CREDIT RX AMERICA LLC

STATE DISCLOSURE

1. Complete and Detailed description of Services to be performed by Credit RX America LLC, et al, hereinafter referred to as "CRA". Our services are "Ala Carte" and you only pay for what you ask to be disputed after it has been updated.

CRA's services include assisting you in disputing inaccuracies, misstatements, misleading or unverifiable information and other incorrect information reported on your credit reports. CRA does not offer credit to consumers or lend money. Pursuant to the terms of this Service Agreement, CRA shall provide the following services: With No upfront Fees, No Startup Fees, No Monthly Fees. Credit RX America LLC does not offer credit to consumers or lend money.

You, the buyer, may cancel this contract at any time before midnight of the fifth day after the date of the transaction. See the attached notice of cancellation form for an explanation of this right.

Pay Only For Results Plan:

Fee of $99.00 per (Standard) item updated or deleted from each credit (bureau) file (or $89.00 if you sign up with your spouse and work on both of your credit files at the same time). Standard items include (Inaccurate, untimely, unverifiable): Collections, Charge-offs, Repossessions, Medical Bills, Late Pays, Foreclosures, Bankruptcies, and Judgments. Fee(s) are earned as each delete occurs.

Optional Credit Essentials: Optional Disputing Credit Inquiries on your Credit Report: Fee of $50 for each Inquiry from each credit reporting agency. Payment due to CRA upon the correction/removal of each inquiry.
Optional Identity Protection-Credit Freeze: Fee of $50 for each Identity and each credit reporting agency. Payment due to CRA upon CRA preparation and mailing the request for credit freeze(s) to CRA(s).

Discounts that may be applied: 1) Active military service personnel discount in the amount of 10% (with presentation of valid active duty military ID) off all billed services listed above.

If you, the Client, seek additional services not contained in the Program you selected, a separate agreement may be required.

2. Six (6) Month Contract term.

As the particular issues involved in each individual case vary from case to case, we cannot guarantee a specific outcome or accurately predict how long it will take. As such, the dispute process may take more or less than twelve months. On average, clients remain active for 6 to 8 months, although for each individual case, this average can be reduced or extended based upon the promptness of the client to forward necessary information and upon the number and Circumstances of the issues being disputed on the individual's credit report. However, most state laws only allow a 6 month contract, in other states this contract will automatically renew without a written notice from client canceling automatic renewal prior to the date of the original 6 month term expiration.

3. Total Cost for Services

The total amount charged to you will depend on how many items on your credit report(s) you choose to have us correct or have investigated. CRA charges you after an item is deleted/corrected. This payment covers all of the work fully and completely rendered as described in Paragraph 1, CRA's Scope of Services, and section titled "pay for results", "Optional credit essentials" and "Identity Protection" are due at the completion of each deletion/correction or Optional service completed.

4. Surety Bond

Certain States require a statement by CRA informing the consumer about CRA obtaining and maintaining a bond and a place of business within the State. However, due to the fact that CRA bills consumers only after services are completed, CRA and certain subcontractors may not maintain a bond in any State nor a Headquarters in any State other than Wyoming.

5. Non-Profit Credit Counseling Services Notification

Consumers should be aware that non-profit credit counseling services are available which provide a range of financial and money management services. Additional information is available at the Federal Trade Commission website.

6. Consumer Credit File Rights Under State 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 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 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 5 business days from the date you signed it. If for any reason you do cancel the contract during this time, you do not owe any money.

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

Specific State disclosures:

Applicable to residents of the referenced states. If no numerical reference is made next to the state abbreviation, ALL disclosures that follow apply for that stat):

You also have the right to contact your own state authorities that regulate credit bureaus and credit services organizations.

Definitions:
All State references to credit reporting organizations are renamed herein as credit bureaus; all State references to credit repair organizations are renamed herein as credit services organizations.

Note:
Certain States require a statement by CRA informing the consumer about CRA obtaining and maintaining a bond and a place of business within the State. However, due to the fact that CRA does not require a Contract for any duration of time with the consumer and the fact that CRA bills consumers only after services are completed each month, CRA and certain subcontractors do not maintain a bond or a place of business in any State other than Virginia, North Carolina, and Wisconsin.

