



A CONSUMER'S CREDIT REPAIR

BILL of RIGHTS

Renew Financial Credit Advantage is dedicated to becoming the leader in credit education and restoration. Therefore, we believe all consumers are entitled to have industry advocates who fearlessly and loyally abide by the following principles:

Written Documentation

You have the **RIGHT** to receive a written agreement of professional services to be performed, with an explanation of your responsibilities under this agreement.

You have the **RIGHT** to receive a 100% Guarantee of Satisfaction stating that we will not charge you anything outside of your monthly membership fee.

No Hidden Costs

You have the **RIGHT** to NOT pay a dime more for Credit Advantage services offered.

Realistic Results Timeframe

You have the **RIGHT** to know the average amount of time it may take to receive credit restoration results; however, because the CCPA, prevents companies from offering misleading information, RFC reports real averages from their real clients.

Cancellation

You have the **RIGHT** to cancel our Credit Advantage services within 3 days of its signing.

Operate with Integrity

You have the **RIGHT** to expect full integrity from Credit Advantage. We will never ask you to falsify documentation, create an "alternate" identity using an Employee Identification Number (EIN) instead of a Social Security Number, or manipulate your legal identity in any other way.

Experience Matters

You have the **RIGHT** to work with a certified Credit Restoration Specialist (CRS) who listens without judging, helps without enabling, and fixes credit without forgetting they work for you. Credit Advantage has helped thousands of clients restore their credit and improve their financial profiles. Their history in working with real estate, mortgage brokers, and bankers helps them understand credit unique to them.

Visible Partner in Success

You have the **RIGHT** to know your CRS by name. You should not be juggled around like a hot potato during your credit repair experience. RNF ensures you will always have the same person working with you each step of the way. Our high level of involvement will help you feel more confident in fighting the bureaus.

No Long-Term Contracts

You have the **RIGHT** to know when your credit has improved. We are quite happy to see you go on your way... with better credit. We only work with you until your credit is clean and you are satisfied with the results.

Customized Correspondence

You have the **RIGHT** to receive customized documentation for the various credit bureaus, as well as for individual creditors that may need a little kick in the pants to help restore your credit.

Transparent Credit File

You have the **RIGHT** to see results as they become available. Anytime, you want to know the status of your file, simply contact your CRS MAP Guide to learn how many disputes we are working on, and any responses from the bureaus we've logged.

