

Development Plan - AmazingCreditResults.com

This document is an amendment to the Web Development Contract, attached. Its purpose is to describe in detail the Software being built and specific agreements applicable to this Software. The Software will be referred to in this agreement as "The Project".

This document describes the total scope of the Project. The estimates for each Sprint of the Project, including deliverables, will be determined separately in amending documents.

Description Of Software

The purpose of this website is to create a marketplace for:

- Buyers to buy trade lines
- Owners to facilitate the process and manage Sellers' inventories

Domain

- The Software will be hosted on the Domain, amazingcreditresults.com. The Client will provide access to the Developer.
- The Domain will be hosted on Amazon Web Services. The account will be managed by NYC ITT Corp. The Client will be responsible for payment to NYC ITT Corp 7 days after Amazon's billing statement is generated
- The Email for the Domain will be hosted on Google Apps. There is no fee at this time. Subject to change
- All 3rd Party API costs will be paid by NYC ITT Corp and be due by the Client 7 days after the API Vendor's billing statement is generated.

User Workflow

Buyer

1. Buyer can only access the site via a unique link received in an email.
 - 1.1. Belal will provide language for email buyer receives
 - 1.1.1. Legal to approve the language for email buyer receives
 - 1.2. The user will NOT be able to change First Name, Last Name, and Email Address. There will be a notice on the top saying "Not John Doe? No Problem. Contact sales@amazingcreditresults.com and we will send you a personalized link to sign up!"
 - 1.3. There will be embedded links in the email to take the Buyer to the website's secure page
 - 1.4. Link will expire in 5 days
2. The first time a Buyer clicks the link, s/he will see a prompt asking to create a password
3. The second time a Buyer click the link, s/he will be prompted for the password
4. The only way to reset a password it to contact support.
5. The Buyer will be kicked off after 5 minutes of inactivity
6. All responses of the Buyer will be saved (i.e. when a Buyer clicks the link a second time, everything s/he filled in will be there)
7. The Landing Page will have a short interactive questionnaire and explanation of the process
 - 7.1. The Owner has an option when setting up the account to disable the Questionnaire
 - 7.2. The User can click "Skip this Questionnaire" to skip straight to the inventory the next time he visits

- 7.3. The second time the Buyer logs if they opt to bypass questionnaire, they will go straight to the Inventory Page
- 7.4. Users will be asked the following questions to help narrow down the Trade Lines that are right for them
 - 7.4.1. What is the length of your credit history (the date you opened your first account)?
 - 7.4.1.1. < 1 year (Very New Credit) - 3 OLD CL
 - 7.4.1.2. 1-3 years (New Credit) - 2 OLD CL
 - 7.4.1.3. 3-10 years (Old Credit) - 1 OLD CL
 - 7.4.1.4. > 10 year (Very Old Credit x2) - 0 OLD CL
 - 7.4.2. What is your credit score?
 - 7.4.2.1. 280-559 (Poor) - 3 HIGH CL
 - 7.4.2.2. 560-659 (Fair x2) - 2 HIGH CL
 - 7.4.2.3. 660-724 (Good) - 1 HIGH CL
 - 7.4.2.4. 725-759 (Very Good x1) - 1 HIGH CL
 - 7.4.2.5. 760-850 (Excellent x2) - 0 HIGH CL
 - 7.4.2.6. What is this I hear about the 990 credit score – this question is for Eaton
 - 7.4.2.7. The above numbers should reflect the credit bureaus numbers
 - 7.4.3. What if your debt to income ratio (field for total credit card debt, field for annual income)
 - 7.4.3.1. 1-5% (Low) - 3 HIGH CL
 - 7.4.3.2. 5-10% (Medium x1) - 2 HIGH CL
 - 7.4.3.3. 10%+ (High x2) - 1 HIGH CL
- 7.5. Based on the responses, the system will instantly suggest a few Trade Lines matching the answers (e.g., if the user mentioned low debt to income ratio and a very short credit history (<1 Year) he will be recommended 3 trade lines rated for improving Short Credit History).
- 7.6. Packages will appear before the individual trade line recommendations and will be added to the cart as if they were regular Trade Lines (for Future)
8. If the Owner preselects a Trade Line or Package, the user will be taken directly to the Recommendation screen.
9. Advanced/Table View
 - 9.1. The Buyer will also be able to see an "Advanced View" below showing a table of all available Trade Lines with recommended ones listed in front and highlighted.
10. There will be a "cart", similar to the ones on shopping sites, containing trade lines you want to buy. You can click "add to cart" either from the Interactive Tool which recommends the best Trade Lines or from the Advanced View table (where you can filter and check any amount of lines you wish)
11. Checkout
 - 11.1. If the Buyer has Prepaid (has Credit) it will be reflected on the checkout page.
 - 11.2. If the Credit >= the cost of the trade lines, they will be able to pay without another funding source
 - 11.3. If they Credit is lower, they will need to use an additional funding source
12. The Buyer will be able to fill out his/her information
 - 12.1. Full Name
 - 12.2. Email
 - 12.3. Address
 - 12.4. Date Of Birth
 - 12.5. SSN
13. For Credit Score, the Buyer will have options of:

