

Terms & Conditions

Mesa Group Consulting

Effective Date: January 27, 2026

Last Updated: January 27, 2026

1. ACCEPTANCE OF TERMS

These Terms & Conditions ("Terms," "Agreement") constitute a legally binding agreement between you ("Client," "you," "your") and Mesa Group Consulting ("Mesa Group," "Company," "we," "us," "our"), a California limited liability company, governing your access to and use of our website (www.mesagroupconsulting.com) and services.

By accessing our website, engaging our services, submitting any forms, creating an account, or making a payment, you acknowledge that you have read, understood, and agree to be bound by these Terms, including our Privacy Policy. If you do not agree with any part of these Terms, you must immediately discontinue use of our website and services.

2. SERVICES PROVIDED

Mesa Group Consulting provides the following financial and credit-related services:

2.1 Credit Repair Services

Professional credit repair services including credit report analysis, dispute campaigns, credit bureau negotiations, creditor negotiations, and ongoing credit monitoring designed to identify and challenge inaccurate, unverifiable, or unfair negative items on credit reports.

2.2 Business Funding Services

Business funding consultation and facilitation services connecting clients with lending partners offering various financing solutions, including but not limited to 0% interest financing, business credit cards, lines of credit, term loans, and equipment financing.

2.3 Credit Monitoring Services

Partnership-based credit monitoring services providing 24/7 credit surveillance, fraud alerts, identity theft protection, and comprehensive credit report monitoring across all three major credit bureaus (Experian, Equifax, and TransUnion).

2.4 DIY Credit Repair Training

Educational programs and training materials designed to teach clients self-directed credit repair strategies, credit report analysis techniques, dispute letter writing, and long-term credit management practices.

2.5 Financial Consulting Services

General financial guidance, credit counseling, financial planning consultations, and advisory services related to credit optimization, debt management, and financial goal achievement.

3. CREDIT REPAIR ORGANIZATIONS ACT (CROA) COMPLIANCE

Mesa Group Consulting complies with all federal and state laws governing credit repair services, including but not limited to the Credit Repair Organizations Act (15 U.S.C. § 1679 et seq.) and applicable California state regulations.

3.1 No Advance Fees

In compliance with CROA, Mesa Group Consulting does not charge or collect any fees from clients for credit repair services before such services have been fully performed. All fees are charged only after services for the applicable billing period have been completed.

3.2 Written Contract Requirement

All credit repair services are governed by a separate written Credit Repair Services Agreement that will be provided to you before services commence. This agreement will contain:

- A detailed description of services to be performed
- The total cost or method of determining the cost
- A detailed description of any guarantees or refund policies
- The estimated time for achieving results
- Your cancellation rights

3.3 Three-Day Cancellation Period

You have the right to cancel your credit repair services contract at any time within three (3) business days from the date you sign the agreement, without penalty or obligation. To exercise your right to cancel, you must provide written notice to Mesa Group Consulting via email to [contact@mesagroupconsulting.com] or by certified mail to our business address.

3.4 Prohibited Representations

Mesa Group Consulting will not:

- Make or counsel you to make any statement that is untrue or misleading to a credit bureau or creditor
 - Advise you to alter your identification or create a new credit identity
 - Make guarantees of specific credit score increases or guarantee removal of accurate negative information
 - Advise you to dispute accurate information on your credit report
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4. CLIENT REPRESENTATIONS AND RESPONSIBILITIES

4.1 Age and Legal Capacity

You represent and warrant that you are at least 18 years of age and possess the legal capacity to enter into this Agreement. If you are accessing services on behalf of a business entity, you represent and warrant that you have the authority to bind that entity to these Terms.

4.2 Accurate Information

You agree to provide true, accurate, current, and complete information when creating an account, submitting forms, or engaging our services. You agree to promptly update any information that becomes inaccurate or incomplete. Failure to provide accurate information may result in suspension or termination of services.

4.3 Compliance with Laws

You agree to use our services in compliance with all applicable federal, state, and local laws and regulations. You will not use our services for any unlawful purpose or in any manner that violates these Terms.

4.4 Cooperation

You agree to cooperate fully with Mesa Group Consulting in the provision of services, including responding to requests for information, providing necessary documentation, reviewing communications, and following recommended actions in a timely manner. Failure to cooperate may impact the effectiveness of our services and our ability to achieve results.

