

User Agreement

TRADELINE BOOSTSYNC USER AGREEMENT

PARTIES: This agreement is between Tradeline BoostSync Company, LLC (hereinafter "TBSC") and the undersigned client (hereinafter "Client"). By signing this agreement, Client certifies that he/she is at least 18 years of age, that the information he/she has provided to TBSC is true and complete, that he/she is legally authorized to enter into this agreement and authorize the actions of TBSC as set forth herein, and that he/she will not use any of the products of TBSC or any information provided by TBSC for any unlawful purpose.

DEFINITION OF TRADELINE The term "tradeline" refers to the line-item for a credit account on a credit bureau report. As used throughout this agreement the term refers to a line of revolving credit, such as a credit card, which forms the basis of the credit bureau report tradeline. The tradeline will appear as an "Authorized User" status on that person's line of credit, resulting in the tradeline also appearing on Client's credit bureau report.

TRADELINE PRODUCT TBSC agrees to use its best efforts 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. TBSC shall coordinate with the primary account holder of the account(s) ("TBSC Credit Partners") to ensure the Client is added as an authorized user. While TBSC does not have direct control over such , TBSC Credit Partners are to maintain low balances on their accounts (15% or less of the total credit limit) and they are to keep the accounts in good standing with on time payments.

FEES Client agrees to pay 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 delivery of tradeline. Client understands and agrees that the tradeline order will not be processed until TBSC has received the entire fee, and that all fee payments received are to be considered earned upon receipt and non-refundable. Client further agrees that in the event any method of payment is returned or declined for any reason, TBSC 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 "TRADELINE PRODUCT" clause above within the reporting period, TBSC shall refund the Client's fees to him/her within ten (10) days of the date it receives written proof from the Client of TBSC's non-performance, provided such written proof is received by TBSC by email within twenty one (21) days of the date by which Client's tradeline should have

been reported by as set forth in the "TRADELINE PRODUCT" clause above. The refund instructions and procedure is as follows:

If the reporting period has passed and your tradeline still has not reported please create a CreditKarma.com account and confirm the following:

1. Confirm that the tradeline is not being reported on both TransUnion and Equifax. (If it is being reported on 1 of the bureaus listed on Credit Karma but not the other, please see additional instructions below.)
2. Confirm that your credit report has been updated after the last date within the reporting period.

If you are able to confirm both of these points above, then you may request a refund on that tradeline. All refund requests must be in writing. Our customer service phone line does not process refunds or have full access to your order information. Please send us an email to Support@TradelineBoostsync.com with the following information:

1. Your Name
2. The Card ID for the tradeline you are requesting a refund on. (The format of the Card ID looks like 1234)
3. Date of purchase
4. Email us your username and password for your CreditKarma.com account so we can verify the non-posting.

Please note the email address and password are both case sensitive. As such, please send us precise information.

If your creditkarma.com account does show the tradeline posted to at least 1 bureau, we will need to look at your Experian data in order to prove that it did not report to at least 2 bureaus. Tradeline BoostSync Company, LLC will accept an Experian.com or CreditCheckTotal.com username and password to verify the Experian data only.

Our refund department will confirm this information within two (2) business days and once confirmed TBSC will issue a refund on that tradeline within two (2) business days and normal fund transfer terms may apply. The client should receive the refund within ten (10) days. The refund department is closed on weekends.

AUTHORIZATION: Client hereby grants to TBSC full authority to use his/her information for the sole purpose of adding him/her to the selected tradeline. In furtherance thereof, Client authorizes TBSC 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 TBSC's performance hereunder, including but not limited to any power of attorney or letter of authorization. Client further authorizes TBSC to verify and validate through a professional third party verification service of TBSC's 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 TBSC.

USE OF PERSONAL INFORMATION: Client agrees to provide to TBSC any and all personal information necessary to allow TBSC 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. TBSC agrees that it will use any personal information received from Client solely for that purpose. TBSC 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 TBSC, 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, TBSC shall have the absolute right to terminate this agreement and remove the Client from any tradelines to which he/she has been added by TBSC, and contact law enforcement authorities as necessary. Client agrees that in that event, any and all fees, costs and other money and funds of any kind paid to TBSC shall not be refunded to Client, but shall be retained by TBSC. It is further understood and agreed that TBSC's damages in that event shall not be limited to the fees, costs and other money and funds described above, and that TBSC 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 TBSC, and TBSC in turn providing that personal information to TBSC Credit Partners on Client's behalf. Additionally, Client understands there are risks to being associated with someone else's tradelines as an Authorized User. Client understands that the Credit Partner's lenders/credit card issuers may initiate fraud investigations regarding the addition of any authorized users to Credit Partner's accounts and that claims of bank fraud may be brought against the Client by virtue of having been added as an authorized user to any of the Credit Partner's accounts. Client further understands that 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 15% of their tradeline, and the possibility for the tradeline being closed exists. In any of these scenarios TBSC shall issue the Client a full refund and TBSC 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 TBSC 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 offered and delivered by TBSC, including but not limited to any actual, consequential, statutory, nominal, punitive, regulatory, criminal and other damages of any kind.

