CONTRACT AT THE TIME YOU SIGN.

Company Name: KGFA Capital Ventures, Inc.

Phone: 888-505-5835

Principal Address: 7950 N.W. 53rd Street Ste. 337 Miami, FL 33166

info@kgfacapital.net

Agent or Consultant. Please attach, initial intake form to this agreement.

INFORMATION STATEMENT REQUIRED UNDER FEDERAL LAW

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 7 years old. Bankruptcy information can be reported for 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 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 unemployment and intend to apply for employment in the next 60 days, 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 the 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 3 business 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: Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580

Client's Signature **X** _____

Date _____

INFORMATION STATEMENT REQUIRED OTHER DISCLOSURE

You have the right to review any file on you maintained by a consumer reporting agency (i.e., credit bureau). You have the right to obtain a copy of that file from each consumer reporting agency free-of-charge every 12 calendar months. You may obtain your free copies on the Internet at www.annualcreditreport.com, or by contacting the consumer reporting agency directly. You also have the right to obtain a copy of your file free-of-charge from the consumer reporting agency if you request the free copy within sixty days after you receive a notice of a denial of credit.

You have the right to dispute the completeness or accuracy of any item contained in any file on you maintained by a consumer reporting agency. The Company will perform credit repair services on your behalf, seeking correction or removal of negative information on your credit report that has been put there either inaccurately or falsely. The total amount you will be charged for the credit repair services, business and personal financial consulting and other services, is \$299 (1st payment) and \$150 (2nd payment) a total of \$449.

If you contract us to dispute any item on your credit report and during the next 30 to 180 days, you the client do any of the following this may affect the work we are trying to improve with you and you may not see an improvement on your credit report:

1. If you credit utilization rate (CRU), is higher than 30% of the credit limit this may affect your credit score. For example: if you have a credit card and the limit is \$1,000, 30% is \$300. Anything higher may affect your credit score. Lowering your credit utilization rate during the time we perform this service will also improve your score. If you have a \$1,000 credit limit and charge \$900 during the term of this agreement you will not hold us liable if you do not see an impact on your credit score after the disputes.
2. We encourage you to utilize credit cards, one factor that improves your credit score is using credit wisely. If during the time we perform this service, you do not use credit wisely, you will not hold us liable if you do not see an impact. An example is charging the credit card but keeping the utilization rate around 30%. If you have a limit of \$1,000 on a credit card and you charge \$350 one month, pay it down to \$250 next month, charge \$300 the next month, this will help. You demonstrate that you can manage credit correctly and understand CRU rates.
3. If you apply for personal or business credit during the time we perform said services and you obtain hard pull credit inquires, this may affect your credit score and we will not be held liable. A soft credit pull will not affect your credit score.
4. If you obtain new credit, this may help or also may affect your credit score.
5. If you obtain late payments, stop paying any of your creditors and this results in additional collections or there is a loan or credit that is old and not reporting and appears as a charge off during the time we perform said services, you will not hold us liable. Also, if you file for bankruptcy.

These are actions we cannot control and that you can control, since they are in your control and if any of these actions are performed by you during the term of this agreement you will hold us harmless and not hold us liable during the term of this agreement. Also, depending on the severity of every client changes on your credit report assuming that you use credit wisely may take longer than 60 days to see the results. In some cases you may see a change in less than 60 days and in others it can take as long as 180 days or more assuming that you do not perform any negative activity to your credit report during said time. You have the right to show this agreement to an attorney prior to signing. **BY SIGNING BELOW, YOU HEREBY ACKNOWLEDGE RECEIPT OF THE FEDERAL INFORMATION STATEMENTS BEFORE ANY CONTRACT OR AGREEMENT BETWEEN YOU AND THE COMPANY IS EXECUTED. YOU ALSO ACKNOWLEDGE THE ADDITIONAL DISCLOSURES.**

Client's Signature **X** _____

Date _____

NOTICE OF CANCELLATION AND PAYMENT POLICIES

Services will initiate once the first payment has cleared if it's an ACH payment and or once you send a Zelle payment. ACH payments may take up to 5 to 7 business days to clear. If it's an ACH payment the services will initiate 5 to 7 business days, the average time payment for ACH payment to clear. You may cancel this contract, without any penalty or obligation, within 2 business days after the date on which the contract is signed. Also, if your payment is declined or not received, this contract will be terminated. Upon the 1st payment clearing and beyond 2 business days, you cannot cancel or request the first payment back. But you can cancel after 30 days of service to avoid the 2nd payment. Last if the 2nd payment is not made or the ACH charge results in non-sufficient funds or stop payment, this agreement will terminate and we will not have a responsibility to provide any services or any additional services if this occurs. Also, you can cancel after the 1st payment with no further obligation to make the 2nd payment if you wish to cancel.

