

Account Agreement

04.01.0823



Client Information Sheet

The individual(s) identified as “Client” or “Co-Client” below (“**You(r)**”, “**Client**” or “**Co-Client**”) and executing this Account Agreement (the “**Account Agreement**”), which includes this Client Information Sheet form and the Additional Terms of Service attached hereto, agrees to be bound by the terms and conditions set forth herein. Set Forth, Inc. (“**FORTH™**” or “**FORTH**”) a Delaware Corporation provides transaction management and accounting services (the “**Services**”) through a proprietary software platform (the “**Platform**”), and upon Your submission of this executed Account Agreement, an account (the “**Account**”) will be established for the purpose of implementing a written debt settlement program (the “**Program**”) that You have approved with a third-party Debt Relief Service Provider (“**DRSP**”) that You have retained for that purpose. FORTH does not perform any role in developing, and shall not provide You with any advice concerning, the Program You have approved with Your DRSP. Other than the DRSP’s use of the Platform, FORTH does not have any ownership interest, affiliation, or other financial arrangement with the DRSP.

Client Information				
Last Name Hansen	First Name Zachary	Middle Initial	SSN XXX-XX-2345	DOB 07/15/1997
Address 5152 Hopewell Rd Apt A		City Tazewell	State TN	Zipcode 37879
Phone 423-419-9327		Email Address bossman742@icloud.com		
Account ID CORDOBA-854774704				
Co-Client Information				
Last Name	First Name	Middle Initial	SSN	DOB

You hereby authorize FORTH to: (1) open an Account for You, which shall be utilized to hold funds that You deposit; and (2) disburse those funds to: (a) make payments as set forth in Your Program or as directed by Your DRSP; (b) pay the fees in connection with the Services as set forth herein (the “**Service Fees**”); and (c) to pay any fees or expenses to Your DRSP pursuant to Your Program (the “**Program Fees**”). You hereby designate the DRSP as Your agent for purposes of authorizing those payments, disbursements, and deposits in accordance with Your Program, and agree that FORTH may act upon any instruction from your DRSP as if it had come directly from You.

You further authorize FORTH to initiate automated clearing house debit transfers/entries from Your designated bank account (the “**Primary Account**”) pursuant to Your Program or the instruction of the DRSP. This authorization is to remain in full force and effect until You have provided FORTH with a written or oral notification of Your termination of this Account Agreement no less than three (3) business days in advance of the requested termination date.

Initials

ZH

Service Fees

FORTH shall charge the following fees when applicable:

Setup Fee	\$10.95	ACH Debit / Check by Phone	\$6.00
Monthly Service Fee	\$10.95	Bank Wire	\$25.00
Stop Payment Fee	\$20.00	Check	\$12.00
Client Deposit Fee	\$10.00	Check 2nd Day	\$12.00
Third Party Deposit Fee	\$10.00	Check Overnight	\$25.00
Reject Deposit Fee	\$40.00	Direct Pay	\$4.00
Returned Item Fee	\$0.00		

Primary Account Information

Bank Name SUTTON BANK		
Account Number 1294374512026	Routing Number 041215663	Account Type Checking
Authorizing Person's Name (as it appears on check) Zachary Hansen		
Address, City, State Zip (as it appears on check)		
First Debit Authorization \$663.73	Date of First Debit Nov 24, 2023	
Recurring Debit Authorization \$663.73		

By signing this Account Agreement, You represent and warrant that: (1) the information that You have provided above is truthful and accurate; (2) You are the owner of the Primary Account; (3) You have the authority to enter into this Account Agreement; and (4) You have read, understood, and hereby agree to the terms of this Account Agreement, which includes the information contained on this form and the Additional Terms of Service below.

