



FINANCIAL FUNDING/CREDIT SERVICE AGREEMENT

This Agreement is entered into on [DATE], by and between Financial Pain Funding/Credit, a company providing services nationwide, and Client:

1. SERVICES PROVIDED

Financial Pain Funding/Credit agrees to provide financial and credit-related services, including but not limited to:

- Reviewing Client's financial and credit profile
- Identifying inaccurate, unverifiable, or outdated credit information
- Assisting with credit dispute guidance and financial wellness strategies
- Providing credit education and recommendations
- Offering strategies to improve overall financial health, funding readiness, and credit stability

All services are performed in compliance with applicable federal and state laws and may be delivered remotely.

2. LEGAL COMPLIANCE

Financial Pain Funding/Credit operates in compliance with applicable federal and state consumer protection laws. Client understands that federal and state laws govern this Agreement. Certain states provide additional consumer protection. No provision of this Agreement overrides those rights.

3. IMPORTANT DISCLOSURE

- You have the right to review and dispute inaccurate information contained in your credit and financial records by contacting the appropriate reporting agency directly.
 - You may obtain copies of your credit-related reports from reporting agencies as permitted by law.
 - You have the right to seek financial counseling or other professional assistance.
 - You are not required to purchase any services from Financial Pain Funding/Credit to exercise your legal rights.
-

4. NO GUARANTEE

Client understands that Financial Pain Funding/Credit makes no guarantees regarding the removal of any specific item, improvement of credit score, approval for funding, or any specific financial outcome.

5. FEES AND PAYMENT TERMS

Client agrees:

AND the mandatory consumer protection laws of the Commonwealth of Pennsylvania



- No payment is due until your financial fitness services have been fully performed, as required by federal law and Pennsylvania state laws.

Alternative (Use Only Where Allowed by Law)

- Initial Financial Fitness/Credit Service Fee: \$[500] (only if permitted under Pennsylvania law)
- Monthly Financial Fitness/Credit Service Fee: \$[50]
- A 10% service fee will be applied for securing client personal / business funding.

Financial Pain Funding/Credit will not charge or collect fees in violation of applicable federal or Pennsylvania state laws.

6. CLIENT RESPONSIBILITIES

Client agrees to:

- Provide accurate, truthful, and complete information
- Not submit false disputes or misleading claims
- Maintain current payments on existing financial obligations
- Cooperate with Company requests

7. TERM AND TERMINATION

This Agreement is month-to-month and may be canceled at any time by either party with written notice.

8. RIGHT TO CANCEL

You may cancel this Agreement without penalty or obligation within three (3) business days after signing. To cancel, Client must submit written notice via mail, email, or other agreed method.

9. LIMITATION OF LIABILITY

Financial Pain Funding/Credit shall not be liable for any indirect, incidental, special, or consequential damages.

10. GOVERNING LAW

This Agreement shall be governed by:

- Federal consumer protection laws
- The laws of the State of Florida
- AND the mandatory consumer protection laws of the Commonwealth of Pennsylvania



11. PENNSYLVANIA STATE-SPECIFIC DISCLOSURES

PENNSYLVANIA RESIDENTS

An additional notice titled “Consumer Financial and Credit Rights Under State and Federal Law” will be provided as required under Pennsylvania law.

TEXAS RESIDENTS

Client has the right to review a copy of the contract before signing and may file complaints with the Texas Attorney General.

NEW YORK RESIDENTS

Services may be subject to additional restrictions and required disclosures under New York law.

GEORGIA RESIDENTS

Financial Pain Funding/Credit will comply with all applicable Georgia Credit Services Organization requirements.

12. FINANCIAL REPORTING DISCLAIMER

Financial Pain Funding/Credit is not affiliated with any financial institution, credit bureau, or reporting agency, including: Equifax, Experian, or TransUnion.

13. ENTIRE AGREEMENT

This Agreement represents the entire understanding between the parties and supersedes all prior agreements.

14. SEVERABILITY

If any provision is found invalid or unenforceable, the remaining provisions shall remain in full force and effect.

CLIENT SIGNATURE

Client Signature: _____

Date: _____

Company Representative: _____

Date: _____
