

DBF-CSO-001

STATE OF FLORIDA

DEPARTMENT OF BANKING AND FINANCE

CREDIT SERVICE ORGANIZATION SURETY BOND

EFFECTIVE: 08/15/2011

BOND # 1697827

We, Credit Repair Today, LLC, of 13542 N. Florida Ave., 114-C
(Name of Credit Service Organization) (Street Address)

Tampa, FL 33613 County of Hillsborough, State of
(Street Address)

Florida, principal, and Great American Insurance Company, a corporation
(Name of Surety)

incorporated under the laws of the State of Ohio, and duly licensed to transact a surety business in the State of Florida, are bound to the Comptroller of the State of Florida as Head of the State of Florida Department of Banking and Finance, and the successors in office of aid Comptroller, for the use and benefit of any injured third party as obligee, in the sum of Ten Thousand Dollars (\$10,000), for which payment we bind ourselves and our respective heirs, legal representatives, successors, and assigns, jointly and severally.

Principal is acting as a credit service organization as defined in Section 817.7001(2) (a), Florida Statutes. Pursuant to Section 817.7005(1), principal must obtain a bond in the amount of Ten Thousand Dollars (\$10,000), written by an acceptable surety, conditioned on faithful and honest conduct as a credit service organization, and in compliance with Chapter 817, Part III, Florida Statutes.

The condition of this bond is that principal shall act as a credit service organization faithfully, honestly, and in accordance with law, and comply with the provisions of Chapter 817, Part III, Florida Statutes, and any promulgated rules that may be issued now or hereafter of the State of Florida Department of Banking and Finance or its successors and other lawful orders of the State of Florida Department of Banking and Finance or its successors, and any amendments to them, for this obligation to be null and void; otherwise it shall remain in full force and effect. This bond is issued subject to the following express conditions:

1. The principal shall file a copy of the original surety bond with the State of Florida Department of Banking and Finance, Financial Investigations, Suite 2103, The Capitol, Tallahassee, Florida 32399-0350, or its successors.

2. This bond may be cancelled by surety by giving thirty (30) days notice in writing to the principal and the State of Florida Department of Banking and Finance, Financial Investigations, Suite 2103, The Capitol, Tallahassee, Florida 32399-0350, or its successors by United States certified mail and this bond shall be deemed cancelled at the expiration of said thirty (30) days from the service of said notice, the surety remaining liable for all or any part of obligations covered by this bond which may have accrued by default of the principal prior to the effective date of cancellation.

3. Subject to the foregoing provisions for termination, this bond shall be deemed continuous in form and shall remain in full force and effect and shall run until the date that surety receives notice from principal by United States certified mail that principal is no longer acting as a credit service organization, after which liability shall cease except as to any liability incurred or accrued during the period of this bond. Within fourteen (14) days of receipt of notice that principal is no longer acting as a credit service organization, surety shall serve a copy of principal's notice to the State of Florida Department of Banking and Finance, Financial Investigations, Suite 2103, The Capitol, Tallahassee, Florida 32399-0350, or its successors by United States certified mail.

4. Every buyer damaged as a result of fraud, dishonesty or the failure of principal, or any salesperson, agent or representative thereof, to comply with the provisions of Chapter 817, Part III, and the duly promulgated rules that may be issued now or hereafter of the State of Florida Department of Banking and Finance or its successors, and other lawful orders of the State of Florida Department of Banking and Finance or its successors, and any amendments to them, may bring an action in a proper court on this bond for the amount of damages sustained as a result of the failure of principal, or any salesperson, agent or representative thereof, to comply with the provisions of Chapter 817, Part III, and the duly promulgated rules that may be issued now or hereafter of the State of Florida Department of Banking and Finance or its successors, and other lawful orders of the State of Florida Department of Banking and Finance or its successors, and any amendments to them.

5. The aggregate liability of surety under this bond shall not exceed in any and all cases the sum of \$10,000.

6. In the event principal and surety, or either of them, is served with notice of any action brought against principal or surety under this bond, written notice of the filing of such action shall be immediately given by principal or surety, as each is served with notice

to the action, to the State of Florida Department of Banking and Finance, Financial Investigations, Suite 2103, The Capitol, Tallahassee, Florida 32399-0350, or its successors by United States certified mail.

