

Customer Service Agreement

Effective October 3 2026. Fresh Footing completes the selected plan, client details, and dates before providing this agreement for signature.

This agreement describes the services, full price, payment timing, privacy terms, and cancellation rights for one selected engagement between Fresh Footing and the Client or Clients identified below.

1 Parties and business details

Fresh Footing Group LLC d/b/a Fresh Footing
Principal business and notice address 120 Chiefs Way, Suite 1, Pensacola, FL 32507
Email contact@freshfooting.com | Telephone (850) 987-0785
Website <https://www.freshfooting.com/>

Florida agent authorized to receive service of process Ladarius D. Robinson
Agent address 120 Chiefs Way, Suite 1, Pensacola, FL 32507

Client 1 full name _____
Address and state _____
Email and telephone _____

Client 2 for Couples only _____
Address and state _____
Email and telephone _____

2 Selected engagement and exact total

Select one	Engagement	Total fee
☐	Essential for one 30-day support period	\$89
☐	Premium for one 30-day support period	\$129
☐	Couples for one 30-day support period for two people	\$179 combined
☐	Credit Strategy Intensive for one client	\$249 once

Selected plan _____ Exact total fee \$_____

For Couples, designated payer _____

The Couples fee is \$179 total for both people, not \$179 each. The designated payer accepts only that combined obligation when it lawfully becomes due. A change in client count, plan, scope, or price requires a new written agreement.

Services included in the engagement

Only the selected plan applies. The descriptions below form the complete promised scope for this engagement. The Client's particular reports, goals, and concerns are recorded in the intake. Intake information does not add paid services or change the fee without a written agreement.

3 Essential services

- Review the credit reports or credit information the Client supplies and summarize the items reviewed.
- Identify and explain negative items and potential inaccuracies raised by the Client or found in the supplied reports.
- Provide dispute strategy guidance; prepare and submit one initial round of fact-supported disputes specifically approved in writing by the Client, and provide a written review of the resulting responses. The dispute authorization and approved schedule below define the items and recipients.
- Provide one written progress update during the agreed 30-day support period and answer service questions by email during normal business hours.
- Provide credit education about payment history, utilization, account management, and consumer rights.

Premium services

- All Essential services, plus a detailed written analysis of the supplied credit reports.
- One personalized written action plan for the selected support period.
- A utilization strategy based on the balances, limits, and statement dates supplied by the Client.
- Priority handling of progress questions during normal business hours. This does not promise an immediate response or a particular credit outcome.

Couples services

- Create and review two individual credit files using each Client's own documents and separate authorization.
- Provide a written review of each Client's negative items and a separate personalized action plan; prepare and submit one initial round of separately approved, fact-supported disputes for each person, and provide a written review of the resulting responses.
- Provide one written progress update for each Client and email support during the agreed 30-day period.
- Offer one shared goal conversation if both Clients request it, and provide credit education for both Clients. Individual reports and private account information are shared only with that person's separate permission.

Credit Strategy Intensive services

- Analyze the Client's supplied reports from Equifax, Experian, and TransUnion and deliver a written report analysis.
- Deliver a written breakdown of negative items and potential reporting concerns identified from those reports.
- Deliver a written utilization and rebuilding plan based on the information supplied by the Client.
- Provide written guidance about documents relevant to the identified concerns.
- Provide one strategy consultation. Record its agreed date and length before signing; the consultation is part of the service and must be completed before the fee can become due.

Dispute submissions apply to support plans only. The Strategy Intensive includes analysis and guidance.

Timing payment and cancellation

4 Service start and estimated completion

Fresh Footing will not begin contracted services until the Client has received and acknowledged the separate federal and Florida disclosures, the agreement is fully signed, complete materials are available, and the longer of the federal and Florida cancellation periods has expired. For Couples, these conditions must be satisfied for both people.

Essential, Premium, and Couples include email support and a progress update during one 30-calendar-day period beginning on the agreed lawful start. The promised initial dispute round and written response reviews remain part of the engagement even if responses arrive later. All deliverables must be completed before any fee is due; the passage of 30 days alone does not make the fee payable. Record a realistic estimated completion date below. Strategy Intensive analysis preparation is estimated at 7–10 business days after the lawful start and complete materials; completion also includes the consultation. Bureau outcomes, deletions, and score changes are not guaranteed.

