

Account Preparation Services

Document Preparation and Service Agreement (“Agreement”)

This Agreement is entered into on the date shown below between ACCOUNT PREPARATION SERVICES (Hereinafter referred to as “Company”) and the Client shown below (Hereinafter referred to as “Client”).

Company provides document preparation services to assist consumers who are applying for federal student loan programs using Department of Education (“DOE”) forms. Company is a private company, not affiliated with any government agency, and for a fee Company will assist in assembly and completion of student loan consolidation or other application documents for student loan debt assistance programs offered by the DOE, for delivery to Client for Client’s review and submission to DOE. Company is not a lender, a debt consolidation company, or a law firm and does not provide legal advice.

Company and Client do hereby understand, covenant and agree to the following:

1. Provide Complete and Truthful Information. Company will provide Client with an overview session limited to their federal student loan debts and the available documents, and Client expressly represents and warrants that Client will provide Company with information that is complete, accurate and truthful.

2. Performance of Services. Upon receipt of all information from Client, Company shall promptly analyze Client’s situation, review the information provided by the Client, and complete the application forms required for the DOE program(s) that have been selected by the Client. Company shall prepare for filing an application to initiate a federal student loan consolidation through the DOE on behalf of Client, or alternatively and at the Client’s option, identify and apply for other DOE-sponsored programs suitable for Client. All completed applications shall be delivered by Company to Client for Client’s approval, signature and direct submission to DOE.

By initialing here, Client requests Company to complete & submit executed application to DOE.

Initials _____

3. Fees that Client Pays. The payment for Company’s services relating to the student loan assistance applications, their preparation, delivery to Client, and ongoing support are described in the attached Fee and Service Schedule (Exhibit A). Client should review the attached Fee and Service Schedule carefully as it sets forth one or more fees that the Client will be charged depending on the services that are selected. All fees are earned, due, and payable pursuant to the attached Fee and Service Schedule. Payments may be collected on a periodic payment option as indicated in the attached Draft Schedule (Exhibit B). The fees shall be debited from Client’s bank account or charged on Client’s credit card pursuant to the attached authorization. Client shall be responsible for any third-party support or service fees, such as bank processing or third-party account fees.

4. No Advance Fees. Per the attached Client Trust Account Authorization, Company does not take any advance fees from Client. Company will designate an independent third-party dedicated account provider (“DAP”) to collect and deposit payments that Client has agreed to make with Company, pursuant to the Fee and Service Schedule of this Agreement, and to deposit and hold Client’s funds in a trust account established and serviced by the DAP. The DAP will not disburse any Client fees until Client has received a consolidation, adjustment, or otherwise satisfactory result, and Client completes one payment towards such.

5. Limited Money Back Guarantee. Company guarantees that the documents it prepares for consolidation or acceptance

into a DOE-offered program for student loan debt, or a repayment plan using current lenders through the DOE, will be accurate and sufficient for acceptance by the DOE subject to the following conditions: (1) student loans that Client presents to Company are original debts, and have not been previously consolidated or had their terms or amounts previously adjusted, and have not been previously serviced or worked on by any other student loan assistance or adjustment company; (2) Client fully cooperates and is honest and timely in providing all information requested by Company and the DOE; and/or (3) Client does not possess a characteristic that pursuant to DOE rules or applicable law would disqualify Client from receiving a consolidation. Client shall not be entitled to the benefits of this section in the event that Client receives document preparation services from Company and prior to approval by the DOE, Client terminates this Agreement or continues with the DOE without the assistance of Company. If Client is not approved through the DOE subject to the above limitations, then Company will reimburse the Fee paid to Company (limited to funds received by Company from Client). All refund requests must be made, in writing, to Company within 30 days of any denial by the DOE. This guarantee expires six months after the date this Agreement is signed by the Client.

6. Process and Restriction on Account Transfer. Once Client provides Company with all requested information and paperwork, Company will begin preparing Client's application(s). Company is not an intermediary or agent of the DOE, so it does not control any review or agency approval times. Once a consolidation or other beneficial result is secured, subject to Client's election and for an additional fee, Company will continue to monitor Client's account and collect the necessary paperwork to make sure Client's account is up-to-date and ready for the yearly income validation. Prior to the anniversary of the loan, Company will provide required documents and instructions to Client for submission to the DOE. Client understands that Company may use a third-party support servicer to assist in processing duties pursuant to this Agreement and Company may share Client's information with such processor consistent with Company's Privacy Policy.

7. Indemnification and Hold Harmless. Client hereby agrees to defend and hold harmless Company and any supporting servicer from and against any claims and liability of any nature whatsoever arising out of or in connection with Client's failure to timely provide requested information to Company, Client's lack of authority or ability to complete terms of this Agreement, and all other claims arising out of this Agreement or relating to Client's loans and other financial obligations. This Agreement constitutes the entire agreement between the parties. Company makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against Company and third-party support servicer, its officers, directors, employees, agents, brokers and assignees, at law, equity or any other cause of action for any reason, directly, indirectly, or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of Company or Client's failure to follow any recommendation of Company, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client. This section shall survive any termination of this Agreement.

