Search Terms of Service

Savisa Security public records search (including Scam Check)

DRAFT — not legal advice — have a Michigan attorney review before launch.

Do not publish these Terms, put them on a website, or use them at checkout until Ray approves them and a licensed Michigan attorney reviews them. The writer is a legal scholar, not a lawyer. This draft is not legal advice and is not an attorney-client communication.

Draft date: November 22, 2026
Effective date: [to be inserted before launch]
Last updated: [to be inserted]

These Terms of Service (the **Terms**) are a contract between you and **SavIsa Solutions LLC**, a Michigan limited liability company doing business as **Savisa Security** (**Savisa**, **we**, **us**, or **our**), for the Search service, including Scam Check (the **Service**). Our business is based in Shelby Twp, MI.

[LICENSE STATEMENT - pending legal review]

Summary

When you pay for a Search report, you are buying a one-time search of free public sources about a person you name. You must be at least 18 years old and located in the United States. You must have a lawful reason for the request. You may not use a report to make hiring, tenant-screening, credit, or insurance decisions, or for any other purpose covered by the federal Fair Credit Reporting Act. You may not use a report to stalk, harass, threaten, contact, or confront the person named in it. We may refuse or stop a request. We review every request after you pay. If we refuse a request, pause it because of misuse concerns and then decline it, or cannot produce a report, we will refund you in full, even if we had already started looking. Once we deliver a report, we do not offer a refund except for a billing error, a duplicate charge, or where the law requires one. Reports can be incomplete, outdated, or wrong, and they are not a verified identification of anyone. Please read the full Terms before you pay.

1. The Service

The Service provides a report based on free public sources. A report may include information about a person's identity, online presence, publicly reported scam warnings, and a risk rating.

A risk rating or scam flag is only our reading of incomplete public information. It is not a finding that someone has committed a crime, a scam, or any wrongdoing. It is not a verified identification of the person you named.

You request a report by entering a name and any other details you choose to provide, then paying the listed fee by card through Stripe. This is a one-time charge for that report. We review every request after you pay, as described in Section 9. These Terms do not create a subscription. If we later offer a subscription, it will have its own terms, which you would have to accept separately.

We do not promise a particular turnaround time. We do not promise that we will find information about every name, or that any two reports will look the same.

2. Accepting these Terms

You accept these Terms when you check the box at checkout, click to pay, or otherwise show that you agree, and when you pay the fee. If you do not agree, do not use the Service.

Your electronic agreement is intended to be as effective as a signed paper contract.

The version of the Terms you accept at checkout is the version that applies to that purchase.

3. Who may use the Service

You must be at least 18 years old and located in the United States. You may use the Service only for yourself, unless you are legally authorized to act for another adult who also meets these rules.

You may not request a report about anyone you know, or reasonably believe, is under 18.

We may ask you to confirm your age, identity, or location. We may refuse service if we cannot confirm that you qualify.

4. Lawful purpose and your certification

Each time you submit a request, you certify all of the following:

1. You have a lawful purpose for the request.
2. You will use the report only for that lawful purpose.
3. You will not use the report for hiring or employment, tenant screening or rental decisions, credit, insurance, or any other purpose covered by the Fair Credit Reporting Act, 15 U.S.C. § 1681b, or any similar state law.
4. You will not use the report, or any information in it, to stalk, harass, threaten, intimidate, contact, or confront the person named in the request, or to help anyone else do so.
5. To the best of your knowledge, the name and other details you submit are accurate and identify the person you intend.
6. You are not requesting a report about a person under 18.

These certifications are a condition of the Service. Checking the box at checkout is your agreement to this certification.

If any part of your certification is untrue, we may refuse or stop the request and report the matter as described in Section 10. If we refuse or decline the request, you will receive a full refund as described in Section 9, even if lookup work had already begun.

