

Right to Cancel Agreement Form

You may cancel this contract without any penalty or obligation, at any time before midnight of the 3rd business day which begins after the date the contract is signed by you. Additionally, you may cancel this agreement at any time provided you acknowledge that by prematurely canceling your six month or one-year agreement you release NSCR from any obligation related to the warranties expressed in the contract including any refund of monies already paid to NSCR.

To cancel the contract, mail or deliver a signed copy of this cancellation notice, or any other written notice to National Society of Credit Restoration (NSCR).

I hereby cancel my contract with the National Society of Credit Restoration.

_____ / ____ / ____

MEMBERS Signature

Date

Consumer Credit File Rights Under State and Federal Law

- The Federal Trade Commission regulates credit bureau and credit repair organizations.
- You have the 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 report. The credit bureau must remove accurate, negative, information from your credit 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 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 3 business days from the date you sign 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 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 about disputed information with any report it issues about you.

For more information contact: The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580

