



GREEN ORANGE
TERMS AND CONDITIONS OF ENROLLMENT

This agreement is made between the Applicant and GREEN ORANGE FUNDING (GOF). Applicant must be 18 years of age residing in one of the fifty States of The United States of America is an organization under the laws of the state of California. This Agreement is not binding or effective until it has been accepted by GREEN ORANGE FUNDING.

GREEN ORANGE FUNDING OBLIGATIONS:

SMS will dispute and challenge derogatory items with all 3 Credit Bureaus to attempt to correct erroneous, disputable, and or obsolete information from Client's Credit Reports as provided herein below. This may result in an increase in client's credit profile. In most instance, GOF will complete its initial services to client within fifteen to forty-five working days from the time that the client executes this Agreement, in all cases, GOF agrees that it will not take more than 12 months from the date of execution of this Agreement any of the individual items selected by the client, otherwise, client shall receive a prompt refunding accordance with GOF "Guarantee of performance" as set below.

APPLICANT'S OBLIGATIONS:

- Applicant must promptly provide GOF copies of any correspondence received from the credit reporting agencies and creditors supplying information to those agencies, which relates to inaccurate credit report entries that are subject to challenge and verification pursuant to this Agreement within (14) days of receipt thereof.
- While this agreement it's in effect, applicant will not apply for any type of credit , including credit cards, car loans, or secured financing without written notification to, and consulting with GOF at least 7 days prior submitting the credit application.
- Applicant understands that credit reporting agencies have no obligation to remove accurate, verifiable information unless it is listed beyond that period of time in which it is lawful to report it.
- Applicant understand that GOF cannot guarantee specific results due to the fact that all results are dependent on a variety of factors, some or which are outside the control of GOF, including applicant's ability to repay creditors, the cooperation of applicant's creditors, and the credit reporting Agencies ability to verify information provided to them by the applicant.
- Once applicant has been enrolled and the account its set up, Applicant must continue working in good faith with GOF through the completion of several dispute cycles. The length of services we can not assure it depends in several factors.

GUARANTEE OF PERFORMANCE:

We cannot guarantee that we will be able to remove every specific credit-related item that the client desires, or that we can obtain any specific credit score desire. However, we do offer the following Guarantee:

If we are unable to get the standard trade item deleted or amended, or if we were unable to get two out of the three credit agencies to deleted, amend or modify that item, then we will refund 100% of the fee you paid subtracting the first milestone, for that line item, unless either or the following occurs: The information you provide conflicts with information obtained from the credit agencies. (i.e. change of address, amount of late times, account not current or past due, etc); The amount due for refund will be calculated on a per item basis (services Paid divided by number or items disputed). To qualify for this guarantee, Client must submit to GOF copies of the final credit reports from all three major agencies. To be eligible for a refund, the total sales price of \$1000.00 must be paid in full. No refunds will be issued on contracts with balances due or where only partial or installments payments have been made. Any client, who wishes to stop the credit education services outside of the five-day cancellation period, will forfeit the amount of the first payment.

GOF will stop process if the payments are not received on the date indicated on the payment plan billing option. A \$25 fee will be applied to any late payment received after the due date, includes declined charge payments and returned checks.

DISPUTE RESOLUTIONS:

If a dispute arises out of this contract, and the parties cannot settle it, the parties agree first to settle the dispute by mediation administered by the American Arbitration Association “AAA” under its Commercial Mediation Procedures. If they do not resolve the dispute within 60 days, then, upon notice by either party to the other, all disputes, claims, questions or differences shall be finally settled by binding unappeasable arbitration administered by the AAA. In any such proceeding, which must take place in the State of California, each party shall bear their own attorney fees and costs, the fees and costs of any arbitrator selected by them.

INDEMNIFICATION:

Clients recognized and understand that from time to time, when credit agencies are contacted in the process or attempting to correct information that has been represented by client to be erroneous, disputable, and/or obsolete, the creditor and/or the credit agency, upon conducting its own investigation, may uncover additional negative information about client and, instead of deleting information concerning client that will have negative impact upon client’s credit rating and credit score. Client represents that client understand the foregoing, and agrees to hold SMS harmless from this unintentional occurrence.

Applicant may cancel his or her enrollment within 5 business days from the date of this enrollment agreement is received by email (GREENORANGEFUNDING@GMAIL.COM) to GOF. To cancel this enrollment, send a writing notice stating name, social security and request for cancellation.