5. You may not use reports for hiring, renting, credit, insurance, or other Fair Credit Reporting Act purposes

You may not use a report, or any part of a report, to make or help anyone make a decision about:

- hiring, employment, promotion, reassignment, or retention
- renting a home, tenant screening, or other housing eligibility
- credit, a loan, or a similar financial product
- insurance
- any other purpose described in the Fair Credit Reporting Act, 15 U.S.C. § 1681b, or a similar state law

If you need a report for one of those purposes, do not use this Service. You must use a consumer reporting agency that follows the Fair Credit Reporting Act.

6. We are not a consumer reporting agency

Savisa is not a consumer reporting agency. The reports we provide are not "consumer reports" under the Fair Credit Reporting Act, 15 U.S.C. § 1681a. We do not assemble or provide reports for the purpose of determining anyone's eligibility for credit, insurance, employment, housing, or any other purpose covered by that law.

You still must follow the bans in these Terms, including Section 5.

7. No stalking, harassment, threats, or contact

You may not use the Service, a report, or any information you obtain through the Service to:

- stalk, harass, threaten, intimidate, or molest anyone
- contact, approach, or confront the person named in a report, or go to that person's home, school, or workplace
- help anyone else do any of those things

Michigan law makes stalking and aggravated stalking a crime. See Michigan Compiled Laws 750.411h (stalking) and 750.411i (aggravated stalking). Other state and federal laws may also apply, including where you live or where the person named in the report lives.

If we reasonably suspect that a request or a use of a report is unlawful, or is being used to stalk, harass, threaten, or contact someone, we may refuse or stop the request, keep records as allowed or required by law, and report the matter to law enforcement or other authorities.

8. You are responsible for the name and details you submit

You are responsible for the accuracy of the name and any other details you enter. Public records and online sources often list many people with the same or similar names. If you enter the wrong name, a nickname, a misspelling, or too little information, the report may be about the wrong person, or it may mix information about more than one person.

We do not independently verify that the person described in a report is the person you intended. A report is not a verified identity.

If you give us a wrong or incomplete name, we are not required to redo a delivered report for free. If we refuse the request or cannot produce a report from the details you submitted, you will receive a full refund as described in Section 9. Once a report is delivered, the no-refund rule in Section 9 applies, except for a billing error, a duplicate charge, or where the law requires a refund.

9. Refunds

This is our refund policy. Please read it before you pay.

We review every request after you pay. Your card is charged at checkout, before we finish reviewing your request. We then review the request.

Full refund if we refuse, decline, or cannot fulfill your request. If we refuse your request, if we pause it because of misuse concerns and then decline it, or if we cannot produce a report, we will refund the fee you paid for that request in full. You will receive that refund whether or not we had already begun looking up the name or other details, or begun assembling a report. You do not have to ask us first. We will submit the refund automatically and promptly.

No refund after a report is delivered, except for billing errors, duplicate charges, or where the law requires one. Once we have delivered a report, the fee is not refundable, except for a billing error, a duplicate charge, or where a law requires us to provide a refund. A report that is incomplete, outdated, inaccurate, or about a different person with a similar name is covered by Section 11 (No warranty) and is not, by itself, a reason for a refund after delivery.

Time limit for billing-error and legally required refund requests. If you believe you are entitled to a refund for a billing error, a duplicate charge, or because the law requires one, contact us at the email in Section 18 within 7 days after the charge appears on your payment method. This 7-day window does not shorten any longer period a law gives you. It also does not apply when we already owe you an automatic refund because we refused, declined, or could not fulfill your request.

How refunds are paid. Refunds are sent back to the original payment method through Stripe. After we submit a refund, your bank or card issuer may take additional time to post the credit.

We will not hide or change this policy at checkout. The policy that applies is the one in the Terms you accept when you pay.

10. Our right to refuse, pause, or stop a request

We may refuse, pause, or stop any request, including after you have paid, if we reasonably believe:

- you do not meet the age or location rules
- your certification is untrue or incomplete
- the request may be unlawful, or may be used to stalk, harass, threaten, or contact someone
- the request appears to be for a Fair Credit Reporting Act purpose
- the name or details are too vague, appear to identify a minor, or appear to be false
- fulfilling the request could violate the law or these Terms
- there is a technical, security, or payment problem

We may also report suspected unlawful use to law enforcement, regulators, or others as allowed or required by law, and we may keep records needed for that purpose.