Client Signature <i>Zachary Hansen</i>	Date 11/6/2023
Co-Client Signature	Date

Notifications To FORTH

1900 E Golf Rd, Suite 550, Schaumburg, IL 60173
Email: clients@setforth.com | Phone (877) 800-5577

Deposit Schedule

04.01.0823



Payment #	Effective Date	Amount
1	Nov 24, 2023	\$663.73
2	Dec 26, 2023	\$663.73
3	Jan 24, 2024	\$663.73
4	Feb 26, 2024	\$663.73
5	Mar 25, 2024	\$663.73
6	Apr 24, 2024	\$663.73
7	May 24, 2024	\$663.73
8	Jun 24, 2024	\$663.73
9	Jul 24, 2024	\$663.73
10	Aug 26, 2024	\$663.73
11	Sep 24, 2024	\$663.73
12	Oct 24, 2024	\$663.73
13	Nov 25, 2024	\$663.73
14	Dec 24, 2024	\$663.73
15	Jan 24, 2025	\$663.73
16	Feb 24, 2025	\$663.73
17	Mar 24, 2025	\$663.73
18	Apr 24, 2025	\$663.73
19	May 27, 2025	\$663.73
20	Jun 24, 2025	\$663.73
21	Jul 24, 2025	\$663.73
22	Aug 25, 2025	\$663.73
23	Sep 24, 2025	\$663.73
24	Oct 24, 2025	\$663.73
25	Nov 24, 2025	\$663.73
26	Dec 24, 2025	\$663.73
27	Jan 26, 2026	\$663.73
28	Feb 24, 2026	\$663.73
29	Mar 24, 2026	\$663.73
30	Apr 24, 2026	\$663.73
31	May 26, 2026	\$663.73
32	Jun 24, 2026	\$663.73
33	Jul 24, 2026	\$663.73
34	Aug 24, 2026	\$663.73
35	Sep 24, 2026	\$663.73
36	Oct 26, 2026	\$663.73
37	Nov 24, 2026	\$663.73
38	Dec 24, 2026	\$663.73
39	Jan 25, 2027	\$663.73
40	Feb 24, 2027	\$663.73
41	Mar 24, 2027	\$663.73
42	Apr 26, 2027	\$663.73
43	May 24, 2027	\$663.73
44	Jun 24, 2027	\$663.73
45	Jul 26, 2027	\$663.73
46	Aug 24, 2027	\$663.73
47	Sep 24, 2027	\$663.73
48	Oct 25, 2027	\$663.73
49	Nov 24, 2027	\$663.73
50	Dec 24, 2027	\$663.73
51	Jan 24, 2028	\$663.73
52	Feb 24, 2028	\$663.73
53	Mar 24, 2028	\$663.73
54	Apr 24, 2028	\$663.73
55	May 24, 2028	\$663.73
56	Jun 26, 2028	\$663.73
57	Jul 24, 2028	\$663.73
58	Aug 24, 2028	\$663.73

Payment #	Effective Date	Amount
59	Sep 25, 2028	\$663.73
60	Oct 24, 2028	\$663.53

Additional Terms Of Service

01.0.1220



You hereby agree to the following Additional Terms of Service (“**TOS**”) with respect to the Services and any other dealings with FORTH:

1. **Definitions**

In addition to the terms defined in this section, any terms defined elsewhere in the Account Agreement, including the Client Information Sheet and this TOS, shall have the meaning ascribed to them where so defined.

“**Account**”, “**Account Agreement**”, “**Client**”, “**Co-Client**”, “**FORTH**”, “**DRSP**”, “**Platform**”, “**Primary Account**”, “**Program**”, “**Program Fees**”, “**Services**”, “**Service Fees**”

and “**You(r)**” shall have the meaning attributed to them in the Client Information Sheet.

“**Affiliates**”, “**JAMS**” and “**Rules**” shall have the meaning attributed to them in Section 16.

“**Applicable Law(s)**” shall mean any and all federal, state, or local statutes, laws, rules, regulations, policies and/or procedures, or any rules, regulations, policies, and/or procedures.

“**Bank**” shall have the meaning attributed to it in Section 9.

“**Client Portal**” shall mean the software interface through which FORTH provides You with online access to certain Information concerning Your Account through the Platform.

“**Creditor(s)**” shall mean those individuals or entities to whom You owe a debt or with whom You are attempting to renegotiating, settle, reduce, or otherwise alter the terms of a debt, liability, or claim.

“**Information**” means and refers to all information about You, Your Account, Your Account Agreement, and any activity in Your Account.

“**NACHA**” shall have the meaning attributed to it in Section 6.