- 13.1. Uploading Credit Report from Equifax + eSigning that it was purchased from Equifax (in the disclosure)
- 13.2. Giving Username and Password to Equifax account
- 13.3. Giving Report ID from Equifax
- 13.4. Giving their Credit Score + eSigning that it was purchased from Equifax
14. Disclaimers or disclosures explaining how we fulfill our obligations and what are our responsibilities are – another word once the AUs are posted on tradelines that is the extent of our obligations. We might even go as far as letting users know if by any chance that a big balance ever shows up on their credit profiles after AU is added, we can show them how to get it removed or tell them right here on the site how to do that – Ronald this is for you again...
15. Buyer will be verified using the methods described in [Buyer/Seller Verification and Legal Protection](#) (SSN, Address, Phone, Captcha)
16. Buyer will be sent an email saying they will be contacted shortly (and have further instructions)

Seller (Out Of Scope For Near Future)

1. Seller can only access the site via a unique link received in an email. The Landing Page will have an introductory video explaining how it works
 - 1.1. There an introductory email thanking them for working with us and a brief summary on how to get started
 - 1.2. There will be embedded link to take user directly to seller page
2. First page will have a FAQ (will be replaced by a video in the future) explaining the details.
3. The Seller will have an application which will ask the following information:
 - 3.1. Full Name
 - 3.2. Social Security
 - 3.3. Address
 - 3.4. Phone Number
 - 3.5. Email
4. Seller will be verified using the methods described below (SSN, Address, Phone, Captcha)
5. Seller will enter in a table all their Trade Lines with the following information
 - 5.1. Table :
 - 5.1.1. Bank
 - 5.1.2. Product Name
 - 5.1.3. Statement Date
 - 5.1.4. Date Opened
 - 5.1.5. Payment Date
 - 5.1.6. Current Authorized User
 - 5.1.7. Max Authorized Users
 - 5.1.8. Credit Limit
 - 5.1.9. Cash Limit
 - 5.1.10. Balance
 - 5.2. Table should not have other seller's inventory info
 - 5.3. Info entered in table should not update to our inventory database automatically
 - 5.4. Table will be submitted for review and approval
 - 5.5. Table cannot be submitted until all required info is filled out
 - 5.6. After submit successfully email is sent to seller pending approval
 - 5.7. Upon approval contract will be sent to user for signature or esign on site or maybe we can handle all that.
 - 5.8. Seller should be made to sign a non disclosure and non competent agreement

6. Seller will have option of:
 - 6.1. Uploading Credit Report from Equifax + eSigning that it was purchased from Equifax
 - 6.2. Giving Username and Password to Equifax account
 - 6.3. Giving Report ID from Equifax
 - 6.4. Giving their Credit Score + eSigning that it was purchased from Equifax
7. Seller will receive notice "Thank you for submitting. You will be contacted shortly by a representative"
8. After being approved the Seller will have the ability to view and edit the following (via unique email link)
 - 8.1. Payout Information
 - 8.1.1. ACH Routing Information for Payouts
 - 8.1.2. Address to send checks to
 - 8.2. Trade Line Usage Information
 - 8.2.1. List of all the cards and the details
 - 8.2.2. Ability to enter username/password for each Credit Card
 - 8.2.3. Ability to eSign an Agreement that the Seller agrees to promptly add Authorized Users or pay penalty (Credit Card Information required)
 - 8.3. Payout History
 - 8.3.1. Shows what payments were made and using what methods
 - 8.4. Cancel Relationship
 - 8.4.1. Lists Disclaimer about 30 day policy
 - 8.4.2. Credit Card Info required if fines are owed for early termination
9. Buyer has a link explaining the refund policy and procedure
 - 9.1. Text: *For 100% Refund Guarantee, You MUST subscribe to one of the following credit monitoring services. This is NOT required, however in the event that you claim that you have not received the product you purchased, we would require verification in this form to process the refund.*
 - 9.2. Buyer has the ability to enter ACH Routing or Credit Card Information for Refund