To cancel this contract, email to info@kgfacapital.net this cancellation notice, or any other written notice to: KGFA Capital Ventures Inc. indicating you wish to cancel 2 business days upon signing this agreement or after the first 30 days of service and that you do not want the 2nd month of service.

I hereby cancel this transaction

Print Name: _____

Signature: _____

Date: _____

Privacy Notice

This privacy notice explains KGFA Capital Ventures, Inc. privacy policies and practices, the type of information we collect and how you can direct us not to share certain information with third parties. The practices described in this policy are applicable to current and past clients that do business with KGFA Capital Ventures, Inc. The policy also explains how KGFA Capital Ventures Inc. Top Beacon, Inc. protects the confidentiality and security of our client's information.

KGFA Capital Ventures Inc. collects non-public personal information about you from the following sources:
a. Information we receive from your application with KGFA Capital Ventures, Inc. b. Information we receive from the Credit Bureaus and c. Information we receive from our affiliates or other third parties.

2. KGFA Capital Ventures, Inc. will not disclose non-public personal information about you without written authorization. From time to time, we may outsource to independent contractors to perform services, you give us consent to share your information with our independent contractors to provide said services.

3. To protect your non-public personal information, we maintain documents on the cloud and may or may not be stored on A private server and take procedural safeguards that comply with federal guidelines.

Signature below is for Privacy Notice and not cancellation. Please sign by acknowledging the privacy notice clause.

Client's Signature **X**_____

Date _____

Questions: 888-505-5835 or write to: info@kgfacapital.net

A financial services and consulting company

Este Acuerdo es entre usted, el CLIENTE y la empresa de consultoría financiera personal y empresarial, KGFA Capital Ventures Inc., la COMPAÑÍA, que proporciona el servicio.

Nombre del cliente: _____ Correo electrónico: _____

INFORMACIÓN:

DIRECCIÓN: _____

Ciudad _____ Estado _____ Código Postal _____

Nivel de Servicio 2: DESCRIPCIÓN DEL SERVICIO A REALIZAR POR LA EMPRESA

1. Brindar asesoría financiera al cliente sobre cómo administrar mejor sus finanzas personales para mejorar su crédito. El asesoramiento financiero puede incluir elaboración de presupuestos personales, consultoría financiera sobre gastos, ingresos comerciales, ingresos personales y cualquier otro asesoramiento financiero personal o empresarial.
2. Podemos incluir en este servicio, si es propietario de un negocio, una revisión del flujo de caja bancario para determinar cómo administrar mejor el flujo de caja.
3. Dado que la mayoría de nuestros clientes son propietarios de negocios, incluiremos una evaluación financiera general no solo del crédito personal, sino también del crédito comercial para incluir las deudas comerciales. Complete o asegúrese de que su consultor haya obtenido un perfil de cliente y un cuestionario enviado a usted en línea. Dicho servicio no incluye solo informes crediticios, servicios de reparación de crédito y consultoría financiera personal y comercial.
4. Analizar los informes crediticios del Cliente con el Cliente para determinar si contienen información inexacta.
5. Divulgar al Cliente sus derechos de acuerdo con la Ley federal de Informes Crediticios Justos.
6. Preparar correspondencia para las CRA (Agencias de informes crediticios), incluidas Equifax, TransUnion y Experian, para iniciar una nueva investigación de elementos que parezcan inexactos o falsos en los informes crediticios del Cliente. La correspondencia sobre las nuevas investigaciones se enviará a la CRA una vez.
7. Preparar correspondencia de disputa a los acreedores que figuran en los informes crediticios del Cliente sobre información inexacta proporcionada a la CRA, si es necesario. La correspondencia sobre las nuevas investigaciones se enviará a los acreedores una vez, si es necesario.
8. La Compañía mantendrá la información personal del Cliente en estricta confidencialidad. La información del cliente será divulgada únicamente a personas, comerciantes, acreedores u organizaciones necesarias para completar los servicios descritos en este contrato.
9. Los elementos que pueden disputarse incluyen cuentas de cobro, quiebras, pagos atrasados sujetos a ciertos plazos, consultas de crédito duras, cuentas que no pertenecen al cliente, cancelaciones y otros elementos.
10. Proporcione una copia de las cartas de disputa al cliente e infórmelo dónde enviarlas. Podemos o no presentar las cartas de disputa en línea. Espere entre 30 y 60 días desde el momento en que se envían las cartas por correo para ver si la puntuación cambió. En algunos casos puede tardar menos de 60 días y en otros más de 60 días.
11. Prestar servicios por un período de dos meses.

