



GETTING YOU ON THE RIGHT PATH:

Shekinah Services LLC knows that you are more than a number, and we believe that you have the right to prove it. Our experience with credit improvement will fight to remove inaccurate tradelines, restore your good name, and provide credit education.

PROVEN RESULTS:

Shekinah Services LLC is a trustworthy company with education and administrative skills. We assist our customers with credit restoration and credit education. Results from our services will begin within 90 days of the plan created personally for your situation. We produce secure credit restoration through these simple steps.

Step 1: Visit Our Website

www.shekinahservices.com

Select personal credit page and begin reading the information provided about our services. Once you have reviewed the information and price. Contact our office to speak to a representative to proceed. Your contract agreement will be emailed to you.

Step 2: Submit your contract & order your credit reports.

WE DO NOT ACCEPT CREDIT KARMA or ANY OTHER CREDIT MONITORING SYSTEMS. Please go to the bottom of the “credit” page on the website and enroll in the Identity IQ monitoring system. Prepare to keep your monitoring system for at least six months. Please provide your login information on the credit profile worksheet. Shekinah will download a copy and conduct 30-day reviews for as long as you are enrolled in the credit restoration program.

You are always encouraged to keep your monitoring system and the benefits that come with it.

Step 3: Choose Which Items to Dispute.

You should review your own credit report thoroughly for any inaccuracies. Make notes. Submit any details on the Credit Profile Sheet, email to us or discuss with a credit specialist at time of interview. Once our office receives a copy of your contract and a copy of your credit reports, we will start the first works by setting up your credit restoration portal. A copy of the portal and information to log on will be emailed to you. You will official start your restoration plan. Following the client/specialist discussion, a plan will be created, and services will be initiated.

Customers will receive at least three rounds of letters during the process. However, if you do not need the three rounds, that is great! If you have the extensive credit works plan, expect to receive more letters, more discussions and more time.

Step 4: **Shekinah Services LLC Works Your Case.**

Shekinah begins your restoration process by drawing upon its vast credit restoration strategies and experience to challenge inaccurate items directly with credit bureaus. Depending on the number of inaccurate items on your credit report, this step may be repeated for each subsequent loop through the cycle. Shekinah will also create a plan of action for debt relief, settlement, and the best option for your case (which comes with the most challenging circumstances). Customers are responsible for managing the mailing of the letters and submitting responses immediately once they are received.

Step 5: **Sit Back & Relax.**

The credit bureaus have 30 to 45 days to respond to an open investigation on your behalf. They must inform you of the results of their investigation, update your credit report, and send you a FREE copy of the updated report. It may take up to 60 days between the day communication is initiated to them before receiving an updated report. When you receive the responses from the bureaus, please submit through the portal. Your case will move forward. We will continue the process as stated in the service contract.

Step 6: **Be Patient!**

Many customers are anxious to begin repairing and rebuilding their credit as soon as possible. However, every individual report and circumstance surrounding your credit varies. Your expedited success depends on what is being shown, whether it is accurate or inaccurate, it also depends on your availability to pursue with all diligence to make necessary sacrifices to work along with Shekinah Services LLC.

So, we ask you to be patient with yourself and with us.
We are guaranteed to give you the best service possible.

For your convenience, you may continue to review your portal after the process has been completed. However, Shekinah will not be under contract to update your credit information. You can continue to refer new clients through the portal.





CREDIT RESTORATION AGREEMENT

Services Rendered to:

Name: _____

Address: _____

Email: _____ Phone number: _____

Best time to reach: _____

Shekinah Services LLC agrees to assist you, the customer, in making a conscience effort to repair and restore your credit.

Our objective is as follows:

- To offer you the best educated services possible for credit repair.
- To help you increase your knowledge about the credit reporting system and how you can maintain a healthy credit rating.
- To offer you our best administrative services as a process of repair.

Shekinah Services LLC expectations:

- You, the customer(s), to be patient with yourself and with us as we work together through your credit issues.
- We expect you, the customer, not to look for overnight miracles. It takes time to rebuild depending on your own personal accountability.
- We expect you to treat us with respect as professional educators.
- We also expect you to feel much better about your financial future, once the process is completed.

CONFIDENTIALITY STATEMENT:

In consideration of the services we are providing you and the personal information we must obtain during this process; we agree to keep all personal information confidential. Upon completion of this process, your documents and information will be destroyed or returned to you - depending on your request.

AGREEMENT:

1. This is an agreement between Shekinah Services credit department and the Client as signed below. We will increase your credit score and attempt the removal of all errors, misrepresentations, outdated, or unverified negative items on your credit reports that the client provides. We offer no debt consolidation and we do not make payments. This is strictly for credit restoration services.

