

CASH MANAGEMENT SERVICE TEAM

Limited Engagement Contract ("Contract")

Thank you for selecting Cash Management Service Team "CMS" to represent you with respect to validating, renegotiating and settling your online loans. After reviewing this agreement you may either sign electronically at the bottom of this Agreement or you may print, sign and return the document by fax, mail or e-mail, assuming you wish to proceed.

Services to be Rendered: CMS will assign a dedicated specialist to your account, analyze your online loan situation, recommend a budget payment to cover all costs including validation of debt, bank fee, projected settlements, contact each included creditor at appropriate points in the process, use our best efforts to negotiate compromise settlements of those accounts and provide you with guidance you need to make your program a success.

Company will immediately provide Client with a Bank Assistance Letter to help Client regain control of their personal bank account. Client will also be provided with additional program information and requests for creditor contact information. Company will use this information to complete the client file in Companys data base. Once Client has remitted payment for the first invoice Company will contact all Clients creditors and request proof of state-specific licensing and proof that all loans were made in accordance with state regulatory requirements and that any and all fees charged on such loans do not violate lending laws. Company will only provide the services on the specific debts that are enrolled in the Program and are otherwise characterized as online loans as determined in good faith and at the sole discretion of the Company. To initiate the process, Company will create a data file of all pertinent information regarding Client and Clients debts enrolled in Program. Client will have to supply Company will all of the information so that Company can create the data file. Upon submission, Company representatives will determine if specific debts qualify as online loans.

Services Not Included: CMS will not provide you with legal advice or represent you in any court or arbitration proceeding

Your Responsibilities: It is your responsibility to have the funds available for payment according to the plan which will be provided. You will maintain an e-mail account to facilitate communication with CMS, keep CMS informed of any changes

in your contact information, i.e., address, phone and e-mail, and adhere to the savings plan prepared by CMS.

Right to Cancel: You have an absolute right to cancel this program at anytime. Client understands they must notify Company of their intent to cancel by contacting the Company at (877) 683 - 4447 or fax to (877) 528 - 8999 or email to support_dm@cashmanagementserviceteam.com or their representative. Client agrees if they cancel after services have been rendered they are still obligated to pay for these services. All payments made to Company will have been for services already rendered and therefore are non-refundable.

Binding Arbitration of Disputes: In the event any disputes arise between you, CMS or any agent, director, officer, employee, parent, subsidiary or affiliate of CMS regarding any matter arising under this agreement or regarding the services to be provided or fees to be charged pursuant to this Agreement, we mutually agree to submit to binding arbitration under the Code of Procedure of the American Arbitration Association "AAA" in effect at the time the claim is filed. Rules and forms of the AAA may be obtained and all claims shall be filed at any AAA office, on the World Wide Web at www.adr.org, by telephone at 800-778-7879, or at "American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019".

YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO WAIVE THESE RIGHTS AND TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

By executing this Agreement you agree to retain the services of Cash Management Service Team on the terms and conditions set forth above. This Agreement may be cancelled by you at any time and for any reason without further obligation.

E-Signed

Makia Taylor

Date: Friday 31st May, 2019 14:54:45 UTC -5

IP Address: 161.49.186.204 **User Agent:** Mozilla/5.0 (X11; Ubuntu; Linux i686; rv:37.0) Gecko/20100101 Firefox/37.0