“**Party(ies)**” shall mean FORTH, Client and/or Co-Client, referred to singularly as a Party and collectively as the Parties.

“**Settlement(s)**” shall mean any informal resolution or agreement reached between You and Your Creditors concerning Your debt.

“**Terms of Use**” and “**Privacy Policy**” shall have the meaning attributed to them in Section 10.

“**TOS**” means and refers to these Additional Terms of Service.

2. **Your Account**

FORTH will establish an Account upon receipt of a fully executed Account Agreement from You and upon verification that the Information You have provided is accurate. The Account will not bear interest. You can make transfers to and from the Account only as provided in this Account Agreement. Only You, directly or through Your DRSP, have the right to authorize transactions involving Your Account. All instructions from You concerning the Account must be provided to FORTH in writing, unless FORTH otherwise agrees to honor oral instructions, in which case said instructions shall be recorded. FORTH is not required to monitor or inquire about the instructions FORTH receives from You or Your DRSP, however, FORTH may, from time to time, perform an audit of Your Account to ensure that the deposits and disbursements from the Account are consistent with Your Program or the instructions received from Your DRSP.

3. **Deposits/Disbursements/Information**

You hereby authorize FORTH to: (i) transfer funds from Your Primary Account into Your Account in accordance with Your Program or pursuant to the direction of Your DRSP; (ii) disburse available funds from Your Account to third parties based

on instructions received from You or Your DRSP; (iii) disburse available funds from Your Account to pay Service Fees and Program Fees; (iv) share Information with Your DRSP; (v) accept and act upon deposit, transfer, and/or payment instructions that FORTH receives from Your DRSP; and (vi) disclose Information to third parties only: (a) where it is necessary for completing transfers to and from Your Account, (b) in order to verify the existence and condition of Your Account for a third party, (c) to comply with government agency or court orders, or (d) as FORTH may determine, in its sole discretion, is necessary to perform the Services. Unless You provide FORTH with written notice to the contrary, FORTH will treat all instructions received from Your DRSP as having been expressly authorized by You. You may not make in-person withdrawals or write checks against Your Account. You may not use Your Account or the funds therein for any illegal purpose. Other than confirming that all of the conditions for the release of funds from the Account are met before allowing the release of such funds, You agree that FORTH shall not be responsible for determining when a disbursement is due or whether a disbursement is for the correct amount or otherwise consistent with the Program. FORTH's sole obligation with respect to deposits into or disbursements from Your Account shall be to execute Your payment instructions (whether conveyed directly by You or by Your DRSP) in a commercially reasonable manner and as soon as practical after receipt of such instructions or after the occurrence of a previously-specified event authorizing the deposit into, or release of a disbursement from, the Account.

4. **Availability of Funds/Cancellation of Instructions**

FORTH will credit the amount of any transfers to the Account as of the date the funds are received. Funds that are deposited to Your Account by debit entry from Your Primary Account may be subject to a hold of up to seven (7) days to ensure good funds. A deposit credit is only temporary and is subject to potential reversal until final payment is confirmed. If FORTH provides You with provisional credit for an ACH transfer, but does not receive final payment, You agree to pay FORTH the full amount by other means without prior notice or demand. FORTH will not process disbursements when there are insufficient funds in Your Account. FORTH does not provide back-up funding under this Account Agreement, nor does FORTH guarantee that all requested transfers or payments can or will be made when there are insufficient funds in Your Account. If You or Your DRSP have told FORTH to make regular disbursements out of Your Account, You can stop them by calling FORTH at 1-877-800-5577, via e-mail to clients@setforth.com or writing to **FORTH, Inc. 1900 E Golf Rd, Suite 550, Schaumburg, IL 60173**, in time for FORTH to receive Your request at least three (3) business days before the payment is scheduled to be made. FORTH may charge You a fee as shown in the Service Fees for each stop-payment order You give.