2. The Client understands that this is a **flat contract**. The Client will pay a fee of \$150 down for first works provided by Shekinah Services credit department which includes portal set up, credit analysis and credit audit. The final payments will be determined by the services necessary for restoration – Basic (\$150), Standard (\$350), or Special Tactics (\$500). The Client agrees that the Standard and Special Tactics payments will be electronically debited from clients' checking, savings, or credit card indicated below. The Client understands that he or she may cancel from this program at any time without penalty. Previous payments are non-refundable.
3. The Client understands that each credit bureau investigative challenge will take approximately 30 to 45 days. This contract will automatically renew itself each month accordingly. If there is no more work to be performed on the Client's behalf, then the Client will be cancelled automatically by Shekinah Services. There are no other fees at all associated with this service.
4. The Client understands that he or she should forward all correspondence (credit reports, letters, etc.) to Shekinah credit department as soon as possible after receiving. Do not send anything back to the different reporting agencies. If you have not received any credit reports or correspondence within 35 days from the return of this agreement, then the Client shall notify Shekinah credit department promptly. The Client understands that he or she should receive such reports every 30 to 45 days as work is performed and that all credit reports or letters must be sent to Shekinah credit department immediately. Failure to do so may prolong the term of this contract and eventually cause service termination. Please notify Shekinah credit department of any changes in your mailing address or status.
5. The Client understands that by law, Shekinah credit department cannot offer any promises or guarantees as to the outcome or length of time to achieve results. However, if the Client is in full compliance with the terms in paragraph (4) and payments in paragraph (2) of this agreement, then the Client will be entitled to the following: If there is no improvement to the Client's credit profile within three (3) credit bureau investigative challenges, the Client will receive a half of their flat rate fee upon request.
6. The Client understands that due to the nature of this service, Shekinah credit division, our select staff may view your file for providing accurate service. We understand the importance of your privacy and Shekinah credit department agrees to take measures to limit the access to such information accordingly.
7. The Client understands that credit restoration takes time. The Client understands that all conditions are different and are dealt with according to the level of inaccuracies, errors, validations and verifications. Therefore, credit restoration is not an overnight process.
8. By law, Shekinah credit department is required to provide the following three (3) documents:

- (1) A "limited power of attorney" form that is used only for credit repair purposes. This form must be signed and returned;
- (2) The "Consumer Credit File Rights under Federal and State law." By signing below, the Client acknowledges that this has been received;
- (3) The Client's "Right to Cancel" form. The Client may cancel at any time by mailing or faxing this document to Shekinah credit department

By initializing below, I agree to the above terms and conditions.

By law, Shekinah credit department allows you to cancel this contract within three (3) business days from the date you signed the contract. You may cancel at any time when you are satisfied with your results. We will not be obligated to update your portal once satisfactory work has been completed. Additional fees may apply if we continue past the FLAT FEE WORKS payment.

Client Signature

Date

Print name

Credit Consultant

Date

DISCLAIMER:

The use of our services, such as opinions, instructions, suggestions, advice, letters, and all efforts is at the consumer's own risk. The consumer is encouraged to consult with legal and financial professionals prior to making any decision that could have legal or financial consequences to you.

Shekinah Services LLC is not responsible for any falsified information supplied during this process, nor the results from it.

I, _____, understand and do agree to the terms discussed and written in this contract. I further understand that no portion of the fee is refundable unless Shekinah Services LLC does not fulfill the agreement of the contract.

Ethical Credit Restoration Plans:

Basic: Portal Setup
 Credit Audit
 Credit Education
 Validation Disputes (minimal late payments, chargeoffs, collections,
 inquiries)
 Credit Restoration Plan
 No Credit
 Credit Counseling
 \$150

Standard: Portal Setup
 Credit Audit
 Credit Education
 Validation Disputes (excessive late payments, chargeoffs, student loans,
 collections, inquiries)
 Credit Restoration Plan
 Credit Counseling
 \$350

Special Tactics: Portal Setup
 Credit Audit
 Credit Education
 Validation Disputes (excessive late payments, chargeoffs, student
 loans, collections)
 Medical Validation
 Public Records
 Credit Restoration Plan
 No Credit
 Credit Counseling
 \$500

All plans are \$150 first works downpayment.

Basic: One-time payment.

Standard: Remaining balance paid in full in 30 days. See Bank Draft

**Special Tactics: Remaining balance paid in full in two consecutive 14-day
Authorization form.**

BANK DRAFT AUTHORIZATION FORM

Name (as shown on card) _____

Address (connected to card) _____

Bank Card Name: Visa _____ Mastercard _____ American Express _____

Bank Debit/Credit Card _____ Name of Banking Institution: _____

Card No.: _____ Exp: _____

CIV/CVV: (3 digits on back) _____

Zip Code (connected with card) _____

I, _____, authorize Shekinah Services LLC to debit my bank card listed above for _____ two consecutive 14 day payments on _____ (date) to finalize by contract agreement for credit restoration services. Shekinah Services LLC cannot debit my bank card for anything more than the agreed amount made above. If there are insufficient funds at the time of debit, I agree to pay an additional \$15 fee plus payment due as an inconvenience charge. I will have five days from the day of deduction to take care of amount due plus charge. If at any time I need more time, I will call Shekinah Services LLC to make necessary arrangements before the due date.

All terms agreed upon between client and Shekinah Services LLC.

Shekinah Services, LLC
501.712.0652/870.460.9192
Email: creditrestoration@shekinahservices.com
Website: www.shekinahservices.com

Customer Profile Sheet
Please complete

include a copy of driver's license/social security card

Name: _____ SS# _____ DOB _____

Residential Address: _____

Mailing Address: _____

Telephone Numbers

Work: _____ Cell: _____ Home: _____

Email: _____ Fax: _____

Additional information: (Former aliases, addresses, phone numbers,
anything with identity or debt needed to be made known)

Do you have a credit monitoring system? If so, Please provided website,
username & password.
