

# **Foreclosure Experts - Terms and Conditions (Revised 2023)**

Effective Date: January 1, 2023

Last Revised: December 15, 2023

## **1. Acceptance of Terms**

By accessing our services, submitting payment, or completing an intake form, you acknowledge that you have read, understood, and accepted all terms of this Agreement. This includes services rendered online, via phone, or in person.

## **2. Services Provided**

Foreclosure Experts provides assistance in the following areas:

- Postponement of foreclosure sales
- Coordination with licensed attorneys for legal filings
- Collection of surplus funds after foreclosure
- Consultation regarding short sales and real estate disposition
- Referral to third-party professionals when necessary

Note: Foreclosure Experts is not a law firm and does not provide legal representation. Legal services are offered exclusively through independent licensed attorneys with whom we coordinate on your behalf.

## **3. No Refund Policy**

All payments made to Foreclosure Experts are non-refundable. Upon initiation of services which includes intake review, document collection, scheduling with attorneys, or correspondence with mortgage companies clients forfeit any right to request a refund.

Clients agree and understand that:

- Payment is for services and time spent, not outcome.

- Postponement or legal action does not guarantee foreclosure dismissal.
- All charges are final once work begins.

This policy is clearly communicated prior to engagement and is published on our website.

#### **4. Client Responsibilities**

Clients are expected to:

- Provide accurate and timely documentation, including identification, mortgage statements, notices of default, and legal correspondence.
- Be responsive to phone, email, and text communication.
- Maintain all scheduled appointments with agents or attorneys.
- Remain current on any agreed payment plans.

Failure to comply with these responsibilities may result in delay or inability to deliver services, for which Foreclosure Experts assumes no liability.

#### **5. Release of Liability**

To the fullest extent permitted by law, you agree to release and hold harmless Foreclosure Experts, Lavish Molar PLLC, its owners, employees, contractors, and affiliated agents from any and all claims, liabilities, damages, or legal actions arising from:

- Services performed
- Attorney referral outcomes
- Delayed filings
- Unforeseen foreclosure proceedings

We do not warrant the success of any foreclosure postponement, surplus collection, or legal intervention. Clients engage at their own discretion and risk.

## **6. Non-Disclosure & Confidentiality**

All client data including identity, contact information, legal history, mortgage details, and submitted documents will be kept confidential and used solely for service-related purposes.

Clients agree not to share, reproduce, or publicly discuss proprietary methods, templates, contracts, or service communications originating from Foreclosure Experts without written consent. Any breach may result in legal action and/or termination of service without refund.

## **7. Dispute Resolution & Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the State of Texas. Any dispute arising from this Agreement or use of services must be resolved in the courts of Harris County, Texas.

Before initiating legal proceedings, both parties agree to attempt to resolve disputes in good faith through written notice and a 15-day negotiation period.

## **8. Privacy Policy**

Foreclosure Experts collects client information solely for the purpose of:

- Processing intake and payment
- Filing documents on the clients behalf
- Scheduling consultations with attorneys
- Communicating case status and next steps

We do not sell, rent, or share your information with third parties for marketing purposes. All data is securely stored and accessible only to authorized personnel.

## **9. Modification of Terms**

We reserve the right to update or revise these Terms and Conditions at any time. Updates will be

published to our website with a revised Effective Date. Continued use of services after such revisions constitutes acceptance of the updated terms.

## **10. Contact Information**

If you have questions or require clarification of these Terms and Conditions, please contact:

Christopher Easley

Founder, Foreclosure Experts

Phone: (346) 606-0556

Email: [Molarlavish@gmail.com](mailto:Molarlavish@gmail.com)

Website: [www.ForeclosureExpertsTX.com](http://www.ForeclosureExpertsTX.com)