

PARTIES: This agreement is intended to be a binding contract by and between Tradeline Xpress and the undersigned client (hereinafter "Client"). By signing this agreement, Client agrees that he/she is 18 years of age and older; that the information he/she has provided to Tradeline Xpress is true and complete; that he/she is legally authorized to enter into this agreement and authorize the actions of Tradeline Xpress as set forth herein, and that he/she will not use any of the services of Tradeline Xpress or any information provided by Tradeline Xpress for any unlawful purpose.

DEFINITION OF TRADELINE: The term "tradeline" technically refers to the line-item for a credit account on a credit bureau report. As used throughout this agreement, however, the term refers more generally to a line of revolving credit, such as a credit card, which forms the basis of the credit bureau report tradeline. The act of adding Client to another person's tradeline consists of adding Client as an "Authorized User" on that person's line of credit, resulting in the tradeline also appearing on Client's credit bureau report.

SERVICES PROVIDED: Tradeline Xpress agrees to identify one or more tradelines (as indicated in the "Tradeline Order" clause below) on behalf of Client and perform all functions necessary to have Client added to those tradelines as an "Authorized User" before the date of the first billing statement following the date of this agreement for each tradeline. It is understood and agreed by both parties that Client will maintain "Authorized User" status on those tradelines for two (2) billing/posting cycles for each tradeline after being added thereto, after which he/she will be removed therefrom. Accordingly, it is the understanding and intent of the parties that Client will maintain "Authorized User" status on each tradeline for two billing statement dates, and that Client will receive two consecutive postings of each tradeline to his/her credit bureau report and this "Authorized User" status shall be reported by two (2) or more credit bureaus. The parties further understand and agree that Client will only be added to tradelines with the full advance knowledge, consent and participation of the primary account holder of the account to which that tradeline pertains. Tradeline Xpress shall coordinate with Tradeline Xpress Credit Partners to ensure the authorized user is added to the tradeline within two (2) business days, excluding weekends and bank holidays. Tradeline Xpress Credit Partners shall maintain low balances on their tradelines (10% or less of the total tradeline) and shall keep the accounts in good standing with on time payments.

FEES: Client agrees to pay, and Tradeline Xpress agrees to accept as compensation, the non-refundable fee specified in the "Tradeline Order" clause below. Client understands and agrees that this fee is to be paid in full prior to the commencement of any work or delivery of any services by Tradeline Xpress. Client understands and agrees that no work will be performed by Tradeline Xpress until it has received the entire fee, and that all fee payments received are to be considered earned upon receipt and non-refundable. Client understand that Tradeline Xpress do not accept partial fee payments. Client further agrees that in the event any method of payment is returned or declined for any reason, Tradeline Xpress may remove that Client from any tradeline to which that Client has been added until such time as that payment has been replaced with good funds.

PROOF OF NON-PERFORMANCE: The parties agree that in the event Client's authorized user status has not posted to two (2) of the credit bureaus in accordance with the "Services Provided" clause above, Tradeline Xpress shall refund the Client's fees to him/her within seven (7) days of the date it receives written proof from the Client of Tradeline Xpress non-performance, provided such written proof is received by Tradeline Xpress by email or text message within twenty-one (21) days of the date by which Client should have been added to the specified tradeline as set forth in the "Services Provided" clause above. It is understood and agreed that such written proof must be in the form of a report generated by either creditchecktotal.com or Equifax Complete Advantage Plan, and that no other document or other form of proof shall be valid or binding upon Tradeline Xpress. It is further understood and agreed that Tradeline Xpress shall not be bound or obligated to issue a refund or to perform any other act, or to refrain from performing any other act, if the proof submitted by Client varies in any way from that specified above, is transmitted by any means other than email or text message as specified above, or is received after the twenty-first (21st) day as specified above, all in strict compliance herewith.

AUTHORIZATION: Client hereby grants to Tradeline Xpress full authority to use his/her information for the sole purpose of adding him/her to the selected tradeline, as well as for any other purpose necessary to accomplish the goals of this agreement. In furtherance thereof, Client authorizes Tradeline Xpress to perform any and all acts necessary to accomplish the goals of this agreement and agrees to execute any and all documents necessary to facilitate Tradeline Xpress's performance hereunder, including but not limited to any power of attorney or letter of authorization. Client further authorizes Tradeline Xpress to verify and validate through a professional third party verification service of Tradeline Xpress choice all information provided from the client including but not limited to driver's license information, social security number, date of birth, full legal name, address, phone number, and any other information provided to Tradeline Xpress.

