



Client Agreement

Agreement dated _____ between Financial Recovery Information ("FRI") ("1736 44th St, Brooklyn, NY 11204, USA") and the Client listed below ("Client").

FULL LEGAL NAME: _____

Targeted Procurement Amount \$ _____ FRI Service Fee % 4

THE CLIENT AGREEMENT ("AGREEMENT") TERMS AND CONDITIONS SET FORTH, ARE ALL HEREBY INCORPORATED IN AND MADE A PART OF THIS AGREEMENT.

1. AGREEMENT

1.1. Agreement

Client hereby acknowledges and agrees to authorize FRI to act as Client's facilitator in order to obtain for client lines of credit by creditors. This contract does not include any services to improve Client's credit rating, credit record or credit history. Client agrees to pay FRI Four (4) percent of any actual procurement of credit obtained, for all services rendered in obtaining the Targeted Procurement Amount.

An initial deposit of \$99.99 will be charged with commencement of this agreement. Said deposit is nonrefundable regardless of the outcome of FRI's negotiations in obtaining the Targeted Procurement Amount. Upon completion of this contract, said deposit will be credited towards the Four (4) percent of the actual procurement of credit.

I request that FRI accept payment in the form of check or money order for the 5 % of Procurement Amount and that such funds be placed in escrow until completion of the services.

I request that FRI accept payment in the form of credit card and/or balance transfer from a line of credit available at the time of completion of the services. I hereby authorize FRI to charge one or more of such accounts for the full fee (4 % of Procurement Amount – as stated above) upon completion of the services rendered.

1.2. Client Acknowledgement

Client hereby acknowledges that FRI is acting solely as a facilitator to obtain credit lines for Client and not in any other capacity. Client acknowledges that this contract does not include any services to improve Client's credit rating, credit record or credit history. FRI has not advised Client in any manner regarding the merits of this or any other financing agreement. Client has been given an opportunity to consult with their own counsel on all aspects of this Agreement and has done their own due diligence to its satisfaction. FRI has not made any representations to Client to induce it into this Agreement.

The purpose of Targeted Procurement Amount is for Client to conduct purchases to obtain balance transfers (please circle the intended purpose of Target Procurement Amount). Furthermore, Client agrees to notify FRI within five (5) business days of a change in the purpose of the Targeted Procurement Amount. Client's failure to do so is a material breach of this Agreement.

1.3. Disclaimer as Non-Credit Repair Service

FRI makes no representation and this contract is not for any credit repair related services, including but not limited to, improving Client's credit rating, credit record or credit history. However, if Client wishes to obtain such services they may do so on their own accord or request that FRI provide such a referral.

1.4. Authority to Act on Behalf of Client

Client hereby consents and Authorizes FRI to contact, speak and act as facilitator on behalf of Client to assist in the procurement of credit for Client as stipulated in this Agreement.

This includes, but does not limit FRI, in its discretion as it sees fit, apply for lines of credit and/or credit cards, opening lines of credit and/or credit cards, closing lines of credit and / or credit cards and conducting balance transfers, all on behalf of Client.

1.5. Time to Secure Procurement Amount

It is hereby agreed between Client and FRI that FRI will have a minimum of one hundred and twenty (120) days from the date of the execution of this Agreement to obtain the Target Procurement Amount as defined in this Agreement.

1.6. Notarization of Documents

Client hereby acknowledges and agrees to have any and all signed documentation relating to this Agreement notarized by a Notary Public and return the original to FRI within five (5) days.

1.7. Financial Condition

Client authorizes FRI and its agents to investigate Client's financial responsibility and history and will provide to FRI any authorizations including but not limited to, bank or financial statements and tax returns as FRI deems necessary in its sole and absolute discretion prior to or at any time after execution of this Agreement. FRI is authorized to update such information and financial and credit profiles from time to time as it deems appropriate.

Client acknowledges and agrees that all information (financial and other) provided by or on behalf of Client has shown a true representation of Client's financial circumstances and said information has been relied upon by FRI in connection with its decision to enter into this Agreement and to achieve the Target Procurement Amount.

1.8. Indemnification

Client shall defend, indemnify and hold FRI, its officers, directors, affiliates, employees, agents, representatives, shareholders and agents harmless from any and all claims, injuries, damages, losses or suits including attorney fees arising out of or in connection with the performance of this Agreement.