4.5 No Fraudulent Activity

You agree not to provide false or misleading information to Mesa Group Consulting, credit bureaus, creditors, or any third parties. You acknowledge that providing false information or attempting to create a fraudulent credit identity is illegal and grounds for immediate termination of services.

5. FEES, PAYMENT, AND REFUNDS

5.1 Service Fees

Fees for services are specified in your individual service agreement or on our website pricing pages. All fees are

in U.S. dollars and exclude applicable taxes, which will be added to your invoice where required by law.

5.2 Payment Terms

Payment terms vary by service type:

Credit Repair Services: Charged monthly in arrears after services have been performed for that billing period, in compliance with CROA.

Business Funding Services: Consultation fees (if applicable) are due at the time of consultation. Mesa Group Consulting may receive compensation from lending partners when clients successfully secure funding, which does not affect the client's cost of services.

Credit Monitoring Services: Billed according to the terms of your subscription agreement with the third-party monitoring service provider.

DIY Training Services: Fees due at the time of purchase or according to the payment plan selected.

5.3 Payment Methods

We accept payments via credit card, debit card, ACH bank transfer, and other methods as specified during enrollment. By providing payment information, you authorize Mesa Group Consulting to charge the specified payment method for all applicable fees.

5.4 Late Payments

Late payments may result in suspension of services until payment is received. Mesa Group Consulting reserves the right to charge a late fee of up to \$25 or 5% of the outstanding balance (whichever is less) for payments not received within 10 days of the due date.

5.5 Refund Policy

Refund policies vary by service type and are detailed in your individual service agreement. Credit repair services are subject to any money-back guarantees specified in your Credit Repair Services Agreement. All refund requests must be submitted in writing to [contact@mesagroupconsulting.com].

6. RESULTS AND DISCLAIMERS

6.1 No Guaranteed Results

While Mesa Group Consulting employs proven strategies and has achieved significant results for thousands of clients, we cannot and do not guarantee specific outcomes, including but not limited to:

- Specific credit score increases
- Removal of any particular negative item
- Approval for loans, mortgages, or credit cards

- Specific funding amounts for business financing
- Timeframes for achieving results

Results vary significantly based on individual circumstances, including the nature and accuracy of negative items, creditor and credit bureau responses, client cooperation, and factors outside our control.

6.2 No Legal, Tax, or Investment Advice

Mesa Group Consulting provides financial consultation and credit-related services but is not a law firm, tax preparation service, or investment advisory firm. Nothing in these Terms or provided through our services constitutes:

- Legal advice or representation
- Tax advice or tax preparation services
- Investment advice or securities recommendations
- Comprehensive financial planning (unless specifically contracted)

You should consult with licensed attorneys, CPAs, financial advisors, or other qualified professionals for specialized advice related to your specific situation.

6.3 Not a Lender

Mesa Group Consulting is not a lender and does not extend credit or make loans. Our business funding services connect clients with third-party lending partners. All lending decisions, terms, rates, and conditions are determined solely by the lending partners, not by Mesa Group Consulting.

6.4 Third-Party Services

Certain services may involve partnerships with third-party providers (e.g., credit monitoring companies, lending partners, credit bureaus). Mesa Group Consulting is not responsible for the actions, services, terms, or privacy practices of these third parties. Your use of third-party services may be subject to separate terms and conditions and privacy policies.

6.5 Credit Bureau Responses

Credit bureaus and creditors make independent decisions regarding disputes and investigations. Mesa Group Consulting cannot control or influence these decisions. Bureaus may verify negative items as accurate, refuse to investigate, or require additional information, which may affect results.

7. INTELLECTUAL PROPERTY RIGHTS

7.1 Ownership

All content, materials, features, functionality, software, designs, graphics, text, logos, images, trademarks,

service marks, and other intellectual property available through our website and services ("Content") are owned by Mesa Group Consulting or our licensors and are protected by copyright, trademark, patent, trade secret, and other intellectual property laws.

