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## Debt Resolution Agreement Execution

By signing below, you represent that you have read, understand and agree to be bound by the terms of the Debt Resolution Agreement, as set forth in the exhibits, schedules and attachments hereto. You further acknowledge that the terms and conditions of this Agreement have been explained to your full satisfaction and you have no unanswered questions about your FDR program or the Agreement.

Additionally, you acknowledge that, at least three (3) days prior to signing below, you received and thereupon reviewed: (a) the Important Information for California Residents disclosure document and (b) an unsigned copy of the Debt Resolution Agreement.

X

Melissa Damico

Client Signature

Printed Name

Date