

Terms & Conditions

F.I.L.A. University – Credit Restoration to Funding

Effective Date: October 9, 2025

1. Introduction

Welcome to Dominion Chambers Syndicate – Credit Restoration to Funding (“Company,” “We,” “Us,” “Our”). By accessing our website, enrolling in our programs, purchasing our materials, or using any of our services (including DIY credit education or Done-For-You restoration services), you agree to comply with and be bound by these Terms and Conditions.

2. Educational Purpose & Legal Disclaimer

All materials, templates, letters, and instructions provided by Dominion Chambers Syndicate are for educational purposes only. We are not a law firm, and our services do not constitute legal, tax, or financial advice.

3. Service Options

- a. DIY Credit Education – You receive educational materials to use on your own. You are responsible for all dispute activity.
- b. Done-For-You Credit Restoration – Our team assists in preparing compliant dispute letters based on your credit report. You must provide accurate documentation and authorize us to act as your educational advocate.

4. Client Responsibilities

Clients must provide truthful information, avoid falsified documents, and communicate promptly. Failure to do so may result in termination.

5. Refund Policy

DIY Programs are non-refundable. DFY services may be refunded only before work begins. Subscription cancellations apply to future months only.

6. Results Disclaimer

We cannot guarantee specific deletions or score increases. Results depend on factors such as credit history and bureau cooperation.

7. Intellectual Property

All materials are owned by Dominion Chambers Syndicate and protected by U.S. copyright laws. No resale or distribution is permitted.

8. No Guarantee of Funding or Credit Approval

We do not guarantee approvals for credit cards, business loans, or funding programs. Lenders make independent decisions.

9. Payment Terms

Payments are required before access to materials or services. Failed payments may lead to suspension of service.

10. Limitation of Liability

Dominion Chambers Syndicate is not liable for damages or outcomes related to the use of its materials or services.

11. Privacy

Your information is protected under our Privacy Policy and used only for legitimate business purposes.

12. Governing Law

These Terms are governed by the laws of the State of GEORGIA.

13. Amendments

We reserve the right to update these Terms at any time. Continued use signifies acceptance.

14. Contact Information

Support: support@filauniversity.com

Website: <https://www.filauniversity.com/dcs-home>

Mailing Address: 2537 Cedarcrest Rd, Suite 305, PMB 77, Acworth, GA 30101

Educational Only Notice: Dominion Chambers Syndicate provides compliant credit education, not legal credit repair. We teach and assist clients in asserting their consumer rights under FCRA, FDCPA, and Metro 2 standards.