1.9. No Liability

In no event will FRI be liable for any claims asserted by Client under any legal theory or law, including but not limited to, any sort or contract theory for lost profits, lost revenues, lost business opportunities, exemplary, punitive, special, incidental, indirect or consequential damages, each of which is waived by Client. In the event these claims are nonetheless raised, Client will be jointly liable for all of FRI's legal fees and expenses resulting therefrom.

1.10. Protection of Information

Client and each person signing this Agreement on behalf of Client, in respect of himself or herself personally authorizes FRI to disclose information concerning Client's credit standing (including credit bureau reports that FRI obtains) and business conduct only to agents, affiliates, subsidiaries, and credit reporting bureaus. Client hereby waives to the maximum extent permitted by law any claim for damages against FRI or any of its affiliates relating to any (i) investigation undertaken by or on behalf of FRI as permitted by this Agreement or (ii) disclosure of information as permitted by this Agreement.

1.11. Confidentiality

Client understands and agrees that the terms and conditions of the products and services offered by FRI, including this Agreement and any other FRI documentations (collectively, "Confidential Information") are proprietary and confidential information of FRI. Accordingly unless disclosure is required by law or court order, Client shall not disclose Confidential Information of FRI to any person other than an attorney, accountant, financial advisor or employee of Client who needs to know such information for the purposes of advising Client ("Advisor"), provided such Advisor uses such information solely for the purpose of advising Client and first agrees in writing to be bound by the terms of this section. A breach hereof entitles FRI to damages and legal fees, as well as, both a Temporary Restraining Order and a Preliminary Injunction without Bond or Security.

2. REPRESENTATIONS, WARRANTIES AND COVENANTS

2.1. Good Faith

The Client hereby acknowledges and affirms to act in good faith and not circumvent, avoid, bypass or obviate FRI : directly or indirectly, to avoid the payment of any fee due and owing to FRI , regarding any transaction that FRI has facilitated to obtaining lines of credit or business loans. Client acknowledges and agrees to not use resources that has been provided by FRI , for the purposes of increasing or obtaining credit or loans, directly or indirectly, with another person, company or partnership for a period of six (6) months. If Client does proceed to use resources provided by FRI with another person, company or partnership, Client will be liable for FRI Service Fee, as stipulated in this Agreement.

2.2. Authorization

Client, and the person(s) signing this Agreement on behalf of Client, have full power and authority to incur and perform the obligations under this Agreement, all of which have been duly authorized.

3. SERVICE FEE

3.1. Initial Fee

Client hereby acknowledges and agrees to pay an Initial Deposit of \$99.99. Said Initial Deposit Fee is nonrefundable irrespective of the outcome of FRI's negotiations in securing the Targeted Procurement Amount. Said Initial Deposit, will be credited towards the final payment for all services rendered.

3.2. Fee Structure

Client agrees to pay FRI Four (4) percent of any actual procurement of credit obtained, for all services rendered related to FRI's efforts to obtain the Targeted Procurement Amount.

3.3 Credit Card Fees

Any and all fees imposed by credit card companies or credit providers associated with obtaining the Targeted Procurement Amount shall be the sole responsibility of Client.

4. MISCELLANEOUS

4.1. Gold Mine Disclosure

FRI is not registered with the Securities and Exchange Commission as a broker, dealer or investment advisor and as a result, FRI will not provide any investment services that require registration as a broker, dealer or investment advisor. FRI shall act as Client's

facilitator in order to obtain lines of credit or business loans. FRI will not advise any person or entity on the merits of lending money, purchasing an equity interest or purchasing.

4.2. Modifications; Agreements

No modification, amendment, waiver or consent of any provision of this Agreement shall be effective unless the same shall be in writing and signed by FRI and Client.

4.3. Notices

All notices, requests, consents, demands and other communications hereunder shall be delivered by certified mail, return receipt requested, to the respective parties to this Agreement at the addresses set forth in this Agreement. Notices to FRI shall become effective only upon receipt by FRI. Notices to Client shall become effective three (3) days after mailing.

4.4. Waiver Remedies

No failure on the part of FRI to exercise, and no delay in exercising, any right under this Agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any right under this Agreement preclude any other or further exercise thereof or the exercise of any other right. The remedies provided hereunder are cumulative and not exclusive of any remedies provided by law or equity.