Owner

1. Owner will be able to login with username and password
2. Owner will be allowed to create other Owners with unique username and password
3. Owner will have the ability to import Buyer's Information in bulk via Excel Spreadsheet
4. Owner will be allowed to create
 - a. Buyer Accounts
 - i. Will pre-fill any available information on the Buyer (including answers to the tutorial video). They can enter as much or as little info as they want
 - ii. Required fields are
 1. Email
 2. Full Name
 - iii. Will choose an option whether the user will the interactive questionnaire when they land
 - iv. Email will be sent to Buyer with a unique link and pre-filled info
 - b. Seller Accounts (in the future)
 - i. Will pre-fill any available information on the Seller (including answers to the tutorial video). They can enter as much or as little info as they want
 - ii. Required fields are
 1. Email

2. Full Name
 - iii. Email will be sent to Seller with a unique link and pre-filled info
5. Owner will be allowed to make private notes about any Buyer or Seller account in Rich Text Editor
6. Owner will be allowed to manage inventory and details on Buyer and Seller side
 - a. Buyer Accounts
 - i. Trade Lines purchased (pick from Seller side and assign to Buyer)
 - b. Seller Accounts
 - i. All details of each Trade Line
 - ii. Number of available Trade Lines
 - iii. Owner will be allowed to place "credit" on Buyer Accounts for purchases (with a "Reason")
 1. Cash Deposit
 2. Check Deposit
 3. Chase QuickPay
 4. Other (Custom Reason)
 - iv. Assign Rankings for each Credit Repair Category on each Credit Card
 1. A-F Scale (A being most valuable Product in the Category)
 2. Credit Repair Categories are
 - a. Improving Short History
 - b. Improving Bad Credit Score
 - c. Improving Maxed Out Credit
 - v. Assign Pricing for each Credit Card
 1. Auto-suggested based on Credit Card Bank and Vendor (in the future)
7. Owner will be able to manage Trade Line Products
 - a. Fill out information for each Product
 - i. Issuing Bank (ex: Chase)
 - ii. Product Name (ex: Chase Freedom)
 - iii. Reports to Credit Bureaus (check all that apply)
 1. Equifax
 2. Experian
 3. TransUnion
 - iv. Precious Metal Rating for each Credit Repair Category
 1. Improving Short Credit History
 2. Improving Bad Credit Score
 3. Improving Maxed-Out Credit
 - v. Rich text notes about the Trade Line Product
8. Owner will have ability to enter Credit Score Before and Credit Score After for each Buyer
9. Owner will have ability to run multiple reports on the business (in the future)
 - a. Will include charts, graphs, etc. to illustrate and analyze operations from every standpoint
 - b. Reports to be decided later on
10. Owner will be able to place credit on Buyer and Seller Accounts
11. Owner will be able to schedule payouts to Buyer and Seller via ACH or Credit Card
12. Owner will have the ability to reset the password. This will wipe out the existing password and generate a new link which will bring them back to the create a password screen. It will disable the old link but keep the "account" open (i.e. any information entered will be saved)
13. Owner will have the ability to create Packages (with discounts) - in the future
 - a. How will these packages be selected?
 - i. Preselected at first (each month by Eaton for certain situations)

- ii. Later automatic
 - b. A Package may contain any number of Trade Lines
 - c. Packages include multiple Trade Lines and are rated for the 3 credit scenarios by precious metals (Bronze, Silver, Gold, Platinum). They will also have an overall ranking
 - d. Packages will be based on current inventory
 - e. If any component of the package (any individual Trade Line) is out of Authorized User slots, the entire package is Out Of Stock
14. Owner will have the ability to preselect Trade Lines of Packages for an account

Ideas For Later

These are ideas for the future. The Developer will try to build the system to make these ideas possible. These ideas are outside the scope of this agreement.

