

FAQS

COST? \$150 billed after client setup and \$75 monthly afterwards.

HOW LONG WILL THIS TAKE? Credit repair depends on a variety of factors, the time will vary. On average, clients are satisfied with their results within 3-6 months. Lasting credit repair is a process and not an overnight "quick-fix."

IS CREDIT REPAIR LEGAL? Credit repair is 100% legal and it works because of the law. The Fair Credit Reporting Act gives anyone the right to dispute any items on their credit report that are inaccurate, obsolete, outdated, or unverified. If an item cannot be verified, it must be removed. If an item is inaccurate it will be updated.

CANCELLATION POLICY: Our credit repair program is a month to month service. Our client's may cancel anytime they just have to call, text, or email to cancel.

MONEY BACK GUARANTEE: If their credit report does not improve in 90 days, they are entitled to a full refund.

WHY CHOOSE US? The difference between us and the larger, more corporate companies are the personal attention to our client's file and situation. Bigger companies process accounts using computer systems and spit out robo letters, but at [Lavish Credit Solutions](#) we analyze each account with human eyes and design letters to uniquely approach each file based on their situation to maximize results.

WHAT COMES AFTER SIGN UP? The process is done in rounds of 30 days, in 2-3 weeks they will begin receiving correspondence from the credit bureaus stating the accounts are being worked on. Please remind them to forward all correspondence over to us so that we can respond accordingly.

HOW OFTEN WILL THERE BE UPDATES? Credit reports update once a month. We schedule update calls monthly. If you have any questions during this time we are always available.

CALLS FROM COLLECTORS: Remind them not to admit to any debt owed over the phone, calls may be recorded. Collection agencies have 30 days to respond to the credit bureaus with valid information to report. Once their time is running out they may continuously reach out and try to "settle" or get a validation. It is important to have them ignore them and patiently wait for the results.