

Disclaimers

1. If you found CVM Consulting Firm, LLC through the Internet and want to hire us and use our services to help you improve your credit and credit scores; please understand that we are a Florida business and that our Terms & Conditions are executed by the State of Florida
2. CVM Consulting Firm, LLC operates by the strict laws of the State of Florida.
3. CVM Consulting Firm, LLC is NOT a law firm. Unauthorized practice of law is illegal. We do not create the customer or client perception that we are a law firm. If a situation arises that requires legal counsel, we encourage the customer or client to seek legal advice from an attorney.
4. CVM Consulting Firm, LLC cannot remove verified and accurate information from your credit reports.
5. CVM Consulting Firm, LLC is NOT a lending institution.
6. CVM Consulting Firm, LLC is NOT a real estate company.
7. CVM Consulting Firm, LLC is NOT a debt settlement company.
8. CVM Consulting Firm, LLC is NOT contracted with any credit reporting agency or credit monitoring service.
9. It is the primary function of CVM Consulting Firm, LLC to provide credit score education and coaching and to help you legally remove obsolete, inaccurate and unverifiable information from your credit reports that are lowering your credit scores. IT IS NOT the primary function of CVM Consulting Firm, LLC to raise your credit scores. Raising your credit scores is only the end result of our program which consists of credit score coaching, removing inaccurate and unverifiable items from your credit reports and you paying your bills on time. Just one new late payment can lower your credit scores 60-100 points and eliminate any credit score increase that occurred as a result of the performance of CVM Consulting Firm, LLC. An unpaid collection or charge off

account that is updating during the current month may continue to keep your credit scores suppressed.

10. Our NO-RISK Credit Repair Guarantee simply states: “If we are unable to correct or remove qualified negative items from your credit reports that are lowering your credit scores, we reimburse your initial enrollment cost of \$99 at the end of 3 months – PERIOD!”

11. Our credit repair elimination cost does not include the initial one-time enrollment cost of \$99

12. CVM Consulting Firm, LLC requires no high cost upfront or fixed monthly payments to enroll into our services.

13. Credit repair results vary from client to client.