Disclaimers

1. If you found Lavern & Co. Consulting 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 Texas business and that our Terms & Conditions are executed within the State of Texas.

2. Lavern & Co. Consulting operates by the Federal Credit Repair Organizations Act (CROA). Please click to read the required Consumer Information Statement.

3. Lavern & Co. Consulting 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. Lavern & Co. Consulting cannot remove **verified** and **accurate** information from your credit reports.

5. Lavern & Co. Consulting is **NOT** a lending institution.

6. Lavern & Co. Consulting is **NOT** a real estate company.

7. Lavern & Co. Consulting is **NOT** a debt settlement company.

8. Lavern & Co. Consulting is NOT affiliated with any credit reporting agency or credit monitoring service.

9. It is the primary function of Lavern & Co. Consulting 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 Lavern & Co. Consulting 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 Lavern & Co. Consulting. An unpaid collection or charged off account that is updating during the current month may continue to keep your credit scores suppressed.

10. Credit repair results vary from client to client.