5. **Account Irregularities**

If FORTH receives conflicting instructions from You or Your DRSP, FORTH will seek to obtain, and abide by, Your instruction, or alternatively, contact Your DRSP to resolve the conflict. If (i) FORTH is uncertain regarding the ownership of or authority over Account funds, Your identity, or the authority of any person giving Account instructions, (ii) FORTH believes that an Account transaction may be fraudulent or may violate any Applicable Law, (iii) You have breached this Account Agreement, (iv) the funds in Your Account are frozen or subject to lien, order, or garnishment, or (v) for any other reason FORTH determines is necessary to protect You, the funds in Your Account, FORTH, or FORTH's other customers, FORTH may do any of the following: (i) suspend Your Account activity and refuse any further transactions until FORTH receives written proof, in form and substance satisfactory to FORTH, of each person's authority over the Account funds; (ii) refuse any particular transaction, including any deposit into or disbursement from Your Account; (iii) require Your signature for the particular transaction; (iv) request instruction from a court of competent jurisdiction; (v) continue to honor previous instructions received from You or Your DRSP pending confirmation or clarification from You or Your DRSP; and/or (vi) close Your Account and return the funds in the Account to Your last known address.

6. **Service Fees**

You agree to pay the Service Fees and that such Service Fees may be deducted automatically from Your Account as they are due and owing. Other fees and charges shall be deemed earned at the time of the transaction or event giving rise to the fee or charge. Subject to the terms of this Account Agreement and Applicable Law, FORTH has the right, in its sole discretion, to amend the Service Fees and, from time to time, to increase or add new fees. FORTH shall provide You with written notice of such a change in Service Fees, and You shall have an opportunity to opt out of the Services. If there are insufficient funds in Your Account to pay Your Service Fees when incurred, You agree to pay them promptly upon request. Otherwise, FORTH may deduct them from the next deposit to Your Account. You shall also be responsible for paying for any returned debit transactions, transaction reversals or adjustments, or any other warranty or similar claims, fines or expenses arising under the National Automated Clearinghouse Association (“NACHA”).

7. **Communicating with You**

You authorize FORTH to listen to and record telephone calls between You and FORTH to evaluate the quality of FORTH's services or for any other lawful purpose. You agree to receive emails, prerecorded messages and/or autodialed calls (including text messages) relating to this Account Agreement and the Services. These communications

may be made by FORTH or its agents, even if Your phone number is registered on any state or federal “Do Not Call” list. You further authorize FORTH to obtain and contact other email addresses and/or phone numbers provided by You directly or obtained through other lawful means. You agree to notify FORTH promptly if any of Your contact information changes. FORTH is committed to securing the privacy of Your Information and FORTH shares Your Information only with Your consent or as required or permitted by Applicable Law. To help the government fight the funding of terrorism and money laundering activity, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an Account.

8. **Authorization of Electronic Transactions/Disclosures**

You will be provided with a login name and password for viewing the funds held in Your Account and Your transactions via the Client Portal. Use of Your password or any other form of identification that You utilize, whether independent of or through the Client Portal, will be accepted as Your electronic signature, as that term is used in the Federal Electronic Signature in Global and National Commerce law and other Applicable Laws. You hereby agree that all disclosures, Account activity, notifications and any other communications related to the Services, including but not limited to monthly statements concerning Your Account, may be distributed to You by electronic mail or through the Client Portal. You acknowledge that You are able to electronically receive, download and print such information and communications. If You are unable to communicate electronically for any reason, You agree to notify FORTH immediately, and reasonable alternative means of communication will be established or FORTH may elect to terminate this Account Agreement. FORTH may amend, delete or change the terms of this Account Agreement at any time, in FORTH’s sole discretion, by providing You with electronic notice of said changes, which shall be binding upon You and Your use of the Services.

9. **Termination/Suspension and Amendment**

You or FORTH may terminate or suspend this Account Agreement with or without cause at any time by providing at least three (3) days written notice to FORTH at **FORTH, Inc. 1900 E Golf Rd, Suite 550, Schaumburg, IL 60173** or **clients@setforth.com**. Upon termination of Your Account, any funds remaining will be returned to You, after the deduction of any accrued Service Fees, Program Fees, or other obligations that You have previously authorized. In lieu of terminating Your Account, FORTH may, in its sole discretion, elect to suspend the Services and Your access to the Account if FORTH is uncertain as to anyone’s authority to give Account instructions on Your behalf or if any terms of this Account Agreement are breached. If FORTH decides to amend or terminate this Account Agreement, cease providing the Services to You, and/or close Your Account, You hereby authorize FORTH to: (i) close Your Account; (ii) transmit the funds in Your Account to Your last known address; (iii) transfer the funds to Your Primary Account; and/or (iv) transfer the funds in Your Account to a federally insured deposit corporation (a “**Bank**”) of FORTH’s choosing, and place the account in Your name, or the name of FORTH, for the benefit of You. If Your Account is suspended or closed, FORTH shall have no obligation to continue to make payments to Your Creditors or to perform the terms of Your Settlements, which shall remain Your sole and exclusive responsibility.

