



CROA DISCLOSURE STATEMENT

Consumer Credit File Rights Under State and Federal Law

This disclosure is required by the Credit Repair Organizations Act (15 U.S.C. § 1679c).

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly.

You may do this yourself for **free**. The law gives you the right to dispute information on your credit report that you believe is inaccurate, incomplete, or unverifiable.

You have the right to obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies once every 12 months.

To request your free annual report, visit the official website:

AnnualCreditReport.com or call 1-877-322-8228.

You have the right to sue a credit repair organization that violates the Credit Repair Organizations Act.

If a credit repair company makes false or misleading statements, fails to provide proper disclosures, or acts prohibited under federal law, you may seek legal action and recover your payments and additional damages.

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.

This cancellation must be provided in writing, and you will not be charged any fees.

Federal law prohibits credit repair organizations from:

- Making false or untrue statements about your credit history.
- Advising you to make false statements to a credit bureau, creditor, or lender.
- Charging or accepting payment for credit repair services in violation of applicable federal or state law.
- Misrepresenting the services they can legally perform.

Rock Solid Credit Counseling does not guarantee any specific outcome.

We do not promise to remove accurate, current, and verifiable information from your credit report. Results vary based on your personal credit profile, creditor response times, and your participation in the process.

You have the right to know exactly what we will do for you before you pay us.

All services, fees, timelines, and expectations will be clearly stated in your client agreement before enrollment.