If we refuse a request, pause it because of misuse concerns and then decline it, or cannot produce a report, you will receive a full refund as described in Section 9, whether or not lookup work had already begun. That includes a request we refuse or decline because we reasonably believe you violated these Terms or the law. If we have already delivered a report, the no-refund rule in Section 9 applies, except for a billing error, a duplicate charge, or where the law requires a refund. We may still keep records and report suspected unlawful use as described above.

11. No warranty

Please read this section carefully. It limits what you can expect from a report.

The Service and every report are provided "as is" and "as available." Public data can be wrong, incomplete, outdated, duplicated, or about a different person with a similar name. A report may miss information that exists, and it may include information that does not belong to the person you intended.

We do not warrant that:

- a report is complete, current, or accurate
- a report identifies the correct person
- a risk rating or scam flag is correct
- the Service will be uninterrupted, secure, or error-free

To the fullest extent the law allows, we disclaim all warranties, express or implied, including implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

A report is not legal advice, is not a document we warrant for use in court, and is not a verified identity. You are responsible for how you use the information, subject to these Terms and the law.

12. Limit on our liability

Please read this section carefully. It limits the amount you can recover from us.

To the fullest extent the law allows, Savisa, and our members, managers, employees, contractors, and agents, are not liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, or for lost profits, lost data, or loss of goodwill, arising out of or related to the Service, a report, or these Terms, even if we were told that such damages were possible.

To the fullest extent the law allows, our total liability to you for any claim arising out of or related to a report or the Service is limited to the fee you paid for that report.

These limits do not apply to the extent the law does not allow them. That includes, where the law does not allow a limit, our own fraud, willful misconduct, or gross negligence, and any other liability that applicable law says we cannot limit.

13. Your responsibility if you misuse the Service

You agree to indemnify, defend, and hold harmless Savisa and our members, managers, employees, contractors, and agents from claims, losses, damages, costs, and reasonable attorneys' fees that arise out of or relate to:

- your misuse of the Service or a report
- your use of a report for a banned purpose, including a Fair Credit Reporting Act purpose
- stalking, harassment, threats, or contact involving a person named in a request
- inaccurate, misleading, or incomplete name or details you submitted
- your violation of these Terms or of the law

This section continues to apply after a report is delivered and after these Terms otherwise end.

14. Data privacy and retention

This section explains how we handle the information you submit and the reports we produce. It is not a full privacy policy. If we publish a separate privacy policy, that policy will also apply. If a privacy rule required by law conflicts with this section, the law controls.

What we collect. We collect the information you submit (such as a name and other details about the person you want us to look up), payment information handled by Stripe, contact information you give us, and the report we produce. Stripe processes your card payment. We do not store your full card number.

No sale to data brokers or advertisers. We do not sell personal information to data brokers or advertisers. We do not use personal information for targeted advertising.

Reports are delivered to the paying client. When you pay for a Search report, we deliver that report to you, the client who requested it. Some privacy laws treat "selling" personal information as releasing it to another party for money or something else of value. Under those laws, delivering a report about a person to a paying client may itself be treated as a "sale" of that person's personal information. This section describes our practice. It is not a claim that any particular privacy law does or does not apply to us.

Who we may share with. We may share information with service providers who help us operate the Service (including Stripe); if the law requires it; or if we reasonably believe we must do so to protect someone's safety, to prevent or report unlawful use, or to defend a legal claim.

How long you can access a report. After we deliver a report, we will make that report available to you for 90 days. After that, we may remove your copy from any online account or delivery link.

How long we keep our records. We keep a copy of the request and the report for 2 years after the request date, then we delete or destroy it, unless we must or may keep it longer because of a law, a legal hold, a dispute, a refund, a security issue, or an investigation of misuse.

Deletion on request. You may email us and ask us to delete your contact information or a report we hold. We will honor that request except to the extent we must or may keep a record as required or permitted by law, including the 2-year period above if it applies, or for a dispute, refund, security issue, or investigation of misuse.