USE OF PERSONAL INFORMATION Client agrees to provide to Tradeline Xpress any and all personal information necessary to allow Tradeline Xpress to add that Client to the specified tradeline, including but not limited to color copies of Client's driver's license, passport, and social security card. Tradeline Xpress agrees that it will use any personal information received from Client solely for that purpose. Tradeline Xpress will not use that information for any other purpose, nor will it sell, release, or allow access to that information to any third party not involved in adding Client as an Authorized User, except to the extent necessary to accomplish the goals of this agreement and to remain in legal compliance.

USE OF FALSE OR UNAUTHORIZED INFORMATION: Client agrees that he/she shall not use, provide, or submit to Tradeline Xpress, any alternate Social Security Number (SSN), Credit Protection Number (CPN), Employer Identification Number (EIN), Taxpayer Identification Number (TIN), or other similar information that is false, fraudulent, illegal or unauthorized. Upon the discovery of such false, fraudulent, illegal or unauthorized information, Tradeline Xpress shall have the absolute right to terminate this agreement, discontinue its services, and reverse any services previously performed (ie, remove the Client from any tradelines to which

he/she has been added by Tradeline Xpress). Client agrees that in that event, any and all fees, costs and other money and funds of any kind paid to Tradeline Xpress shall not be refunded to Client, but shall be retained by Tradeline Xpress and considered to be liquidated damages for Client's breach of this agreement. It is further understood and agreed that Tradeline Xpress damages in that event shall not be limited to the fees, costs and other money and funds described above, and that Tradeline Xpress does not hereby waive its entitlement to any other damages to which it may be entitled in law or equity.

ASSUMPTION OF RISK: Client understands and agrees that there exists an inherent risk in providing his/her personal information to Tradeline Xpress, and Tradeline Xpress in turn providing that personal information to third party credit partners on Client's behalf. Client therefore agrees to assume all risk for any breach of confidentiality or security that may occur relative thereto. Client further understands and agrees that any damages, actual or otherwise, that he/she may incur as a result thereof shall be subject to the limitations on liability as set forth in the Limited Liability clause of this agreement. Additionally, Client understands there are risks to being associated with someone else's tradelines as an Authorized User including but not limited to the possibility of the credit partner defaulting on their tradeline, the possibility of the credit partner over utilizing their spending on their account by owing more than 10% of their tradeline, the possibility for the credit partner to sustain a credit line decrease, and the possibility for the tradeline to be closed. In any of these unexpected scenarios Tradeline Xpress shall issue the Client a full refund and Tradeline Xpress shall be subject to the limitations on liability as set forth in the Limited Liability clause of this agreement.

RELEASE: Client agrees to permanently and irrevocably release Tradeline Xpress and all of its directors, officers, employees, agents, stockholders, representatives and affiliates from any and all claims, demands, damages and liability of any kind arising from his/her use of the products and services offered and delivered by Tradeline Xpress, including but not limited to any actual, consequential, statutory, nominal, punitive, regulatory and other damages of any kind.

INDEMNIFICATION: Client shall fully indemnify, hold harmless and defend Tradeline Xpress and its directors, officers, employees, agents, stockholders, representatives and affiliates from and against any and all claims, actions, suits, demands, damages, liabilities, obligations, losses, settlements, judgments, costs and expenses including but not limited to attorney's fees and costs, whether or not a third party claim, which arise out of, result from, or in any way relate to any breach of this agreement or of any legal duty owed to Tradeline Xpress, any misrepresentation made to Tradeline Xpress, or the provision of any false, fraudulent, illegal or unauthorized information to Tradeline Xpress, in each case without regard to any alleged negligence of either party to this agreement or any other third party, and without regard to whether such claims, actions, suits, demands, damages, liabilities, obligations, losses, settlements, judgments, costs and expenses have merit.