Agreement date and time _____

Cancellation deadline for Client 1 _____

Cancellation deadline for Client 2 if Couples _____

Agreed service start _____

Estimated completion date _____

Intensive consultation date and length if selected _____

If required materials are missing or a Client postpones a consultation, Fresh Footing will explain the revised estimate in writing. A delay does not authorize an advance fee. Any change to the agreed scope or total price requires the Client's written acceptance.

5 Fee and invoice terms

No payment is collected, and no card charge is authorized, when this agreement is signed. Fresh Footing may issue an invoice only after fully performing and delivering every service and related promise for this engagement and satisfying any longer legal payment restriction. The exact selected fee is payable within 7 calendar days after a lawful invoice is delivered. No fee is due for an engagement that is not fully performed. There are no required setup, enrollment, cancellation, late, or hidden fees.

This agreement does not authorize automatic renewal or calendar-based recurring charges. Any later support period requires a new signed agreement with the services and total price stated before it begins. Optional third-party monitoring or reports are separate purchases and are not required; Fresh Footing may receive a disclosed affiliate commission if the Client independently chooses a referred service.

6 Cancellation and refunds

The Client may cancel without penalty or obligation through the later of the federal deadline of 3 business days after signing and the Florida deadline of 5 days after the transaction. The completed notices show the actual applicable deadline. Send a written notice by mail or delivery to the business address, or email it to contact@freshfooting.com. Any written notice clearly stating the intention to cancel will be accepted; use of the attached form is optional.

Any payment made under this agreement will be returned within 10 days after receipt of a timely cancellation notice. After that period, the Client may end an incomplete engagement in writing without an incomplete-service fee. A fee for a fully completed engagement remains payable only if legally permitted. If either Couples Client cancels before completion, this combined engagement ends without an incomplete-service fee; further services require a new agreement.

Authorization privacy and other terms

7 Client authorization and responsibilities

The Client authorizes review of reports and documents knowingly supplied or provided through an authorized service. Any separate report-access authorization must identify its scope and lawful purpose. Dispute submission authority is limited to the approved schedule below. This agreement does not authorize use of passwords or financial decisions. The Client may withdraw access or submission authority in writing; withdrawal may prevent completion and does not authorize an incomplete-service fee.

The Client will provide truthful information, relevant documents, and bureau or furnisher responses, and review suggested correspondence for accuracy before using it. Neither party will make false statements, knowingly dispute accurate information merely to seek removal, or misrepresent identity. Fresh Footing will not advise a new identity or credit privacy number to conceal a record.

8 Performance and credit outcomes

Fresh Footing promises the selected deliverables and does not guarantee deletions, a score increase, credit approval, an interest rate, or a bureau's response date. Accurate current information cannot be removed merely because it is unfavorable. Disputing errors directly is free. Services exclude debt settlement, debt payments, lending, legal representation, and tax advice. The Client remains responsible for financial decisions and payments.

9 Information handling

Fresh Footing uses Client information for the service, administration, required records, and legal compliance. Access is limited to necessary people and providers under applicable privacy duties. Fresh Footing will not sell credit report information. Publishing a Client's name, report, results, or testimonial requires separate permission; this contract grants none.

Couples files remain separate. Paying for a partner's service gives no access to their reports or documents. Shared discussions need both Clients' consent; sharing private information needs its owner's separate permission. Use the designated document submission process. Do not send Social Security numbers, passwords, identity documents, or full reports through ordinary email or text.

10 Communications and electronic records

Service communications use email, a designated client system, or scheduled calls. Automated customer texts are not included. Marketing consent is separate and optional. Electronic delivery and signatures require any legally necessary separate consent. The Client may request paper documents or an explanation of delivery options. Copies of every completed signed document will be provided at signing.

11 Consumer rights and changes

Federal and Florida law apply, subject to additional nonwaivable protections where the Client lives. Statutory cancellation, disclosure, payment, privacy, complaint, and litigation rights remain intact. No arbitration requirement or limitation of statutory remedies applies. Conflicting terms yield to law. Removing an invalid term does not authorize enforcement of an otherwise unlawful agreement.