AZ, AR, DE(1), IN, IL(5), MA, MD, MO, NB, OK, OR, NH, PA(5), TX(5), WA, UT, VA:

Regarding Credit Bureaus:

(1) the credit bureau must provide a complete and accurate statement of the consumer's right to review any file, as reported in the Fair Credit Reporting Act (15 U.S.C.A. §1679 et seq) and (Federal Fair Credit Reporting Act (15 USC §1681g);
(2) the credit bureau must provide a statement that a review at no charge will be conducted on the consumer's credit report from which a credit denial is based if requested within thirty (30) days of the consumer receiving a notice of credit denial;
(3) the credit bureau must provide the approximate price the consumer will be charged for a copy of his or her credit report;
(4) the credit bureau must provide a complete and accurate statement of the consumer's right to dispute the completeness and accuracy of any item contained in any file on the consumer maintained by the credit bureau;
(5) a nominal charge may be imposed on the consumer by the credit reporting agency for a copy of the consumer report if the consumer has not been denied credit within 30 days from receipt of consumer's request.

Regarding Credit Services Organizations and CRA:
(6) CRA provides a complete and detailed description of the services performed and the total fees charged by CRA within the Credit Report Audit Verification, Service Agreement accompanying this disclosure statement, and by this reference, made a part of this Disclosure Statement.

CA, IN(4), KS(4), LA(4), MO(4), NB(4), WV(4):

Regarding Credit Bureaus:
(1) You may be charged a reasonable fee not exceeding eight dollars ($8) for a credit report;

Regarding Credit Services Organizations and CRA:
(1) Neither you nor any credit services organization has the right to have accurate, current, and verifiable information removed from your credit report;
(2) If for any reason, you cancel the Service Agreement with the credit services organization within the three days from the date you signed the Service Agreement, you do not owe any money;
(3) You have a right to sue a credit services organization if it misleads you;
(4) You have the right to obtain the services of a nonprofit credit counseling service which may be able to assist you in your credit matters.

CO:
Regarding Credit Bureaus:

Even when a debt has been completely repaid, your credit report can reflect that the debt was paid late if that is accurate.

RIGHTS UNDER COLORADO AND FEDERAL LAW

You have a right to obtain a copy of your credit report from a credit bureau at no charge once per year with additional copies available for a small fee. You have a right to dispute inaccurate information by contacting the credit bureau directly. However, you have no right to have accurate information removed from your credit bureau report. Under the federal "Fair Credit Reporting Act", the credit bureau must remove accurate negative information from your report only if it is over 7 years old. Bankruptcy can be reported for 10 years. Even when a debt has been completely repaid, your report can show that it was paid late if that is accurate. You have a right to sue a credit repair company that violates the "Colorado Credit Services Organization Act". This law prohibits deceptive practices by repair companies. The "Colorado Credit Services Organization Act" also gives you a right to cancel your contract for any reason within 5 working days from the date you sign it. The Federal Trade Commission enforces the federal "Fair Credit Reporting Act". For more information, call or write the Federal Trade Commission. The administrator of the "Uniform Consumer Credit Code" enforces the "Colorado Credit Services Organization Act". For more information, call or write the Colorado attorney general's office.

FL, KS, MD, MO, NB, and WV:

Regarding Credit Services Organization and CRA:
Accurate information cannot be permanently removed from the files of a credit bureau.

NC:

As required by North Carolina law, this credit repair business has secured a bond by Hudson Insurance Company 1035 Greenwood Blvd Suite 265 Lake Mary FL 32746, a surety authorized to do business in this State. Before signing a contract with this business, you should check with the surety company to determine the bond's current status.

