



LDLC SOLUTIONS — CLIENT COMPLIANCE PACKET

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Service Agreement

LDLC Solutions — Service Agreement

This Service Agreement establishes the terms between LDLC Solutions ("Company") and the Client. LDLC Solutions agrees to perform credit analysis, identify dispute targets, draft tailored dispute letters, provide financial guidance, and maintain communication throughout the relationship. LDLC Solutions will prepare and mail dispute letters on behalf of the Client; however, LDLC Solutions will not sign any letters. All signatures must be handwritten or digitally signed by the Client before LDLC mails the documents.

The Client agrees to provide accurate information, supply necessary documents, maintain regular communication, and ensure all dispute letters are signed prior to LDLC preparing them for mailing. The Client understands that failure to communicate, provide documentation, or sign letters may delay or negatively affect the results of the services.

LDLC Solutions does not guarantee specific credit score increases, the removal of specific accounts, loan approvals, or any financial outcomes. All results depend on credit bureau procedures, creditor responses, and third-party data accuracy. LDLC Solutions does not provide legal advice and does not act as a law firm.

All payments made to LDLC Solutions are for services already completed in compliance with CROA regulations. Attempting to reverse payment for services already rendered constitutes fraudulent activity.

LDLC Solutions may terminate services if the Client provides false information, fails to communicate, becomes hostile or disrespectful, or violates any terms of this Agreement.

The Client acknowledges that LDLC Solutions follows all Credit Repair Organizations Act (CROA) requirements, including no upfront fees, written disclosures, and a three-day right to cancel. Services already performed before cancellation remain non-refundable.



Dispute Authorization Form

LDLC Solutions — Dispute Authorization

This authorization permits LDLC Solutions ("Company") to prepare customized credit dispute letters for the Client and mail the letters on behalf of the Client. LDLC Solutions may NOT sign any dispute letters under any circumstance. All dispute letters must be reviewed and signed by the Client before LDLC prepares and mails them.

The Client confirms that all information provided for dispute processing is accurate and truthful.

Submitting false statements to credit bureaus or creditors is illegal and may result in penalties. The Client agrees to provide valid identification, proof of address, and any documentation needed to verify accounts in question.

LDLC Solutions complies with all applicable credit laws and maintains secure handling of all client data.

The Company does not impersonate the Client in any form. LDLC Solutions only drafts and mails Client-signed letters. Dispute outcomes depend on bureau procedures, creditor reporting behaviors, and legally required investigation timeframes. LDLC Solutions cannot guarantee the removal of any specific account.



Refund & Compliance Policy

LDLC Solutions — Refund & Compliance Policy

LDLC Solutions follows all Credit Repair Organizations Act (CROA) regulations and does not charge advance fees. All payments are billed only for services that have already been completed. Services may include drafting dispute letters, preparing them for mailing, and mailing Client-signed letters to the appropriate credit bureaus.

Refunds may be issued only if LDLC Solutions did not deliver a paid-for service, made an error preventing dispute work from being completed, or failed to provide required CROA disclosures.

Refunds cannot be granted for bureau outcomes, the Client's failure to sign dispute letters prior to mailing, delays caused by the Client's lack of communication, new derogatory accounts added after services begin, changes in credit utilization, missed payments, or inaccurate information provided by the Client.

LDLC Solutions is not responsible for score changes or credit outcomes outside of its control. The Client acknowledges that LDLC Solutions does not guarantee score increases, deletions, or any financial approvals. LDLC Solutions prepares and mails signed dispute letters on behalf of the Client, but the Client retains full control and responsibility over the content and signature of each letter.

Chargebacks filed after services have already been performed are fraudulent and violate the terms of this Policy.



Terms & Conditions

LDLC Solutions — Terms & Conditions

LDLC Solutions provides credit education, budgeting assistance, and credit profile organization services to help Clients better understand and manage their financial standing. LDLC Solutions is not a law firm, financial institution, or credit bureau, and does not provide legal advice, extend credit, or make lending decisions. All recommendations, tools, and materials are for educational and informational purposes only.

By engaging LDLC Solutions, the Client agrees to provide accurate and complete information, including identification, proof of address, and current credit reports, and understands that all actions taken based on LDLC Solutions' guidance are ultimately the Client's responsibility. LDLC Solutions does not guarantee score increases, deletions, approvals, or specific financial outcomes, and is not responsible for decisions made by credit bureaus, creditors, lenders, or any third parties.

All services are billed only for work already completed, which may include reviewing credit reports, identifying potential dispute items, preparing budgeting or funding-readiness plans, and drafting dispute templates for the Client's use. LDLC Solutions operates in accordance with the Credit Repair Organizations Act (CROA) and does not charge advance fees. The Client acknowledges that timelines and results may vary based on bureau processing, creditor responses, and the Client's financial behavior, including new accounts, missed payments, or changes in utilization.

LDLC Solutions' liability is limited to the amount paid by the Client for services that were not delivered as described. LDLC Solutions is not responsible for delays caused by the Client's lack of communication, failure to provide required documents, or failure to review and sign any dispute letters prepared for their use. Use of LDLC Solutions' services or website constitutes acceptance of this Policy and any future updates posted by LDLC Solutions.



Privacy Policy

LDLC Solutions — Privacy Policy

LDLC Solutions collects and uses Client information solely for the purpose of delivering credit education, budgeting assistance, credit profile organization, and funding-readiness guidance. Information collected may include the Client's name, contact details, identification, proof of address, credit reports, financial documents, and communication history. This information is provided voluntarily by the Client and is used only to perform services requested by the Client.

LDLC Solutions does not sell or rent Client information to third parties. Information may be shared only with internal service providers supporting LDLC Solutions' operations or disclosed when required by law, subpoena, or regulatory request. Credit bureaus and creditors receive information directly from the Client, and the Client retains full control over what is submitted, signed, or mailed on their behalf.

LDLC Solutions takes reasonable measures to safeguard Client information; however, no system can guarantee absolute security. The Client acknowledges that electronic communication, storage, and transmission carry inherent risks, and LDLC Solutions is not liable for unauthorized access or breaches outside of its control. Clients are encouraged to protect their own devices, emails, and documents used during the engagement.

Clients may request to review, update, or request deletion of certain information held by LDLC Solutions, subject to record-keeping or legal requirements. Continued use of LDLC Solutions' services or website constitutes acceptance of this Privacy Policy and any future updates posted by LDLC Solutions.