4.5. Binding Effect; Governing Law, Venue and Jurisdiction

This Agreement shall be binding upon and inure to the benefit of Client, FRI and their respective successors and assigns, except that Client shall not have the right to assign its rights hereunder or any interest herein without the prior written consent of FRI which consent may be withheld in FRI's sole discretion. FRI reserves the rights to assign this Agreement with or without prior written notice to Client. This Agreement shall be governed by and construed in accordance with the laws of the state of New York, without regards to any applicable principals of conflicts of law. Any suit, action or proceeding arising hereunder, or the interpretation, performance or breach hereof, shall, if FRI so elects, be instituted in any court sitting in New York, (the "Acceptable Forums"). Client agrees that the Acceptable Forums are convenient to it and submits to the jurisdiction of the Acceptable Forums and waives any and all objections to jurisdiction or venue. Should such proceeding be initiated in any other forum, Client waives any right to oppose any motion or application made by FRI to transfer such proceeding to an Acceptable Forum.

4.6. Survival of Representation, etc.

All representations, warranties and covenants herein shall survive the execution and delivery of this Agreement and shall continue in full force until all obligations under this Agreement have been satisfied in full and this Agreement shall have terminated.

4.7. Interpretation

All Parties hereto have reviewed this Agreement and has had an opportunity to consult with an attorney of their own choosing and have relied only on their own attorneys' guidance and advice. No construction determinations shall be made against either Party hereto as drafter.

4.8. Severability

In case any of the provision in this Agreement is found to be invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of any other provision contained herein shall not in any way be affected or impaired.

4.9. Entire Agreement

Any provision hereof prohibited by law shall be ineffective only to the extent of such prohibition without invalidating the remaining provisions hereof. This Agreement embodies the entire agreement between Client and FRI and supersede all prior agreements and understandings relating to the subject matter hereof. Client acknowledges and agrees that he/she or it is not relying on any representations not specifically embodied in this Agreement.

5. CLIENT ACKNOWLEDGEMENT

Please be advised that the fees accepted by FRI are for counseling and consulting in exploring credit line opportunities, to that end, and depending on your specific case, you may request that a FRI representative make phone calls and communication on your behalf.

I request that a FRI representative make phone calls and conduct communication on my behalf.

6. JURY TRIAL WAIVER

THE PARTIES HERETO WAIVE TRIAL BY JURY IN ANY COURT IN ANY SUIT, ACTION OR PROCEEDING ON ANY MATTER ARISING IN CONNECTION WITH OR IN ANY WAY RELATED TO THE TRANSACTIONS OR THE ENFORCEMENT HEREOF. THE PARTIES HERETO ACKNOWLEDGE THAT EACH MAKES THIS WAIVER KNOWINGLY, WILLINGLY AND VOLUNTARILY AND WITHOUT DURESS, AND ONLY AFTER EXTENSIVE CONSIDERATION OF THE RAMIFICATIONS OF THIS WAIVER AND HAD A REASONABLE OPPORTUNITY TO DISCUSS THIS WAIVER WITH THEIR ATTORNEY.

THE PARTIES HERETO WAIVE ANY RIGHT TO ASSERT ANY CLAIMS AGAINST THE OTHER PARTY AS A REPRESENTATIVE OR MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION, EXCEPT WHERE SUCH WAIVER IS PROHIBITED BY LAW AS AGAINST PUBLIC POLICY. TO THE EXTENT EITHER PARTY IS PERMITTED BY LAW OR COURT OF LAW TO PROCEED WITH A CLASS OR REPRESENTATIVE ACTION AGAINST THE OTHER, THE PARTIES HEREBY AGREE THAT: (1) THE PREVAILING PARTY SHALL NOT BE ENTITLED TO RECOVER

ATTORNEYS' FEES OR COSTS ASSOCIATED WITH PURSUING THE CLASS OR REPRESENTATIVE ACTION (NOT WITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT); AND (2) THE PARTY WHO INITIATES OR PARTICIPATES AS A MEMBER OF THE CLASS WILL NOT SUBMIT A CLAIM OR OTHERWISE PARTICIPATE IN ANY RECOVERY SECURED THROUGH THE CLASS OR REPRESENTATIVE ACTION.

7. FACSIMILE ACCEPTANCE

Facsimile Signatures hereon shall be deemed acceptable for all purposes.

Initial _____

Full Name _____

DocuSigned by:

Signature _____

Date _____