



90-Day Money-Back Guarantee

The Company offers a 90-Day Money-Back Guarantee subject to the terms and conditions below.

To qualify for the guarantee, the Client must remain actively enrolled in the credit repair program for at least ninety (90) consecutive days from the date services begin and allow the Company the full 90-day period to perform the services described in this Agreement.

For purposes of this guarantee, “results” means at least one documented favorable change to information disputed through the Company’s services, including a deletion, correction, update, or other favorable modification appearing on the Client’s credit reports.

If, after completing ninety (90) consecutive days in the program, the Client has received no such results, the Client may request a refund under the 90-Day Money-Back Guarantee.

To remain eligible, the Client must:

- Remain actively enrolled for the full 90-day period.
- Remain current on all required payments.
- Maintain an active credit monitoring account approved by the Company throughout the entire 90-day period.
- Provide requested information and documentation in a timely manner.
- Cooperate with reasonable requests necessary for the Company to perform its services.

Clients who voluntarily cancel services before completing the required ninety (90) consecutive days, fail to maintain an active approved credit monitoring account during the 90-day period, or fail to meet the eligibility requirements stated above will not qualify for the 90-Day Money-Back Guarantee.

Nothing in this guarantee limits or waives any cancellation, refund, or other consumer rights provided under applicable federal or state law.

The 90-Day Money-Back Guarantee does not guarantee the deletion of any particular account, any specific increase in the Client’s credit score, approval for credit, or any other particular credit outcome.