

Terms and Conditions

Effective Date: 02/03/2025

These **Terms and Conditions** ("Terms") govern the use of services provided by **Legendary Credit Solutions** ("we," "our," "us"), including all services related to credit repair, consulting, and other related services (collectively, the "Services"). By using our Services, including accessing our website, contacting us, or entering into any service agreement, you agree to comply with and be bound by these Terms.

Please read these Terms carefully before using our Services. If you do not agree to these Terms, you should not use our Services.

1. Services Provided

Legendary Credit Solutions provides professional credit repair services to individuals who wish to improve their credit scores. Our Services include, but are not limited to:

- Credit report analysis
- Disputing inaccuracies on credit reports
- Negotiating with creditors and collection agencies
- Providing credit education and advice

We reserve the right to modify, update, or discontinue any part of our Services at any time.

2. Client Responsibilities

As a client of **Legendary Credit Solutions**, you agree to:

- **Provide accurate information:** You agree to provide truthful and complete information, including your personal and financial details, to facilitate the credit repair process.
- **Cooperate with us:** You will cooperate fully with our team in providing any documentation or other materials that we require to help improve your credit.
- **Notify us of changes:** You will notify us promptly if there are any changes to your contact information, credit situation, or if any relevant events affect your credit profile.

3. Fees and Payment Terms

- **Fees:** The fees for our Services are detailed in your service agreement. All fees must be paid as specified in the agreement.
 - **Payment:** Payments are due as specified in the agreement and may be made via [credit card, check, bank transfer, etc.].
 - **Refund Policy:** Our refund policy is outlined in your service agreement. We do not offer refunds for services rendered, but in certain cases, we may provide a partial refund at our discretion.
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4. SMS and Communication

By providing us with your phone number, you consent to receive SMS communications from **Legendary Credit Solutions**, including appointment reminders, service updates, and credit repair-related notifications. You agree to the following:

- **Opt-Out:** You may opt-out of SMS communications at any time by replying "STOP" to any message you receive.
- **Help:** For assistance with SMS messages, reply "HELP" to any text.
- **Message Frequency:** The frequency of messages may vary depending on the services being provided.
- **Message and Data Rates:** Standard message and data rates may apply.

For more details, refer to our [Privacy Policy](#).

5. Privacy and Confidentiality

We value your privacy and are committed to safeguarding your personal information. We will only use your personal data as described in our [Privacy Policy](#). Your information will not be shared or sold to third parties for marketing purposes.

We may need to share your information with third-party service providers (such as credit bureaus or payment processors) to perform our Services, but we ensure that they will only use your data for the intended purpose and maintain confidentiality.

For more details, refer to our [Privacy Policy](#).

6. Disclaimer of Warranties

While we strive to provide accurate and effective credit repair services, **Legendary Credit Solutions** does not guarantee specific results or improvements in your credit score. Credit

repair results can vary based on individual circumstances and the accuracy of information provided.

We make no warranties or guarantees regarding the outcomes of credit repair efforts, including the removal of negative items, increases in credit scores, or the ability to qualify for credit.

7. Limitations of Liability

To the fullest extent permitted by law, **Legendary Credit Solutions** shall not be liable for any direct, indirect, incidental, special, or consequential damages arising from the use of our Services. This includes any loss or damage to your credit score or inability to obtain credit resulting from our Services or actions taken on your behalf.

8. Termination of Services

You or **Legendary Credit Solutions** may terminate the credit repair services at any time. If you choose to terminate the service, you must provide written notice. Any outstanding fees for services already rendered are still due, and no refunds will be issued except as specified in the refund policy.

9. Indemnification

You agree to indemnify, defend, and hold harmless **Legendary Credit Solutions**, its officers, employees, agents, and affiliates from any and all claims, damages, losses, or expenses (including attorneys' fees) arising out of your use of our Services or your violation of these Terms.

10. Changes to Terms

We reserve the right to modify or update these Terms at any time. Any changes to the Terms will be posted on this page, and the updated Terms will be effective as of the date of posting. We encourage you to review these Terms periodically to stay informed about any changes.

11. Governing Law

These Terms are governed by and construed in accordance with the laws of the State of [Your State], without regard to its conflict of law principles.

12. Contact Us

If you have any questions or concerns about these Terms and Conditions or our Services, please contact us at:

Legendary Credit Solutions

1150 1st Ave

King Of Prussia, PA 19406

Phone: (267) 386-7709

Email: info@legendarycreditsolutions.com

Acknowledgment

By using our Services, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions. If you do not agree to these Terms, you should not use our Services.