INDEMNIFICATION: Client shall fully indemnify, hold harmless and defend TBSC 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 TBSC, any misrepresentation made to TBSC, or the provision of any false, fraudulent, illegal or unauthorized information to TBSC, 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 offered by TBSC are intended to comply with all municipal, state and federal laws, statutes, ordinances, rules and regulations of every kind, and that TBSC 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 he/she receives from TBSC 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 TBSC shall have the absolute right to terminate this agreement and remove the Client from any tradelines to which he/she has been added by TBSC. Client agrees that in that event, any and all fees, costs and other money and funds of any kind paid to TBSC shall not be refunded to Client, but shall be retained by TBSC. It is further understood and agreed that TBSC's damages in that event shall not be limited to the fees, costs and other money and funds described above, and that TBSC 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 TBSC 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 TBSC for any fines or other penalties of any kind that TBSC may incur as a result of Client's failure or refusal to cooperate with any such investigation.

ABSENCE OF GUARANTEE/SERVICES PROVIDED Client understands and agrees that TBSC cannot, and does not, make any predictions, promises, guarantees, warranties or assurances of any kind with regard to the result or effect of its product on Client's credit score or other component of credit worthiness. TBSC does not make any claims as to the improvement of the Client's credit rating or the removal or correction of any items appearing on the Client's credit report(s). TBSC is not a credit repair company in that it does not attempt to correct any information from credit reports on behalf of the Client or anyone else, it does not submit or attempt to resolve disputes on behalf of the Client or anyone else, and it does not make any claims related to the improvement of the Client's credit score, record or history, or anyone else's credit score, record or history.

LIMITATION OF LIABILITY Client agrees that any liability on the part of TBSC 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 TBSC, whether in contract, tort or otherwise, shall be limited to the amount of any fees actually paid by Client to TBSC under this agreement. Client further agrees that TBSC 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 TBSC.

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 TBSC 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 San Diego County, California and shall be decided in accordance with the laws of the State of California.

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.

TRADELINE ORDER Client authorizes and directs TBSC to identify and add him/her to the following tradelines being purchased.

I HEREBY CERTIFY THAT I HAVE READ THE FORGOING AND THAT I UNDERSTAND AND AGREE WITH EACH OF THE TERMS SET FORTH ABOVE AND IN THE DISCLAIMER.

PRIVACY POLICY of Tradeline BoostSync Company, LLC

WHAT DOES Tradeline BoostSync Company DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information.

Please read this notice carefully to understand what we do.

1. The types of personal information we collect and share depend on the product or service you have with us. This information can include: Specific product or service needs, Social Security Numbers, Credit Profile, Address & Payment Information

2. All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing

Reasons we can share your info	Do we share your info?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes, we may share your info with necessary parties to help facilitate the products and services that you have contracted for.	No
For our marketing purposes— to offer our products and services to you	We may share your information with vendors that assist us in offering various opportunities to you.	Yes, you can opt out of receiving any marketing from us for any products other than the products or service you have contracted for.
For joint marketing with other financial companies	We may share your information with other financial and non-financial entities	Yes, you can opt out of any non-essential sharing with third parties.
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes, we may share your info with affiliated parties to help facilitate your goals	Yes, you can opt out of any non-essential sharing with third parties.

To limit our sharing of information or for ANY Questions: Call us at +1 (937) 613-0721.

Please note if you are a new customer we can begin sharing your information 5 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However you can contact us at any time to limit our sharing.

How does Tradeline BoostSync Company protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, encrypted storage of all personal information, data security and breach protocols and secured files. All employees are trained and monitored on privacy and security protocols. We monitor all our resources and keep electronic copies of them in a secure encrypted environment.

How do we collect your personal information?

We collect your personal information from any and all interactions that you have on our websites, our portals, email communications, telephonic communications, and mail services.

Information for Vermont, California and Nevada Customers:

In response to a Vermont regulation, we automatically treat customers with Vermont billing addresses as if they requested us not to share your information with nonaffiliated third parties, and that we limit the information we share with any affiliates. If we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transaction and experiences with you. In response to a California law, we will automatically treat individuals with a California billing address as if they had requested us not to share their information with nonaffiliated third parties except as permitted by the applicable California law. We will also limit the sharing of information about you with our affiliates to comply with California privacy laws that apply to us. Residents of the State of California may request a list of all third-parties to which we have disclosed certain information during the preceding year for those third-parties' direct marketing purposes. If you are a California resident and want such a list, please contact us at Tradeline BoostSync Company, LLC, 1991 Crocker Road #600-755 Westlake OH 44145 or contact us at the telephone number listed above. In response to Nevada law, we are providing you this notice. You may be placed on our internal Do Not Call List by contacting us at the address set forth above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; e-mail: BCPINFO@ag.state.nv.us.

Why can't I limit all sharing?

Although federal law does not require us to, we give you the right to limit any sharing that is not directly needed to facilitate our contracted services and or delivery of contracted products.

What happens when I limit my sharing for an account I hold jointly with someone else?

We limit sharing for both individuals to ensure protection of your wishes.

Definitions:

Affiliates: Companies related by common ownership or control. They can be financial and non-financial companies.

Non-Affiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you.