10. **Client Portal**

FORTH may provide You with access to the Client Portal. Your use of the Client Portal shall be regarded as Your continuing consent and agreement to: (i) receive the Services; and (ii) the terms and conditions of this Account Agreement. As part of Your access to the Client Portal, You shall be asked to consent and agree to certain written terms of use (“**Terms of Use**”), which can be found at **<https://www.setforth.com/client-portal-terms-of-service>** and FORTH’s privacy policy (“**Privacy Policy**”) which can be found at **<https://www.setforth.com/privacy-policy>**. The Terms of Use and Privacy Policy are expressly incorporated herein by reference. If there is any conflict between the Terms of Use and Privacy Policy, on the one hand, and this Account Agreement, on the other, this Account Agreement shall control. You acknowledge and agree that FORTH may modify, revise, or update its Terms of Use or Privacy Policy from time to time, and that You shall be bound by any such changes.

11. **Dispute Resolution Procedures**

Should You believe that a deposit, disbursement, or any other transaction has been made to Your Account in error, or if there is any other issue concerning Your Account which You believe is inaccurate or improper, You shall promptly notify FORTH in writing. Your written notification shall include, at a minimum: (i) Your name; (ii) Your Account Number; (iii) the date and amount of the transaction or issue in dispute; (iv) a detailed description of the error or issue that You believe has taken place; and (v) how You believe the error or issue should be resolved. Should You fail to notify FORTH of the purported error or issue in writing, along with the above required information, within sixty (60) days of its occurrence, You shall forever waive all claims associated with, and shall release FORTH from all liability or damages arising from or related to, such error or transaction.

12. **Third Party Service Provider**

You understand and hereby acknowledge that FORTH is a third-party service provider. FORTH is not a state or federally

approved or licensed financial institution. FORTH holds the funds in Your Account in a deposit account with a Bank for Your benefit. You hereby acknowledge, agree, and authorize FORTH to transfer the funds in Your account to any Bank of its choosing. You acknowledge and agree that: (i) FORTH is not a party to any agreements between You and Your DRSP; (ii) FORTH has no involvement in, nor any responsibility with respect to, Your Program or the results that You expect from Your Program; and (iii) FORTH does not negotiate debts with Your Creditors. You further hereby acknowledge and agree that: (i) FORTH is not a party to any negotiations or agreements between You and Your Creditors; and (ii) FORTH shall not be responsible for performing, or ensuring that timely payments are made under, the Settlements between You and Your Creditors. Should Your Account be suspended or terminated, or should there be insufficient funds in Your Account, FORTH shall cease any payments to Your Creditors, and You may be held in breach of Your Settlements. It is solely Your responsibility to ensure the timely and complete performance of Your Settlements.

13. **Notification/Legal Action**

You agree to notify FORTH promptly of any erroneous or unauthorized transactions involving Your Account funds. Unless otherwise required by Applicable Law, an action or proceeding by You to enforce an obligation, duty or right arising under this Account Agreement or by law with respect to Your Account funds or the Services must be commenced no later than one (1) year after the day the cause of action accrues.

14. **Garnishment Orders**

You hereby acknowledge and agree that: (i) FORTH shall comply with any order or judgment from a court of competent jurisdiction seeking to seize, lien or otherwise secure the funds located in Your Account; (ii) FORTH shall not be required to challenge the order; (iii) FORTH shall not be liable for complying with such an order; and (iv) You shall reimburse FORTH for any and all expenses incurred in complying with the order.