DISCLAIMER Client understands and agrees that any and all products and services offered by Tradeline Xpress are intended to comply with all municipal, state and federal laws, statutes, ordinances, rules and regulations of every kind, and that Tradeline Xpress does not condone the use of its products and services for any unlawful, fraudulent, dishonest, unethical or otherwise

harmful activity of any kind. Client agrees that any products and services he/she receives from Tradeline Xpress will be used only for lawful purposes, and that any unlawful, fraudulent, dishonest, unethical or otherwise harmful activity of any kind shall constitute an immediate material breach of this agreement, and that in any such event Tradeline Xpress shall have the absolute right to terminate this agreement, discontinue its services, and reverse any services previously performed (ie, remove the Client from any tradelines to which he/she has been added by Tradeline Xpress). Client agrees that in that event, any and all fees, costs and other money and funds of any kind paid to Tradeline Xpress shall not be refunded to Client, but shall be retained by Tradeline Xpress and considered to be liquidated damages for Client's breach of this agreement. It is further understood and agreed that Tradeline Xpress's damages in that event shall not be limited to the fees, costs and other money and funds described above, and that Tradeline Xpress does not hereby waive its entitlement to any other damages to which it may be entitled in law or equity. Client further understands and agrees that Tradeline Xpress reserves the absolute right to cooperate fully with any investigation that may be conducted by any municipal, state, federal or other law enforcement or governmental regulatory agency, and to comply with any subpoena or other order issued by any court of competent jurisdiction or other governmental regulatory agency. Client further agrees to indemnify Tradeline Xpress for any fines or other penalties of any kind that Tradeline Xpress may incur as a result of Client's failure or refusal to cooperate with any such investigation.

ABSENCE OF GUARANTEE: Client understands and agrees that Tradeline Xpress cannot, and does not, make any predictions, promises, guarantees, warranties or assurances of any kind with regard to the result or effect of its services on Client's credit score or other indicia of credit worthiness. Any expressions, statements, or representations of any kind made by Tradeline Xpress or its directors, officers, employees, agents, stockholders, representatives and affiliates merely reflect its/his/her best professional opinion given in good faith, and are not to be construed as predictions, promises, guarantees, warranties or assurances. Moreover, it is expressly understood and agreed that Tradeline Xpress may present this agreement as a defense to any such claim of prediction, promise, guarantee, warranty or assurance made by Client.

LIMITATION OF LIABILITY: Client agrees that any liability on the part of Tradeline Xpress for any damage of any kind that may result from any alleged breach of any part of this agreement or any other act or omission alleged on the part of Tradeline Xpress, whether in contract, tort or otherwise, shall be limited to the amount of any fees actually paid by Client to Tradeline Xpress under this agreement. Client further agrees that Tradeline Xpress shall not be liable for the acts or omissions of any third party, including but not limited to our credit partners, without regard to whether that third party claims to be, or is in fact, acting on behalf of, at the direction of, or pursuant to any instructions or information provided by Tradeline Xpress.

LIMITATION OF ACTIONS: Client agrees that no action, proceeding or litigation arising out of, with respect to, or in any way related to this agreement may be brought against Tradeline Xpress more than six (6) months after the first date upon which the basis of that action could have reasonably been discovered through the exercise of due diligence.

CHOICE OF LAW AND FORUM: The parties further agree that any and all actions, proceedings or litigation brought to enforce the terms of this agreement, or to otherwise resolve any disagreement or dispute arising under or with respect to this agreement, shall be initiated in Baton Rouge, Louisiana and shall be decided in accordance with the laws of the State of Louisiana.

ATTORNEY'S FEES AND COSTS: The parties agree that if any action, proceeding or litigation is brought to enforce the terms of this agreement, or to otherwise resolve any disagreement or dispute arising under or with respect to this agreement, the non- prevailing party will pay any and all attorney's fees, costs and expenses incurred by the prevailing party in prosecuting or defending that action.

NON-WAIVER: It is understood and agreed that a waiver of any provision herein shall not be deemed a waiver of any other provision herein, nor shall waiver of any breach of this agreement be construed as a continuing waiver of other breaches of the same or other provisions of this agreement. Neither failure nor delay on the part of any party to exercise any right, remedy, power or privilege hereunder, nor course of dealing between the parties, shall operate as a waiver thereof or of the exercise of any other right, remedy, power or privilege.

SEVERABILITY It is understood and agreed that if any part of this agreement is deemed to be invalid or unenforceable for any reason, the remainder of this agreement shall be severed from that part and shall continue in full force and effect.

ENTIRE AGREEMENT: It is understood and agreed that this document sets forth the entire agreement and understanding of the parties and supersedes all other verbal or written agreements made prior to or concurrent with this agreement.

MODIFICATION: It is understood and agreed that no modifications of this agreement shall be binding on either party unless reduced to writing and signed by both parties.

TRADELINER ORDER: Client authorizes and directs Tradeline Xpress to identify and add him/her to the following tradelines being purchased in this order.

- 1)
- 2)

By signing below, I hereby agree to all terms and conditions of this Tradeline Xpress contract.

Client signature

CEO Signature

Date