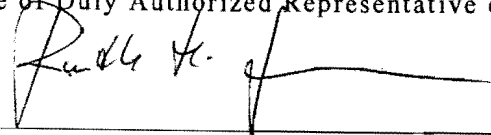
IN WITNESS WHEREOF the said principal has caused these presents to be executed by affixing hereto the signature of its duly authorized representative and its corporate seal to be affixed hereto attested by its duly authorized representative, and the said surety has caused presents to be executed by the signature of its duly authorized representative and its corporate seal to be affixed hereto attested by its duly authorized representative this 15th day of August, 2011 and shall be deemed to be continuous; subject to cancellation as hereinabove provided.

Samantha DEW (SEAL)
Name of Witness as to Principal

Credit Repair Today, LLC
Name of Principal

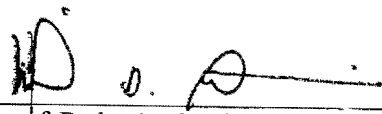
Ruth Jensen
Name of Duly Authorized Representative of Principal

Samantha Dew (SEAL)
Signature of Witness as to Principal


Signature of Duly Authorized Representative of Principal

Great American Insurance Company
Name of Surety

David B. Shick, Attorney In Fact and
Licensed Resident FL Agent
Name of Duly Authorized Representative of Surety


Signature of Duly Authorized Representative of Surety

Note: Signature of Principal MUST BE WITNESSED.

GREAT AMERICAN INSURANCE COMPANY®

Administrative Office: 301 E 4th STREET • CINCINNATI, OHIO 45202 • 513-369-5000 • FAX 513-723-2740

The number of persons authorized by this power of attorney is not more than one

No 1697827

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the GREAT AMERICAN INSURANCE COMPANY, a corporation organized and existing under and by virtue of the laws of the State of Ohio, does hereby nominate, constitute and appoint the person or persons named below, each individually if more than one is named, its true and lawful attorney-in-fact, for it and in its name, place and stead to execute on behalf of the said Company, as surety, any and all bonds, undertakings and contracts of suretyship, or other written obligations in the nature thereof; provided that the liability of the said Company on any such bond, undertaking or contract of suretyship executed under this authority shall not exceed the limit stated below.

Name	Address	Limit of Power
David B. Shick	7217 Benjamin Road Tampa, FL 33634-3037	\$10000---

This Power of Attorney revokes all previous powers issued on behalf of the attorney(s)-in-fact named above.

IN WITNESS WHEREOF the GREAT AMERICAN INSURANCE COMPANY has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 29th day of June, 2009.

Attest

GREAT AMERICAN INSURANCE COMPANY



Atty L C B

Assistant Secretary

David C. Kitchin

Divisional Senior Vice President

DAVID C. KITCHIN (513-412-4602)

STATE OF OHIO, COUNTY OF HAMILTON - ss:

On this 29th day of June, 2009, before me personally appeared DAVID C. KITCHIN, to me known, being duly sworn, deposes and says that he resides in Cincinnati, Ohio, that he is the Divisional Senior Vice President of the Bond Division of Great American Insurance Company, the Company described in and which executed the above instrument; that he knows the seal of the said Company; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by authority of his office under the By-Laws of said Company, and that he signed his name thereto by like authority.



KAREN L. GROSHEIM
NOTARY PUBLIC, STATE OF OHIO
MY COMMISSION EXPIRES 02-20-18

Karen L. Grosheim

This Power of Attorney is granted by authority of the following resolutions adopted by the Board of Directors of Great American Insurance Company by unanimous written consent dated June 9, 2008.

RESOLVED: That the Divisional President, the several Divisional Senior Vice Presidents, Divisional Vice Presidents and Divisional Assistant Vice Presidents, or any one of them, be and hereby is authorized, from time to time, to appoint one or more Attorneys-in-Fact to execute on behalf of the Company, as surety, any and all bonds, undertakings and contracts of suretyship, or other written obligations in the nature thereof; to prescribe their respective duties and the respective limits of their authority; and to revoke any such appointment at any time.

RESOLVED FURTHER: That the Company seal and the signature of any of the aforesaid officers and any Secretary or Assistant Secretary of the Company may be affixed by facsimile to any power of attorney or certificate of either given for the execution of any bond, undertaking, contract of suretyship, or other written obligation in the nature thereof, such signature and seal when so used being hereby adopted by the Company as the original signature of such officer and the original seal of the Company, to be valid and binding upon the Company with the same force and effect as though manually affixed.

CERTIFICATION

I, STEPHEN C. BERAHA, Assistant Secretary of Great American Insurance Company, do hereby certify that the foregoing Power of Attorney and the Resolutions of the Board of Directors of June 9, 2008 have not been revoked and are now in full force and effect.

Signed and sealed this 15th day of August, 2011.



S1029Y (03/11)

Atty L C B

Assistant Secretary