15. **Limitation of Liability/Indemnification**

FORTH will not be responsible, or liable, for any reason, and whether as a direct result of FORTH's conduct or not, for any consequential, nominal, punitive or exemplary damages. Moreover, in no case shall FORTH be liable for more than the total amount of funds that You have deposited into the Account, which You hereby agree is a fair and reasonable estimate of the total amount of damage that You could ever sustain as a result of FORTH's provision of the Services. FORTH will not be responsible for any damage You incur as a result of You not having sufficient funds in Your Account to make the transfer or circumstances beyond FORTH's control preventing the transfer. You agree to indemnify, defend and hold FORTH and its officers, directors, agents and employees harmless from any and all claims, demands, actions, charges, fines, penalties and damages arising out of or related to the actions or omissions of Your DRSP, Your Creditors or third parties, or any actions FORTH takes at Your request or in accordance with this Account Agreement, and/or Your actions and/or omissions. Your obligations in this section shall survive the termination of Your Account.

16. **Arbitration of Claims**

You agree to submit all disputes, claims or controversies arising out of, relating to, or otherwise connected to the Services, this Account Agreement, or any other dealings between You, on the one hand, and FORTH, on the other, to final and binding arbitration before JAMS ADR Services, Inc. ("**JAMS**"), or its successor, in San Diego County, California. You understand, and hereby acknowledge, that this Account Agreement will be performed in California, and the Services will be rendered from San Diego, California. Notwithstanding anything herein to the contrary, this agreement to arbitrate shall be subject to and governed by the Federal Arbitration Act. FORTH, in addition to FORTH's officers and directors, employees, representatives, agents and affiliates, past, present or future ("**Affiliates**"), are intended to be bound by, and beneficiaries of, this agreement to arbitrate. The Affiliates will have the same rights and obligations under this arbitration agreement as the Parties hereto, to the extent that these arbitration agreement beneficiaries are named as respondents in any dispute, claim or controversy subject to or arising from the Services or this Account Agreement, or could have been so named. Any Party may commence the arbitration process by filing a written demand for arbitration with JAMS in San Diego County, California, with a copy to the other Party(ies).

The Rules. Except as otherwise provided herein, the arbitration shall be conducted in accordance with the JAMS Comprehensive Arbitration Rules and Procedures which are in effect at the time of Your execution of this Account Agreement (the "**Rules**"). Discovery may be taken by the Parties only in the manner prescribed by the Rules. In the discretion of the arbitrator(s), pre-arbitration conferences and hearings may be telephonic. You can find the Rules on JAMS' website: www.jamsadr.com. You can also obtain copies of the Rules and information concerning current administrative and arbitrator fees by calling JAMS at 800-352-5267 and ADR at 949-863-9800. You should review the Rules, and the arbitration fees which the Parties will be charged. You should also be aware that the Rules and the arbitration fees may change from time to time, and that arbitration fees at the time of any dispute may be higher than at the time You entered into this Account Agreement.

The Arbitrator. The Parties agree that a single arbitrator shall be selected to adjudicate all disputes unless otherwise provided for in this Account Agreement. The selection and replacement of an arbitrator or arbitrators shall be in accordance with the Rules of the selected arbitration forum and that each arbitrator shall be a retired judge of either the California Superior Court or a United States District Court located in California. The arbitration shall be final, conclusive and binding on the Parties and the award of the arbitrator(s) shall be enforceable in any court of competent jurisdiction.

Fees. Each side (i.e., claimant(s), on the one hand, and respondent(s), on the other) agrees that all administrative and arbitration fees and costs, including the arbitrator's fees, shall be split equally between them. The attorney's fees and costs incurred shall be borne by the Parties, and the arbitrator shall not have the discretion to award the arbitration fees, attorney's fees, or any other costs to the prevailing Party in any such arbitration.

Appeal. Any Party may appeal the arbitration award pursuant to the JAMS Appeal Procedure published on the JAMS' website www.jamsadr.com, except that the Party requesting the appeal shall be solely responsible for all administrative and arbitration fees and costs associated with the appeal, including the arbitrator's fees.