- Referral System: both for Buyers and Sellers
- Ability to programmatically download the Sellers' and Buyers' credit history
- Ability to give feedback
- Locking/reserving cards for prepaid users
 - When inventory comes out, they get first dibs for x days
- Pre-order option for cards in the future
- **Wishlist** option – this is for people who prepaid that way their transaction can be processed as soon as available
 - We can implement a confirmation here that the user has to respond to within a set time if no response the tradelines become available to inventory list for purchase
- Ability to upload government-issued ID (optional)
- Ability to just sign up for an account online (no emailing)
- To automate the entire process (buying, selling)
 - Automatically pull credit from Buyer right after payment and 1 day after Seller statement date. Compare if the line shows. If so, credit Seller

Payment Systems

The Client is responsible for negotiating contracts with ACH and Credit Card Processing providers. Anatoliy Zaslavskiy may assist with this process.

- Recommended Credit Card Processor: EVO Payments (Anatoliy's Contact)
- Recommended ACH Provider: Stripe

Buyer/Seller Verification and Legal Protection

The Client will choose a verification system (or a combination of verification systems to ensure the Buyers' and Sellers' identity as well as Legal Protection.

- EVS (Personal Info)
 - Verification
 - Social Security Number (valid and NOT deceased)
 - Address (optional)
 - Full Name
 - Driver's Licence Format (note that for NY DMV Record verification is not available)
 - Security Questions (5 generated questions that refer to Buyer/Seller's public record information)

- Cost
 - \$80/month
 - 30 cents per transaction
- Prove (Text Message)
 - Verification - Phone Verification (via Text Message Only)
 - Cost - 10 cents per verification
- Called.in (Phone Call)
 - Verification - Phone Verification (via Phone Call Only)
 - Cost - 4 cents per call
- AreYouAHuman - Captcha/Non Robot
 - Verification - Game to verify user is not a robot
 - Cost - Free
- Adobe EchoSign Enterprise - Legal Agreements and ESigning
 - Verification - Provides a legally binding way to sign an agreement, embedded directly
 - Cost - Calling to find out

Compatibility

- Browser
 - IE 9+
 - Firefox
 - Chrome
 - Safari
- Tablets (In Future) - with Browser
 - iPad
- Phones (In Future) - with Browser
 - iPhone
 - Android (maybe)
- App
 - We can also discuss the possibility of created a mobile App in the App Store for iPhone

Data Security and Regulations

The Client will provide their own Security Expert(s) to evaluate compliance with any laws and regulations regarding storing Client and Vendor information, as well as best practices.

The measures taken by the Developer to ensure security will include:

- Hosting the entire site (including development environment) on Amazon Web Services, which is PCI DDS Level 1 Compliant. You may view full compliance details at <http://aws.amazon.com/compliance/>
- Hosting the source code for the site on GitHub (as a private repository) which is PCI Compliant. You may view full compliance details at <https://help.github.com/articles/github-security>
- Writing all code to utilize an API built on Node.js, running a MongoDB database. All API endpoints will have strict access control making it extremely hard to access information without authorization.
- Follow best practices regarding input sanitization and validation

List Of Individuals and Organizations

The following individuals and organizations will be involved in this Agreement and will take on the following responsibilities.

Client (Please Fill Out Info)

- Ronald Eaton — 404-539-9757; eatonratl@gmail.com;
 - Main Point of Contact
 - Authorized Representative to make decisions on Client's behalf
 - Product Owner (signs off on testing and features)
- Edzer Alexis — 917-648-6035; edzer.alexis@gmail.com; 140 W 104 St, Apt 9D, New York, NY 10025
 - Secondary Point of Contact
 - Authorized Representative to make decisions on Client's behalf
 - Project Manager for Client

NYC ITT Corp

- Anatoliy Zaslavskiy — 347-882-9902; adz@nycitt.com; 100 John St #2103, New York, NY 10038
 - Main Point Of Contact
 - Authorized Representative to make decisions on NYC ITT Corp's behalf
 - Main Developer
 - SCRUM Master (running planning meetings)
 - Project Manager for NYC ITT Corp
- Khanan Asherov — 646-704-4905; asherov@gmail.com; 141 E 62nd St, Apt4F, New York, NY 10065
 - Secondary Point of Contact
 - Authorized Representative to make decisions on NYC ITT Corp's behalf
 - Algorithmic Consulting
 - Security Consulting
 - Database Consulting
 - Brand Consulting

Deliverables

- All Deliverables will be organized and developed in the first Sprint Planning Meeting.
- The Deliverables for the First Sprint will be decided during the meeting.
- The Client will set a Budget for the project during the first Sprint Planning Meeting
- The Developer will be responsible for assigning “points” to each task in the Sprint by difficulty. The Client will be responsible for prioritizing and organizing Deliverables into Sprints.
- If the Developer has extra time in a Sprint, the Client will be consulted whether to work on Deliverables from the next Sprint or stop work. Client will be billed only for hours worked.