IL, KS, MD, MA, VA:

Regarding Credit Bureaus:
You have the right to review your credit report at no charge if a request is made to the credit bureau within thirty days after receipt by you of notice that credit has been denied.
If such request is not made within the allotted time, the credit bureau must provide the approximate charge to you for a copy of your credit report for your review (For MD residents, a maximum fee of $5 may be charged). Federal Fair Credit Reporting Act (15 U.S.C. § 1681j)

A consumer has a right to dispute the completeness or accuracy of any item contained in any file on the consumer that is maintained by any consumer reporting agency, as provided under the Federal Fair Credit Reporting Act (15 USC Section 1681i)

VA:

IMPORTANT NOTICE:

YOU HAVE NO OBLIGATION TO PAY ANY FEES OR CHARGES UNTIL ALL SERVICES HAVE BEEN PERFORMED COMPLETELY FOR YOU, UNLESS YOU ENTER INTO A SUBSCRIPTION AGREEMENT REQUIRING PERIODIC PAYMENTS IN CONSIDERATION FOR ONGOING SERVICES

Credit Rx America LLC has obtained a bond from: Hudson Insurance Company 1035 Greenwood Blvd Suite 265 Lake Mary FL 32746

The bond is in the amount of $10,000. The bond is in favor of the Commonwealth of Virginia for the benefit of any person who is damaged by a violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes. A person who wishes to file a claim against the bond for a violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes may commence legal action against Credit Rx America LLC with the Department of Agriculture and Consumer Services. The surety may be liable only for actual damages and not for punitive damages. The aggregate liability of the surety to all persons damaged by Credit Rx America LLC violation of Section 59.1-335.4 of the Commonwealth of Virginia Statutes may not exceed the amount of the bond.

We charge per delete only AFTER each delete occurs of the delete(s) that you have asked us to delete. **Fee(s) are earned as each delete occurs**.

A fee is generated for the deletion or repair of an item. A deletion is defined as a negative item being removed from any bureau for any reason during our service. A repair or correction is defined as an item in negative status being changed to positive status

To give notice within the State of Virginia our registered agent address is:

Credit RX America LLC
4445 Corporation Ln.
STE 264
Virginia Beach, VA 23462

WI:

INFORMATION STATEMENT REQUIRED UNDER WISCONSIN LAW

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.

We charge per delete only AFTER each delete occurs of the delete(s) that you have asked us to delete. Fee(s) are earned as each delete occurs. Our fees are above and will depend on what you choose for us to delete.

The total amount charged to you will depend on how many items on your credit report(s) you choose to have us correct. **CRA charges you only after an item is deleted/corrected**. Based upon what you have told us about your credit situation it is estimated that the total charge for your services can be calculated by using the following chart:

# of items chosen by you to Delete	X $99.00 (or $89.00 with spouse discount applied)	= An estimate of Total Cost

Credit Rx America LLC has obtained a bond from: Hudson Insurance Company 1035 Greenwood Blvd Suite 265 Lake Mary FL 32746

Any person who has been damaged by the Company may file a claim against the bond or irrevocable letter of credit by contacting the company that issued the bond or letter of credit. Such a person may also file a complaint against the Company with the Department of Financial Institutions.

NY:

Regarding Credit Bureaus:
If reinvestigation of your report by the credit bureau 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 credit bureau 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 credit bureau 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 or ten years, the information can't be disclosed by a credit bureau 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

Separate Notice of Cancellation Form
(Pursuant to Federal and State Statutes):

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within 5 days from the date the contract is signed.

If you cancel any payment made by you under this contract, it will be returned within 10 days following receipt by the credit service organization of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to:

Credit RX America LLC
75 E 3rd St Ste 7
Sheridan, WY 82801

I hereby cancel this transaction effective

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_____
(Client's signature)
You may send this notification by email to
info@creditrxamerica.com.

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Sheridan, WY 82801

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(Client's signature)
You may send this notification by email to
info@creditrxamerica.com.

Notice of Cancellation Form
(Pursuant Commonwealth of Virginia
VCSBA):

NOTICE OF CANCELLATION

NOTICE OF CANCELLATION – YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALITY OR OBLIGATION, AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE THE CONTRACT IS SIGNED. IF YOU CANCEL., ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT WILL BE RETURNED WITHIN TEN DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE. TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR IN ANY OTHER WRITTEN NOTICE., TO

Credit RX America LLC
4445 Corporation Ln.
STE 264
Virginia Beach, VA 23462

I hereby cancel this transaction effective

_____

_____
(Client's signature)

You may send this notification by email to
info@creditrxamerica.com.