7.2 Limited License

Subject to your compliance with these Terms, Mesa Group Consulting grants you a limited, non-exclusive, non-transferable, revocable license to access and use our website and services for personal, non-commercial purposes. This license does not include:

- Resale or commercial use of our services or Content
- Collection and use of product listings, descriptions, or prices
- Derivative use of our services or Content
- Downloading or copying of account information for the benefit of another party
- Use of data mining, robots, or similar data gathering tools

7.3 Restrictions

You agree not to:

- Modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any Content without express written permission
 - Remove or alter any copyright, trademark, or other proprietary notices
 - Use our name, trademarks, or logos without prior written consent
 - Reverse engineer, decompile, or disassemble any software or technology used in our services
 - Attempt to gain unauthorized access to our systems or networks
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8. USER CONTENT AND SUBMISSIONS

8.1 User Content

You may have the opportunity to submit content, including but not limited to reviews, testimonials, comments, questions, feedback, or other communications ("User Content"). You retain ownership of your User Content, but by submitting it to Mesa Group Consulting, you grant us a perpetual, irrevocable, worldwide, royalty-free, non-exclusive, transferable license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display such User Content in any media format and through any media channel.

8.2 Content Standards

All User Content must:

- Be accurate and not misleading
- Comply with applicable laws and regulations
- Not infringe any intellectual property rights
- Not contain defamatory, obscene, offensive, or illegal content
- Not contain viruses, malware, or other harmful code
- Not impersonate any person or entity

8.3 Monitoring and Removal

Mesa Group Consulting reserves the right (but has no obligation) to monitor, review, edit, or remove User Content that violates these Terms or is otherwise objectionable, without notice and at our sole discretion.

9. PRIVACY AND DATA PROTECTION

9.1 Privacy Policy

Your privacy is important to us. Our collection, use, storage, and protection of your personal information is governed by our Privacy Policy, which is incorporated into these Terms by reference. By using our services, you consent to the practices described in our Privacy Policy.

9.2 Confidential Information

Mesa Group Consulting agrees to maintain the confidentiality of your personal and financial information in accordance with applicable law, including but not limited to the Gramm-Leach-Bliley Act (GLBA) and California Consumer Privacy Act (CCPA).

9.3 Credit Bureau Authorization

By engaging credit repair or credit monitoring services, you authorize Mesa Group Consulting and our designated representatives to obtain your consumer credit reports from one or more credit bureaus for the purposes of providing services. This authorization continues throughout the duration of our service relationship.

9.4 Third-Party Sharing

Mesa Group Consulting may share your information with third parties only as necessary to provide services (e.g., credit bureaus, creditors, lending partners) or as required by law. We do not sell your personal information to third parties.

9.5 Data Security

We implement industry-standard security measures to protect your information from unauthorized access, use, or disclosure. However, no method of transmission over the internet or electronic storage is 100% secure. While we strive to protect your information, we cannot guarantee absolute security.

10. LIMITATION OF LIABILITY

10.1 Maximum Liability Cap

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE TOTAL LIABILITY OF MESA GROUP CONSULTING FOR ANY AND ALL CLAIMS ARISING OUT OF OR RELATED TO THESE TERMS OR OUR SERVICES, WHETHER IN CONTRACT, TORT, OR OTHERWISE, SHALL NOT EXCEED THE TOTAL AMOUNT OF FEES PAID BY YOU TO MESA GROUP CONSULTING IN THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO LIABILITY.

10.2 Exclusion of Consequential Damages

TO THE MAXIMUM EXTENT PERMITTED BY LAW, MESA GROUP CONSULTING SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO:

- **LOST PROFITS, LOST REVENUE, OR LOST BUSINESS OPPORTUNITIES**
- **LOSS OF DATA OR INFORMATION**
- **COST OF SUBSTITUTE SERVICES**
- **BUSINESS INTERRUPTION OR WORK STOPPAGE**
- **LOSS OF GOODWILL OR REPUTATION**
- **EMOTIONAL DISTRESS OR MENTAL ANGUISH**
- **LOST TIME OR WASTED EFFORT**
- **DENIAL OF LOAN APPLICATIONS OR CREDIT PRODUCTS**
- **HIGHER INTEREST RATES OR UNFAVORABLE LENDING TERMS**
- **ANY OTHER COMMERCIAL, ECONOMIC, OR FINANCIAL LOSSES**

THIS LIMITATION APPLIES REGARDLESS OF WHETHER MESA GROUP CONSULTING HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND REGARDLESS OF THE LEGAL THEORY ON WHICH THE CLAIM IS BASED (CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE).

