



PROFESSIONAL REFERRAL PARTNER PACKET

Texas Registered Credit Services Organization

Registration #20250060

Rockport, Texas

Phone: 855-389-5055

Email: chad@rocksolidcreditcounseling.com

Website: www.rocksolidcreditcounseling.com

Operating in compliance with:

- Texas Finance Code Chapter 393
- Credit Repair Organizations Act {15 U.S.C. §1679 et seq.}

No guaranteed outcomes.

No removal of accurate, current, or verifiable information.

1. INTRODUCTION

Thank you for your interest in partnering with Rock Solid Credit Counseling.

Rock Solid Credit Counseling is a Texas Registered Credit Services Organization (CSO #20250060) operating under Texas Finance Code Chapter 393 and the federal Credit Repair Organizations Act (CROA).

Our role is to provide structured, compliant credit education and administrative assistance to consumers who need clarity regarding their credit profile before proceeding with major financial decisions.

We operate with full transparency and regulatory compliance.

2. ABOUT ROCK SOLID CREDIT COUNSELING

Rock Solid Credit Counseling provides:

- Credit education
- Credit report analysis
- Identification of inaccurate, incomplete, outdated, or unverifiable items
- Preparation of dispute correspondence
- Structured credit improvement coaching

We do NOT:

- Guarantee credit score increases
- Guarantee deletions
- Remove accurate, current, or verifiable information
- Provide legal representation
- Provide tax, financial, or accounting advice
- Charge upfront fees

Services are educational and administrative in nature.

3. PURPOSE OF THE REFERRAL RELATIONSHIP

The purpose of this professional referral relationship is to ensure that clients:

- Understand what is currently reporting on their credit
- Receive structured education regarding consumer rights
- Address inaccurate or unverifiable reporting through lawful procedures
- Develop a documented action plan
- Return to their referring professional better prepared

This relationship is professional in nature and is not commission-based.



4. PROFESSIONAL REFERRAL STRUCTURE

Rock Solid Credit Counseling does not offer commission-based or performance-based compensation for referrals.

Referral partners:

- Are independent professionals
- Do not represent Rock Solid Credit Counseling as employees or agents
- May not make guarantees or performance claims
- May not promise credit score increases
- May not collect payments
- May not enroll clients
- May not provide legal or credit advice on our behalf

Clients engage directly with Rock Solid Credit Counseling under a written Credit Services Agreement.

5. CLIENT COMPLIANCE PROTECTIONS

Before enrollment, every client receives:

- CROA Disclosure
- Texas CSO Disclosure
- 3-Day Right to Cancel Notice
- Written Credit Services Agreement
- No-upfront fees (services billed only after performed)

Clients may cancel within three (3) business days without penalty.

All services comply with Texas Finance Code Chapter 393 and the Credit Repair Organizations Act.

6. REFERRAL PROCESS

Step 1: Partner identifies client needing credit readiness assistance.

Step 2: Client contacts RSCC directly or is provided referral link.

Step 3: Client receives required disclosures before enrollment.

Step 4: Services begin only after written agreement is executed.

Step 5: Client maintains relationship with referring professional.

Communication is handled through a secure client portal in accordance with our Privacy Policy.

7. DATA PRIVACY & SECURITY

Rock Solid Credit Counseling protects client information through:

- Encrypted systems
- Limited access controls
- Secure document handling procedures
- Compliance with Texas and federal law

We do not sell, rent, or trade client information.



8. NO GUARANTEE STATEMENT

Federal law prohibits credit repair organizations from guaranteeing specific results.

Rock Solid Credit Counseling does not guarantee:

- Credit score increases
- Loan approvals
- Specific deletions
- Creditworthiness outcomes

Results vary based on creditor responses and client participation.

9. IDEAL PROFESSIONAL PARTNERS

This referral relationship is ideal for:

- Auto Dealers
- Realtors
- Mortgage Professionals
- Insurance Agents
- Tax Professionals
- Attorneys
- Financial Advisors

We work best with professionals who value compliance, transparency, and structured client preparation.

10. PARTNER ACKNOWLEDGMENT

I acknowledge that Rock Solid Credit Counseling is a Texas Registered Credit Services Organization (CSO #20250060).

I understand that I may not:

- Make guarantees
- Promise results
- Collect payments
- Represent myself as an employee or agent

I understand that any referral relationship, if established, will be governed by separate written agreement.

Partner Name: _____

Company: _____

Signature: _____

Date: _____