

Credit Bureaus Authorization Agreement

This Credit Bureaus Authorization Agreement ("CBAA") is made and entered into by and between American Financial Management, Inc. ("Company") and _____ ("Client") on _____ ("Effective Date"), and is attached to, incorporated in, and made a part of [Company's Terms and Conditions](#) and/or the Master Service Agreement, if applicable.

At no cost to Client, Company will report Client's Obligors' unpaid Account balances to Experian, TransUnion, Dun & Bradstreet, and Cortera (collectively, the "Credit Bureaus") during the month following the month in which thirty (30) days transpire from the Account Placement Date. Company will continue to report the up-to-date unpaid Obligor balance to the Credit Bureaus every month for seven (7) years or until the Account balance is paid in full. Company will pay for all costs to report Client's Obligors' unpaid Account balances to the Credit Bureaus. By signing this CBAA, Client authorizes Company to provide credit reporting Services in accordance with the following terms and conditions:

- Client authorizes Company to report Client's Obligors' unpaid Account balances to the Credit Bureaus on all open and active Accounts Client assigns to Company for Attorney Intervention Collection Services.
- In accordance with the Fair Credit Reporting Act ("FCRA"), Client is the contributor of the data reported to the Credit Bureaus. Credit information must be reported accurately. Client therefore agrees to provide written notification to Company by email to clientservices@afm-usa.com of any modification to an Account balance, including the specific reason for such change, within thirty (30) days of the Account balance adjustment. Company will then modify the information reported to the Credit Bureaus.
- Further, as set forth in the FCRA, since Company will provide the data to the Credit Bureaus on Client's behalf, Company is the furnisher of the data reported to the Credit Bureaus and the delinquent mark on the Obligor's credit report will appear as Company.
- Company can only report unpaid Account balances to the Credit Bureaus on active Company Accounts. Accordingly, Client agrees that all Accounts that Company ceases its proactive, internal collection efforts on will remain open and active in Company's database for Credit Bureaus reporting purposes. Thus, Client agrees while Company provides Credit Bureaus reporting Services on an Account for Client, Company is due Company's customary contingency fee on applicable collection activity in accordance with Company's Published Rate Schedule, [Company's Terms and Conditions](#) and the Master Service Agreement, if applicable.
- Client agrees that neither Company, nor the Credit Bureaus, under any circumstances will be liable for any consequential, incidental, indirect, punitive, or special damages arising from Credit Bureaus reporting Services and this CBAA.

IN WITNESS WHEREOF, Company and Client, intending to be legally bound, have caused this CBAA to be executed by their authorized representatives on the Effective Date of this CBAA.

Company: American Financial Management, Inc.



(Authorized Signature)

Alexander Rosen, esq.

(Print of Type Name of Signatory)

Chief Executive Officer

(Title of Signatory)

(Date)

Client: _____

(Authorized Signature)

(Print or Type Name of Signatory)

(Title of Signatory)

(Date)