10.3 Basis of the Bargain

You acknowledge and agree that these limitations of liability are fundamental elements of the agreement between you and Mesa Group Consulting. Our fees and service pricing reflect these limitations. Without these limitations, we would not be able to provide services at our current pricing structure.

10.4 Jurisdictional Limitations

Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages. In such

jurisdictions, our liability is limited to the maximum extent permitted by applicable law.

11. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless Mesa Group Consulting, its officers, directors, employees, agents, affiliates, successors, and assigns from and against any and all losses, damages, liabilities, deficiencies, claims, actions, judgments, settlements, interest, awards, penalties, fines, costs, or expenses of whatever kind (including reasonable attorneys' fees) arising from or relating to:

- Your use or misuse of our services or website
- Your breach of these Terms or any representation, warranty, or covenant herein
- Your violation of any law, regulation, or third-party rights
- Any false, inaccurate, or misleading information you provide
- Your User Content or any content you submit
- Any dispute between you and any third party
- Any negligent or willful misconduct on your part

This indemnification obligation will survive termination of these Terms and your use of our services.

12. DISPUTE RESOLUTION AND ARBITRATION

12.1 Mandatory Arbitration Agreement

YOU AND MESA GROUP CONSULTING AGREE THAT ANY DISPUTE, CLAIM, OR CONTROVERSY ARISING OUT OF OR RELATING TO THESE TERMS OR OUR SERVICES (COLLECTIVELY, "DISPUTES") WILL BE SETTLED BY BINDING ARBITRATION, EXCEPT AS PROVIDED BELOW. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING.

12.2 Arbitration Procedures

Any Dispute will be resolved through final and binding arbitration administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules then in effect, except as modified by this Agreement. The arbitration will be conducted in Kern County, California, or at another mutually agreeable location, unless the parties agree to conduct the arbitration by telephone or based solely on written submissions.

12.3 Arbitration Costs

Each party will be responsible for paying their own attorneys' fees and costs unless otherwise required by

applicable law or the arbitrator's award. Mesa Group Consulting will pay all AAA filing, administration, and arbitrator fees for claims under \$10,000, unless the arbitrator finds the claims frivolous.

12.4 Individual Arbitration Only

YOU AND MESA GROUP CONSULTING AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE, OR COLLECTIVE ACTION OR PROCEEDING. Unless both parties agree otherwise, the arbitrator may not consolidate more than one person's claims and may not preside over any form of representative, class, or collective proceeding.

12.5 Exceptions to Arbitration

Notwithstanding the arbitration agreement above, either party may:

- Bring an individual action in small claims court if the claim qualifies
- Seek injunctive or equitable relief in court to prevent infringement of intellectual property rights or unauthorized access to our systems

12.6 Opt-Out Right

You have the right to opt out of this arbitration agreement by sending written notice of your decision to opt out to Mesa Group Consulting at [4012 Foxwood St, Bakersfield, CA 93306] or [contact@mesagroupconsulting.com] within thirty (30) days of first accepting these Terms. Your opt-out notice must include your name, address, email, and a clear statement that you wish to opt out of this arbitration agreement. If you opt out, all other terms of this Agreement will continue to apply.

12.7 Governing Law

These Terms and any Disputes will be governed by and construed in accordance with the laws of the State of California, without regard to its conflict of law principles. If arbitration does not apply for any reason, you agree to submit to the exclusive jurisdiction of the state and federal courts located in Kern County, California.

13. TERMINATION

13.1 Termination by Client

You may terminate your service agreement at any time by providing written notice to Mesa Group Consulting. Credit repair clients have the right to cancel within three (3) business days without penalty as required by CROA. After the cancellation period, you may terminate at any time, but fees for services already rendered are non-refundable unless otherwise specified in your service agreement.

