

Florida Buyer Information Statement

Fresh Footing Group LLC d/b/a Fresh Footing
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Buyer name _____

Agreement reference and date _____

Your right to review your credit files

You may obtain and review the information in your consumer reporting agency file under the Fair Credit Reporting Act. Your disclosure includes the information in your file, its sources, and information about recipients of your reports, subject to the Act's limits. You can request an explanation of the information and dispute procedure. The agency may require appropriate proof of identity.

You may review your file at no charge if you request it within 30 days after receiving notice that credit has been denied. Federal law also provides a free report after certain adverse actions if requested within 60 days, and in other qualifying situations described in the separate federal disclosure. Free reports are available through AnnualCreditReport.com. The approximate cost of a report obtained under a free-report entitlement is \$0. Optional scores, monitoring, and other products may have separate prices that must be disclosed before you choose to buy them.

Your right to dispute directly

You may dispute the completeness or accuracy of any item directly with a consumer reporting agency without paying Fresh Footing. The agency must review a qualifying dispute and correct or remove information as required by law. Give the agency the relevant facts and supporting documents. You may also dispute with the furnisher where applicable and may add a statement of dispute as permitted by law.

Accurate information

Accurate information cannot be permanently removed from a consumer reporting agency file merely because it is negative. Information that must be removed under applicable reporting-time limits is different from accurate, current, and verifiable information. Fresh Footing does not promise the deletion of accurate current information or a specific score change.

Selected services and total price

Select exactly one engagement. Only the selected plan's services apply. These prices cover the entire selected engagement; future engagements require a new agreement.

Select	Plan	Total
☐	Essential support period	\$89
☐	Premium support period	\$129
☐	Couples support period for two people	\$179
☐	Credit Strategy Intensive	\$249

Essential services

Review supplied credit reports; summarize negative items and potential inaccuracies; provide dispute guidance and education; prepare and submit one initial round of specifically approved, fact-supported disputes and review the resulting responses in writing; deliver one written progress update and email support during one 30-day period. The completed dispute schedule identifies the items, recipients, and requested corrections.

Premium services

All Essential services, plus detailed written report analysis, a personalized written action plan, utilization strategy, and priority handling of progress questions during normal business hours.

Couples services

Review two separate individual credit files; provide an individual negative-item review, action plan, and written progress update; prepare and submit one initial round of separately approved, fact-supported disputes per person and review the resulting responses in writing; provide email support for one 30-day period, education for both, and one shared goal conversation if both request it. Each person separately authorizes access and approves their own dispute schedule.

Credit Strategy Intensive services

Deliver written analysis of the supplied Equifax, Experian, and TransUnion reports, a negative-item breakdown, a utilization and rebuilding plan, and document guidance. Provide one strategy consultation of the agreed length and date. Analysis and strategy preparation are estimated at 7–10 business days after the lawful service start and receipt of complete materials. Completion includes the consultation.

Selected plan _____ Total obligation \$ _____

Estimated start _____ Estimated completion _____

Intensive consultation date and length if selected _____

Payment and receipt acknowledgment

Payment timing

Payment is due only after every agreed service and related promise has been fully performed and delivered, including the promised dispute submissions and response reviews for the support plans, and after any longer legal payment restriction. No setup fee, advance fee, minimum future periods, or automatic renewal is included. No fee is due for an incomplete engagement. Optional third-party products are separate choices and are not required. The fee becomes payable within 7 calendar days after a lawful invoice is delivered.

Bond and trust account information

This engagement uses no advance-payment arrangement. Fresh Footing does not rely on or offer a bond or trust account to permit an advance fee for this engagement; no advance-payment surety or trust account is identified for it. Fees remain subject to full performance and every applicable legal restriction. This statement does not certify the existence or absence of any other business account.

If a bond or trust account is required for your transaction under Florida Statutes section 817.7005, you have the right to proceed against it as Florida law permits. Before you enter that transaction, Fresh Footing must separately identify the surety company and its address, or the depository and trustee names and addresses and the trust account number. No state arrangement overrides the federal prohibition on advance credit repair fees. You may request the applicable information at contact@freshfooting.com.

Acknowledgment of receipt

I received this completed Florida Buyer Information Statement before entering the service agreement and before Fresh Footing received any payment or other valuable consideration. I received the selected services and exact total price. My signature acknowledges receipt only and does not waive any right.

Buyer printed name _____

Buyer signature _____ Date and time _____

For Couples, give each person a completed copy and obtain a separate acknowledgment.