

REFUND POLICY

All Sales Are Final – No Refunds or Exchanges

Due to the nature of our products and services, all sales are final. Once a purchase is made, it cannot be canceled, refunded, or partially delivered. Store credit, if issued at Private Loan Academy's discretion, is valid for six months. Payments made without prior specific instructions will be automatically applied to your account as Store Credit. Once processed/received, all payments are final, non-refundable, and irrevocable.

Purchasing an Aged Corporation

When you purchase an aged corporation from Private Loan Academy, you are acquiring a corporate entity that has been previously incorporated, free from liabilities, and in good standing with the Secretary of State at the time of delivery. Private Loan Academy guarantees these conditions upon purchase, making all aged corporation sales final and non-refundable.

Upon purchase, ownership is immediately transferred to the buyer, creating a permanent record with the Secretary of State. Frequent ownership transfers can reduce the corporation's value and raise concerns with lenders.

Partial Payments and Store Credit Policy

Any partial payment toward the purchase price is considered a non-refundable deposit, securing the corporate entity for up to 30 days. If the balance is not paid within this period, the deposit converts to store credit, valid for six months before expiration.

Eligibility for Replacement or Store Credit

You may be eligible for a replacement or store credit if:

Undisclosed Liabilities – If the aged corporation has liabilities that were not disclosed, you must provide proof. Private Loan Academy has 14 calendar days to resolve the issue. If unresolved, you may exchange the corporation for another that meets your criteria or request store credit equal to your purchase price.

Incorrect Incorporation Date – If the incorporation date is significantly younger than stated, you may request an exchange or store credit equal to your purchase price.

Unauthorized Purchase – If the purchase was made without your authorization, you must file a police report for identity theft and submit it to Private Loan Academy at info@privateloanacademy.com.

Optional Features

If dissatisfied with an optional feature, notify Private Loan Academy in writing within seven days of purchase. Private Loan Academy has 14 days to correct the issue. If unresolved, you may request store credit for the optional feature's value.

Processing and Delivery Timeframes

Work begins once you submit your Setup Interview.

Corporate Articles are sent via email and Certified Mail after purchase and contract e-signing.

Optional Features and Private Loan Academy Features require up to 5 days for delivery after your setup interview. Certain features depend on third parties, affecting turnaround time.

Credit Card Payment Terms

By purchasing, you authorize Private Loan Academy to charge your credit card for the full amount. If using multiple cards, each charge will not require additional authorization as long as the total does not exceed the purchase price.

Private Loan Academy verifies credit card details (front and back) and photo ID to confirm your identity as both the customer and cardholder.

Upon shipment of Articles of Incorporation/Organization and issuance of a tracking number, the product is deemed delivered in full, and the charge is fully earned.

Partial Payments are considered non-refundable deposits and follow the same store credit policy outlined above.

Due to the nature of our products and services, purchases are non-cancelable and non-refundable.

Credit Card Fraud Protection

Private Loan Academy takes fraud seriously and protects against:

Identity Theft – Unauthorized use of your identity and credit card. Private Loan Academy follows FTC-required identity verification by obtaining a photo ID and matching it with the credit card used for payment.

Civil Theft – Fraudulent chargebacks by customers who falsely claim non-receipt of the corporate entity. Such cases are referred to collection attorneys in the client's home state and reported to law enforcement, including the FBI.

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