13.2 Termination by Mesa Group

Mesa Group Consulting reserves the right to suspend or terminate your access to services immediately, without notice, for any reason, including but not limited to:

- Breach of these Terms
- Providing false or misleading information
- Failure to pay fees when due
- Non-cooperation or failure to respond to communications
- Fraudulent activity or illegal conduct
- Abusive, threatening, or disrespectful behavior toward staff
- Any conduct that we determine, in our sole discretion, is harmful to our business or reputation

13.3 Effect of Termination

Upon termination:

- Your right to access and use our services will immediately cease
 - You remain responsible for all fees incurred prior to termination
 - Sections of these Terms that by their nature should survive termination will continue to apply, including but not limited to: intellectual property rights, disclaimers, limitations of liability, indemnification, dispute resolution, and governing law provisions
 - Mesa Group Consulting will cease all credit repair work on your behalf but is not required to reverse actions already taken
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14. MISCELLANEOUS PROVISIONS

14.1 Entire Agreement

These Terms, together with any service-specific agreements, our Privacy Policy, and any other policies or guidelines referenced herein, constitute the entire agreement between you and Mesa Group Consulting and supersede all prior or contemporaneous communications, agreements, or understandings, whether oral or written.

14.2 Amendments

Mesa Group Consulting reserves the right to modify these Terms at any time. We will notify you of material changes by posting the updated Terms on our website with a new "Last Updated" date or by sending notice to the email address associated with your account. Your continued use of our services after changes become

effective constitutes acceptance of the modified Terms. If you do not agree to the modified Terms, you must discontinue use of our services.

14.3 Severability

If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the remaining provisions will continue in full force and effect. The invalid provision will be modified to the minimum extent necessary to make it valid and enforceable while preserving the original intent.

14.4 Waiver

No waiver of any provision of these Terms will be deemed a further or continuing waiver of such provision or any other provision. Mesa Group Consulting's failure to enforce any right or provision of these Terms will not constitute a waiver of that right or provision.

14.5 Assignment

You may not assign, transfer, or delegate these Terms or your rights and obligations hereunder without Mesa Group Consulting's prior written consent. Mesa Group Consulting may assign these Terms without restriction. Any attempted assignment in violation of this section is void.

14.6 Force Majeure

Mesa Group Consulting will not be liable for any delay or failure to perform obligations under these Terms due to causes beyond our reasonable control, including but not limited to acts of God, war, terrorism, riots, embargoes, acts of civil or military authorities, fire, floods, accidents, pandemics, strikes, or shortages of transportation, facilities, fuel, energy, labor, or materials.

14.7 Independent Contractors

Nothing in these Terms creates a partnership, joint venture, agency, employment, or franchise relationship between you and Mesa Group Consulting. You have no authority to bind Mesa Group Consulting or make commitments on our behalf.

14.8 No Third-Party Beneficiaries

These Terms are for the sole benefit of you and Mesa Group Consulting and do not create any third-party beneficiary rights.

14.9 Headings

The headings and section titles in these Terms are for convenience only and have no legal or contractual effect.

14.10 Language

If these Terms are translated into any language other than English, the English language version will control in the event of any conflict or discrepancy.

15. CONTACT INFORMATION

If you have any questions, concerns, or complaints about these Terms or our services, please contact us:

Mesa Group Consulting

4012 Foxwood St

Bakersfield, CA 93306

Email: contact@mesagroupconsulting.com

Phone: [Insert phone number]

Website: www.mesagroupconsulting.com

Business Hours: Monday-Sunday, 9:00 AM - 5:00 PM Pacific Time

16. CALIFORNIA-SPECIFIC NOTICES

16.1 California Residents

Under California Civil Code Section 1789.3, California residents are entitled to the following specific consumer rights information:

Complaint Assistance: The Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs may be contacted in writing at 1625 North Market Blvd., Suite N-112, Sacramento, CA 95834, or by telephone at (916) 445-1254 or (800) 952-5210.

16.2 California Consumer Privacy Act (CCPA)

California residents have specific rights under the CCPA regarding their personal information. For details on how we collect, use, and protect your information, and your rights under the CCPA, please review our Privacy Policy.

17. ACKNOWLEDGMENT

BY ACCESSING OUR WEBSITE, CREATING AN ACCOUNT, ENGAGING OUR SERVICES, OR CLICKING "I AGREE," YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS & CONDITIONS IN THEIR ENTIRETY.

IF YOU DO NOT AGREE TO THESE TERMS, YOU MUST NOT ACCESS OR USE OUR WEBSITE OR SERVICES.