If you are the person named in a request or report (opt-out and correction). You may email us, using the address in Section 18, to (1) ask us not to include you in future reports, or (2) tell us that information we hold about you is wrong. We will take reasonable steps to honor a future-report opt-out and to review a correction request. We do not control public sources, so we cannot remove or change information on other websites. An opt-out or correction does not automatically retract a report we already delivered to a client.

How we destroy data. When we delete personal information and are not keeping it for another lawful purpose, we will destroy it so that it cannot reasonably be read, deciphered, or reconstructed.

Security. We take reasonable steps to protect information we hold, but no method of storage or transmission is completely secure.

15. No driver records and no pretexting

We do not collect, buy, or include in a report personal information from motor vehicle records that is protected by the federal Driver's Privacy Protection Act, 18 U.S.C. § 2721 and the sections that follow it.

We do not use false pretenses, tricks, or "pretexting" to obtain customer information from a financial institution, and we do not include non-public financial-account information in a report. Federal law prohibits that kind of pretexting. See 15 U.S.C. § 6821.

You may not ask us to do any of these things, and you may not use the Service to try to obtain that kind of information.

16. Changes to these Terms

We may update these Terms from time to time. We will post the updated Terms and change the "Last updated" date. The version you accept at checkout is the version that applies to that purchase. We will not change the refund policy or the liability terms for a purchase you already completed, except as required by law.

If you do not agree to a new version, do not place a new request.

17. Governing law and where disputes are handled

These Terms are governed by the laws of the State of Michigan, without regard to conflict-of-law rules that would apply another state's law.

You and Savisa agree that any lawsuit arising out of or relating to these Terms or the Service will be brought in the state courts located in Macomb County, Michigan, and you consent to those courts hearing the case.

18. How to contact us

SavIsa Solutions LLC
doing business as Savisa Security
Shelby Twp, MI
Email: **[CONTACT EMAIL — to be inserted]**

Use this email for refund questions, deletion or opt-out requests, correction requests, and questions about these Terms.

19. Compliance

[PENDING LEGAL REVIEW]

The following statements are placeholders. They are pending legal review and may change before launch.

- **Investigator licensing.** [LICENSE STATEMENT - pending legal review]
- **Fair Credit Reporting Act.** We intend to operate the Service so that we are not a consumer reporting agency and so that our reports are not consumer reports. We require the certifications and bans in these Terms as part of that effort. Whether this model actually stays outside the Fair Credit Reporting Act is pending legal review.
- **Michigan Consumer Protection Act.** We intend to disclose material terms, including this refund policy, clearly and before you pay, and to process promised refunds promptly.
- **Privacy laws.** How we handle personal information, including whether delivering a report to a paying client is a "sale" under California or other state law, and whether any data-broker registration applies, is pending legal review. See Section 14 for our current draft practices.
- **Driver's Privacy Protection Act and pretexting.** We intend to operate as described in Section 15.
- **Stalking and harassment laws.** We prohibit the conduct described in Section 7, including conduct that would violate Michigan Compiled Laws 750.411h and 750.411i.
- **Other laws.** We intend to follow other applicable Michigan and federal laws, including laws about electronic contracts, data destruction, and unfair or deceptive practices. A full compliance review is still in progress.

This section does not create extra warranties or duties beyond those already in these Terms and in the law. It also does not waive any defense.

20. Other legal terms

Entire agreement. These Terms, together with any official checkout page that lists the price and description of the report you buy, are the entire agreement between you and us about the Service. They replace any prior discussions about the Service.

Severability. If a court finds that a part of these Terms cannot be enforced, the rest still applies. If a limit on liability or a warranty disclaimer cannot be enforced as written, it will be enforced to the maximum extent the law allows.

No waiver. If we do not enforce a part of these Terms right away, we can still enforce it later.

Assignment. You may not assign or transfer your rights under these Terms. We may assign our rights to a successor that takes over the Service, such as in a merger or sale of the business.

Headings. Headings are only to make the Terms easier to read.

Who can enforce these Terms. These Terms do not give enforcement rights to anyone other than you and Savisa, except for the people protected by Sections 12 and 13.