Schedule

- The schedule for the project will be set by the Client in the first Sprint Planning Meeting
- The Client can choose to end the project at any time with 30 day notice
- The Client can choose to extend the project at any time. Time extensions will cause Budget increases and need to be approved by both Parties

Total Estimate For Project

The total Cost of the project will be approximately \$13,000. This amount includes full functionality for all the features discussed in the document that are not marked “Ideas For Later”, “Future”, or

any similar language. This Budget should be sufficient for creating a fully functioning system for managing Trade Line sales.

Payment

- Payment is due 7 days after the completion of each Sprint
- The cost of each Sprint will be estimated in the Sprint Planning Meeting. It will be approximately \$5,000 per Sprint.
- The Client and Developer may choose to adjust the size/budget of any Sprint upon mutual agreement.
- Each Sprint is 2 weeks
- A Sprint is considered “complete” whether or not acceptance criteria have been met. All efforts will be made by Developer to leave at least 3 days in a Sprint for testing and bug fixes
- Any bug fixes not completed in a Sprint will be rolled over to the next Sprint
- Client will NOT be billed for tasks in the Sprint over the estimated amount
- Client will be billed up to the estimated amount depending on hours worked
- Sprint Estimates will include any expenses Developer incurs including
 - development environment costs (ex: Amazon Dev Server)
 - costs for any subcontracted parties directly working on programming, including designers, programmers, and consultants
- Sprint Estimates will NOT include any
 - costs of Production environment once the product is launched (ex: Amazon Production Server)
 - development API costs (any charges and fees charged directly by Vendors for the Project, for example Adobe’s EchoSign \$2,500 yearly cost)
 - production API costs
 - costs for any subcontracted parties NOT directly working on programming, including lawyers, copywriters, QA, Project Management (on Client’s end)

Bill Rates

- Anatoliy Zaslavskiy - \$150 / hour
- Khanan Asherov - \$50 / hour
- Belal Rafiq (Copywriting) - TBD
- Varun Doda (Video) - Flat Fee \$333.33
- Lawyer - TBD
- Additional Frontend and/or Backend Developers - TBD

Modifications to Terms

Both the Client and the Developer may choose to modify the terms of this agreement at any time. Both parties must agree to this change in writing.

Transition To Partnership

The Client may choose to transition this agreement into a formal partnership, in which case the Developer may choose to reduce or waive any outstanding balance. This transition must be finalized by a separate “Transition To Partnership” agreement signed by both Parties.

Initial To Do List

All

- Meeting to review Development Plan
- Meeting to organize all tasks into backlog
- Meeting to plan first Sprint - what tasks will be done in the first iteration
- Meeting to go over wireframes
- Meeting to go over creating the videos for the Buyer and Seller

Anatoliy Zaslavskiy

- Call Adobe EchoSign
- Call John Salzinger to ask about Credit Card processing
- Make wireframes for screens

Khanan Asherov

Ronald Eaton

- Sign Web Development Contract
- Review Development Plan and amend as needed
- Talk to Lawyer to obtain legal language for all screens
- Place \$1,500 Deposit for first Sprint (30% of \$5,000)
- Write all the text and content needed for the screens

Edzer Alexis

- Call "Main(e) Chick" to see if she would be willing to help with Legal Language
- Call "Han Solo" to set up meeting with Anatoliy regarding credit card processing

Signatures

This agreement must be signed and copied to both parties.

<i>Client</i>	<i>Developer</i>
_____ Client Signature	_____ Developer Signature
<u>Ronald Eaton</u> Printed name	<u>Anatoliy Zaslavskiy</u> Printed name
_____ Date	_____ Date
_____ Client Signature	_____ Developer Signature
<u>Edzer Alexis</u> Printed name	<u>Khanan Asherov</u> Printed name
_____ Date	_____ Date