Send questions or complaints to contact@freshfooting.com or the business address. Mandatory disclosures remain separate documents. Both parties must accept material changes in writing, and the Client must receive copies. Website, checkout, oral, or other terms cannot shorten statutory rights or authorize a fee before all actual promised services are lawfully billable.

Dispute authorization and approved schedule

For Essential, Premium, and Couples, complete the item schedule and obtain written approval after the lawful service start and before any dispute is submitted. The agreement grants no item-specific submission authority until that approval. Mark not applicable for Strategy Intensive. Each Couples Client has a separate schedule and approval. Provide copies of any added dated pages to the approving Client.

Limited authorization

I authorize Fresh Footing Group LLC to prepare and transmit only the disputes I specifically approve in the schedule or in a later dated written approval that I receive and retain. Fresh Footing must identify itself truthfully as my authorized representative where applicable. This is not authority to sign my name, use my credentials, impersonate me, create a new identity, dispute information known to be accurate, accept a settlement, make a financial decision, or file a lawsuit. Fresh Footing must show me the proposed facts and requested correction before submission and retain the approved correspondence and delivery records.

My approval must state the disputed item, recipient, factual reason, requested correction, and supporting documents. Submission includes one initial round for the approved items and a written review of the resulting responses. Additional rounds or services need a new written agreement; no automatic fee or renewal is authorized. If a recipient rejects representative submission, Fresh Footing will explain the issue and obtain my approval of a lawful alternative. That does not authorize impersonation or make an incomplete service payable.

Client name _____
Schedule reference and attached page count _____

Item and recipient	Factual reason and correction	Supporting documents

Approved submission estimate _____
Estimated response review and final completion _____
Client written approval of the completed schedule _____
Approval date _____

For Couples, attach the second Client’s separate completed schedule and approval. Keep each Client’s documents and authorizations separate. Do not enter full account numbers, Social Security numbers, or passwords on this shared agreement.

[] Strategy Intensive only This submission authorization is not applicable.

Client signatures

Each Client confirms receipt of a separate federal disclosure, a completed Florida Buyer Information Statement, this completed agreement, and two completed copies of the Notice of Cancellation. Signing creates no advance charge. For Couples, both people must sign; otherwise complete only Client 1.

Client 1 signature

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

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

The later applicable cancellation deadline controls. Deadline _____

Client signature _____

Printed name _____ Date and time _____

Client 2 signature

You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

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

The later applicable cancellation deadline controls. Deadline _____

Client signature _____

Printed name _____ Date and time _____

Fresh Footing representative

Signature _____

Printed name and title _____ Date _____

Copies delivered to each Client by ☐ Email ☐ Client system ☐ Paper

Delivery date and time _____

Notice of Cancellation

Customer copy A. This page may be detached from the agreement. Complete the address and actual deadline before providing the agreement. Each Couples Client receives two completed copies.

Client name _____ Agreement date _____

Florida notice

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 will be returned within 10 days following receipt by the credit service organization of your cancellation notice.

Federal notice

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

The federal right is measured in business days. Fresh Footing honors the later of the federal and Florida deadlines. The actual later deadline is entered below.

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

**Fresh Footing Group LLC d/b/a Fresh Footing
120 Chiefs Way, Suite 1, Pensacola, FL 32507
Place of business Pensacola, Florida**

Not later than midnight on _____ Time zone _____

Fresh Footing also accepts written cancellation by email to contact@freshfooting.com. Keep a copy and proof of sending. A cancellation notice does not need a reason.

I hereby cancel this transaction.

Date _____

Purchaser signature _____

Purchaser printed name _____

Notice of Cancellation

Customer copy B. This page may be detached from the agreement. Complete the address and actual deadline before providing the agreement. Each Couples Client receives two completed copies.

Client name _____ Agreement date _____

Florida notice

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 will be returned within 10 days following receipt by the credit service organization of your cancellation notice.

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Place of business Pensacola, Florida**

Not later than midnight on _____ Time zone _____

Fresh Footing also accepts written cancellation by email to contact@freshfooting.com. Keep a copy and proof of sending. A cancellation notice does not need a reason.

I hereby cancel this transaction.

Date _____

Purchaser signature _____

Purchaser printed name _____