ASAP CREDIT REPAIR

TERMS OF SERVICE

SECTION 1 – WEBSITE TERMS & GENERAL USE

Introduction

These Website Standard Terms and Conditions written on this webpage shall manage your use of our website, ASAP Credit Repair Online, accessible at asapcreditrepairusa.com.

By using this Website, you agree to accept all terms and conditions written herein. You must not use this Website if you disagree with any part of these Terms.

Minors or individuals under the age of 18 are not permitted to use this Website or our services.

Intellectual Property Rights

Other than the content you own, under these Terms, ASAP Credit Repair and/or its licensors own all intellectual property rights and materials contained on this Website.

You are granted a limited license solely for viewing the material contained on this Website.

Restrictions

You are specifically restricted from all of the following:

- publishing any Website material in any other media
- selling, sublicensing, or otherwise commercializing Website material
- publicly performing or displaying Website material
- using this Website in any way that is damaging or may be damaging to the Website
- using this Website in any way that impacts user access
- using this Website contrary to applicable laws or regulations
- engaging in data mining, harvesting, or extraction
- using this Website for advertising or marketing

Certain areas of this Website may be restricted at our discretion. Any user ID or password is confidential and must be protected by the user.

Your Content

“Your Content” includes any text, images, audio, or other material you submit.

By displaying Your Content, you grant ASAP Credit Repair a non-exclusive, worldwide, irrevocable, sublicensable license to use, reproduce, adapt, publish, and distribute it.

Your Content must not violate third-party rights. ASAP Credit Repair may remove content at any time without notice.

Your Privacy

Please review our Privacy Policy: asapcreditrepairusa.com/privacy-policy.php.

No Warranties

This Website is provided “as is,” with all faults. ASAP Credit Repair makes no warranties of any kind related to the Website or materials contained herein. Nothing on this Website constitutes advice.

Limitation of Liability

ASAP Credit Repair, including its officers, directors, and employees, shall not be liable for any damages arising from your use of this Website, whether under contract or otherwise.

Indemnification

You agree to indemnify ASAP Credit Repair against all liabilities, claims, damages, and expenses arising from your breach of these Terms.

Severability

If any provision is deemed invalid, the remaining provisions shall remain in full force.

Variation of Terms

ASAP Credit Repair may revise these Terms at any time. Continued use constitutes acceptance.

Assignment

ASAP Credit Repair may assign its rights without notice. You may not assign yours.

Entire Agreement

These Terms constitute the entire agreement regarding Website use.

Governing Law & Jurisdiction

These Terms are governed by the laws of the State of Texas. Jurisdiction lies exclusively in Texas state or federal courts.

SECTION 2 – CREDIT REPAIR SERVICES TERMS (CRITICAL & BINDING)

Nature of Services

This section governs all credit repair, dispute, advocacy, education, and related services, whether purchased online, by phone, or through a signed agreement.

By enrolling in services, you explicitly agree to the following:

ASAP Credit Repair provides credit education, dispute assistance, and documentation-based advocacy services. We do not control credit bureaus, data furnishers, lenders, or reporting timelines.

- Deletions
- Corrections
- Credit score increases
- Timeframes
- Outcomes

No guarantees are made regarding the above. All results depend on third-party responses.

Client Cooperation Is Mandatory

You acknowledge that your active cooperation is required for services to proceed.

Failure to comply with documentation requests, report updates, or verification requirements may delay, pause, or terminate services without refund.

Credit Report Requirement (NON-NEGOTIABLE)

To comply with FTC and CROA regulations and to ethically verify results, clients must provide updated credit reports after each dispute round.

- Updated reports are required to confirm results
- Updated reports are required before initiating the next round
- Services will not continue without verification

This requirement is clearly disclosed, mandatory, and enforceable.

Verification of Results

Results are verified solely at the consumer-reporting level using updated credit reports generated after the dispute window closes.

Clients acknowledge and agree that:

- Credit bureaus frequently delay or provide incomplete electronic responses
- Bureau systems do not reliably reflect final consumer reporting
- Post-COVID bureau delays are common and documented

Accordingly, consumer credit reports are the authoritative proof of results.

e-OSCAR, Bureau Logs & Misconceptions

While disputes may be submitted electronically, clients acknowledge that:

- Electronic acknowledgments are not proof of consumer-level reporting changes
- Verification codes or internal logs do not supersede updated credit reports
- Bureau systems are outside our control and not guaranteed

Requests for internal bureau systems as “proof of results” do not replace or override the agreed verification process.

Proof of Service

Proof of service is satisfied by:

- Documented dispute activity
- Verified reporting outcomes on updated credit reports
- Internal service records maintained in compliance with FTC guidelines

If updated reports are not provided, results cannot be verified, and services cannot proceed.

Monitoring Accounts

Credit monitoring accounts are optional and used solely for visibility.

ASAP Credit Repair does not control third-party monitoring platforms, their update cycles, or data accuracy.

Monitoring access does not eliminate the requirement to provide updated reports.

No Guarantees / No Promises

Any testimonials, examples, or illustrations are not promises of results. Past outcomes do not guarantee future outcomes.

Service Delays

Clients acknowledge that delays may occur due to:

- Bureau response times
- Furnisher investigations
- Mail or electronic processing delays
- Client documentation delays

Such delays do not constitute non-performance.

Termination for Non-Compliance

ASAP Credit Repair reserves the right to suspend or terminate services if a client:

- Refuses to provide required documentation
- Misrepresents information
- Disputes agreed processes
- Acts in bad faith

SECTION 3 – FINAL LEGAL PROVISIONS

Limitation of Liability (Services)

Our total liability, if any, is limited to the amount paid for services rendered.

Entire Agreement

These Terms, together with any signed service agreement, constitute the full and binding agreement between the parties and supersede all prior communications.

ASAP CREDIT REPAIR

Company Tagline

The last credit repair company you will ever need. Ever.