ACCIONES REQUERIDAS DEL CLIENTE

1. El cliente acepta proporcionar a la Compañía una copia completa de los informes crediticios del Cliente recibidos de las 3 agencias de informes crediticios o darnos autorización para obtener una copia en nombre del cliente, para que la Compañía comience el servicio de reparación de crédito. en nombre del Cliente.

AUTORIZACIÓN del Cliente:

El Cliente autoriza a la Compañía a disputar, en nombre del Cliente, la información que aparece en los informes crediticios del Cliente que el Cliente considera inexacta u obsoleta. Además, el Cliente autoriza a la Compañía a compartir la información crediticia del Cliente con las siguientes personas.

Su Nombre: _____

COSTO DEL SERVICIO:

El Cliente pagará a la Compañía \$250 al firmar este acuerdo y \$250 30 días después del primer pago por la consultoría y los servicios descritos, si el cliente desea obtener asistencia después de los primeros dos meses por la parte del seguimiento del informe crediticio y dichos servicios. El costo continuo sería de \$50 por mes. El costo total de estos servicios es: \$500 USD. Dichos servicios se iniciarán una vez que el pago se haya liquidado a través de ACH o Zelle. Si hay algún arreglo de pagos alternativo, se incluye en esta sección

Método de pago:

Seleccione su opción de pago. Si es ACH, usted le da a KGFA Capital Ventures Inc. autorización ACH para que ACH realice los pagos descritos en el costo del servicio. El pago aparecerá mediante nuestro procesador ACH externo y aparecerá como NICOYA TECH/LENDINERO, PAYSIMPLE O FORTE PAYMENTS en su extracto bancario. Por favor seleccione el método de pago:

____ Autorización de pago ACH

Nombre del banco: _____ Tipo de cuenta (personal/comercial) _____

Nombre de la cuenta: _____

Número de cuenta: _____ Número de ruta: _____

____ Pago de Zelle: Enviar a : info@kgfacapital.net

NO FIRME ESTE CONTRATO HASTA QUE HAYA RECIBIDO Y LEÍDO LA INFORMACIÓN, DECLARACIONES Y AVISOS DE CANCELACIÓN EXIGIDOS POR LAS LEYES ESTATALES Y FEDERALES, AUNQUE SE LE INDICEN LO CONTRARIO. AL FIRMAR ESTE CONTRATO, USTED RECONOCE LA RECIBO DE ESTAS DIVULGACIONES ANTES DEL MOMENTO DE LA FIRMA Y ACEPTA LOS TÉRMINOS DE ESTE CONTRATO. SÓLO PARA LOS SERVICIOS QUE INCLUIRÁN CONSULTORÍA FINANCIERA RELACIONADA CON INFORMES DE CRÉDITO.

EL CLIENTE PUEDE CANCELAR ESTE CONTRATO EN CUALQUIER MOMENTO ANTES DE LA MEDIANOCHE DEL SEGUNDO DÍA HÁBIL DESPUÉS DE FIRMAR ESTE ACUERDO. CONSULTE EL AVISO DE CANCELACIÓN ADJUNTO PARA OBTENER UNA EXPLICACIÓN DE ESTE DERECHO. SI FIRMA ESTE DOCUMENTO USTED DECLARA QUE RECIBIO TODAS LAS NOTIFICACIONES EN ESTE DOCUMENTO EN INGLES, NO RECLAMA DESCONOCIMIENTO DE LAS DIVULGACIONES, ENTIENED LAS DIVULGACIONES INCLUYENDO: INFORMATION STATEMENT REQUIRED UNDER FEDERAL LAW, CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW, INFORMATION STATEMENT REQUIRED OTHER DISCLOSURE, POLITICA DE CANCELACION, POLITICA DE PAGO, POLITICA DE PRIVACIDAD. EL IDIOMA OFICIAL DE LOS ESTADOS UNIDOS ES INGLES, NO ESPANOL Y NO EXISTE EXCEPCIONES POR NO LEER O TRADUCIR LAS POLITICAS INCLUIDO EN ESTE CONTRATO. USTED DECLARA QUE A LEIDO DICHAS DIVULGACIONES Y POLITICAS.

Firma del cliente **X** _____

Date _____