No Class Certification. The Parties agree that each may bring claims against the other only in his/her/its individual capacity, and not as a plaintiff or class member in any purported class or representative proceeding. If it is determined that the foregoing provision is unenforceable for any reason, and that a Party's claims may proceed as a class or representative action, then the Parties further agree that all subsequent matters including, but not limited to, issues of class representation, class certification, class notice and a decision on the merits, shall be determined in arbitration before JAMS, as chosen by You, according to the chosen arbitration organization's Rules and applicable procedures, and by an arbitration panel of three arbitrators selected in accordance with the other provisions of this Account Agreement.

Voluntary Agreement. Your agreement to arbitrate is voluntary. You may revoke Your agreement to mandatory arbitration herein by written notice delivered to **FORTH, Inc. 1900 E Golf Rd, Suite 550, Schaumburg, IL 60173** or clients@setforth.com within thirty (30) days of Your signing or otherwise consenting to this Account Agreement, or the first transaction that takes place in Your account, whichever occurs sooner. FORTH will confirm such revocation in writing to You or elect to terminate this Account Agreement.

17. **Notice**

You may provide FORTH with any required notices under this Account Agreement by mail or electronically as follows:

Mail: FORTH, Inc.
1900 E Golf Rd, Suite 550,
Schaumburg, IL 60173
Email: clients@setforth.com
Phone: (877) 800-5577

18. **General Provisions**

Entire Agreement. This Account Agreement sets forth the entire agreement among the Parties pertaining to the subject matter hereof and supersedes all prior agreements, understandings, negotiations and discussions, whether oral or written, among the Parties hereto, and there are no warranties, representations or agreements between the Parties in connection with the subject matter hereof except as expressly set forth in this Account Agreement. All prior agreements, negotiations, correspondence, understandings and communications among the Parties, whether written or oral, respecting the subject matter hereof, are waived, merged herein, and superseded hereby.

Applicable Law/Severability. Except as otherwise provided herein, this Account Agreement and all actions arising out of or in connection with this Account Agreement shall be governed by and construed in accordance with the laws of the State of California without regard to the conflicts of law provisions of the State of California or of any other state. If any provision of this Account Agreement shall be judicially determined to be invalid or unenforceable, the validity and enforceability of the remaining provisions shall not in any way be affected or impaired thereby. **Assignment.** This Account Agreement shall not be assigned by You without the express written consent of FORTH, provided however, that FORTH may assign this Agreement as part of the acquisition, financing, or sale of its business, or as part of any agreement with a Bank or other organization intended to assist FORTH in providing the Services. Subject to the foregoing restriction, the rights and obligations of the Parties hereto shall be binding upon and benefit the successors, assigns, heirs, administrators, and transferees of the Parties. **Interpretation.** The Parties hereto agree that the normal rule of construction to the effect that any ambiguities are to be resolved against the drafting Party shall not be employed in the interpretation of this Account Agreement and instead this Account Agreement shall be construed fairly as to all Parties such that the application of [California Civil Code](#) Section 1654, providing "[i]n cases of uncertainty not removed by the preceding rules, the language of a contract should be interpreted most strongly against the party who

caused the uncertainty to exist,” is hereby waived.

I agree to the terms of this Agreement.

Client Signature <i>Zachary Hansen</i>	Date 11/6/2023
Co-Client Signature	Date
<u>Notifications To FORTH</u> 1900 E Golf Rd, Suite 550, Schaumburg, IL 60173 Email: clients@setforth.com Phone (877) 800-5577	

Clixsign Completion Certificate



Signature Package Details

Final Status	Final Status Date	Package Title	Package ID	# of Signers
Completed	2023-11-06T15:46:05-06:00	English - Forth Amended Payment Schedule	10727635	1

Sender Information

Name	Email Address	IP Address	Sending Entity
Roberto Tatis	support@cordobalegal.com	179.51.76.125	Cordoba Legal Group

Signers

Zachary Hansen	SIGNER 1	Email Address	User Agent	Package Opened At
		bossman742@icloud.com	Mozilla/5.0 (Macintosh; Intel Mac OS X 10_15_7) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/16.6 Safari/605.1.15	2023-11-06T15:45:33-06:00
		IP Address		Signature Adopted At
		104.28.32.232		2023-11-06T15:45:58-06:00
				Package Signed At
				2023-11-06T15:46:05-06:00