Initials _____

8. Entire Agreement. By virtue of Client's signature below, Client acknowledges that he or she has read, understands, and agrees to every term, covenant and condition of this Agreement without change or modification and that he or she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

9. Cancellation Policy. Company's cancellation policy is designed to exceed state law requirements (for the Client's protection) and be easy to understand: If you are unhappy or dissatisfied at any time prior to receiving the documents or services described herein, a consolidation or other result from the DOE that Company has assisted you with, then simply send a letter, email, or facsimile to the Company requesting a refund and cancelling your program. Once Company completes its document preparation services and sends documents to Client, Client shall not be entitled to a refund unless subject to the Satisfaction Guarantee or if Client requests such cancellation within their state statutory cancellation right. If at any time you have questions, please do not hesitate to call or write to us directly.

10. Limitations on Damages. Liability under this Agreement and/or relating directly or indirectly to Client's participation in any government loan or relief program, under any theory of liability regarding any claim by the Client, is limited to the amount of fees paid by Client and received by Company. The parties agree to be contractually bound to such limitation on any damages and agree not to demand or attempt to recover any amount in excess of such. It is the express intent of the parties to be bound by these limitations and this section shall survive any termination.

11. Mandatory Binding Arbitration to Resolve All Disputes and Class Action Waiver. This Agreement is governed by a Binding Mandatory Arbitration Requirement. You are encouraged to consult with independent legal counsel so that you understand your rights relating to this requirement. This Section limits your legal rights and ability to go to court. Please consult with legal counsel to be sure you understand this Section prior to signing.

In the event of any controversy, claim or dispute between the parties (the Company, the Client, and any support entities or persons contemplated herein) arising out of or relating to this Agreement or the breach, termination, enforcement, interpretation, unconscionability, or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined and resolved exclusively by arbitration in the county which the Client resides, or the closest metropolitan county, in accordance with the Laws of the State of California for agreements to be made in and to be performed in California. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his, her, or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (excluding attorney's fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. Binding Arbitration means that both parties give up the right to a trial by a jury. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination.

Initials _____

12. Information Authorization. Client hereby authorizes Company to verify past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process Client's application request(s). Importantly, Company does not provide any form of credit repair, credit score enhancement, unsecured or secured debt relief, or legal or tax advice, so any information obtained by Company cannot be used for those purposes.

13. Electronic and Voice Communication Consent. Client consents to do business electronically with Company. Client understands that electronic transactions, not limited to emails, are inherently unsecure and that both Client and Company will take all reasonable steps to maintain the Privacy of the information shared between the parties. Client consents to receive information and documents relating to this Agreement and Company services via electronic mail, text message, facsimile, voicemail, and any other common electronic means. Client understands that all costs associated with the receipt, review and use of such electronic communications shall be those of Client, such as maintaining access to the Internet or paying for text messages. Client consents to receive updates and documents relating to this Agreement and the services and programs offered by Company via prerecorded voice messages, text/SMS messages, and/or through the use of an automated dialing system. Client may contact Company at any time to opt out of receiving updates, new programs or offers through prerecorded or autodialed messages. Consent to this section does not bind Client to any future purchases of new services or offers.

14. Important Disclosure. You may, of course, try to complete your applications and consolidate your loans yourself without paying anyone a fee – the results could be the very same or they might vary. We are required to advise you that our services are **OPTIONAL** and you, as the debtor, may directly apply to the DOE for benefits by yourself without fees. However, our services are private and focused on your interests. Our goal is to reduce the stress and frustration that many experience when going through this process. We wade through all your paperwork and the DOE websites and applications, find the documents that you need, and take the time to make sure your application (s) are completed accurately and timely. We back up our services by our Satisfaction Guarantee. The nominal fee for these services is similar to you paying a tax preparer to do your taxes for you – you could do them yourself, but most of us turn them over to an expert to do and to ensure that they are done right the first time. Please note that the Company does not expressly or impliedly warrant, represent or guarantee that it will be able to reduce your total student loan debt or monthly payments. Company is **NOT A LENDER**, and we do not consolidate debts or extend credit. We solely provide application assistance services and education, along with any optional support programs.

Initials _____

BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY), I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY COMPANY, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT. DURING THIS PROCESS, I AM RESPONSIBLE FOR MAKING MY PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY ME FROM OBTAINING THE SERVICES THAT I APPLIED FOR. I FURTHER ACKNOWLEDGE THAT NO GUARANTEES OR PROMISES RELATING TO GOVERNMENT AGENCIES OR ANY RELIEF THAT I MAY RECEIVE HAVE BEEN PROVIDED TO ME BY COMPANY, ANY OF ITS AGENTS, AND/OR AFFILIATES, AND A POSITIVE OUTCOME IS NOT GUARANTEED. I UNDERSTAND AND CONSENT TO LIMITATIONS ON DAMAGES, BINDING ARBITRATION CLAUSE, AND CLASS ACTION WAIVER CONTAINED HEREIN, AND HAVE HAD THE OPPORTUNITY TO REVIEW THIS AGREEMENT IN ITS TOTALITY AND ASK ANY QUESTIONS OF COMPANY.

Client Signature _____
Client Printed Name _____
Executed on this Date _____

Exhibit “A” to Service Agreement

Fee and Service Schedule

The purpose of this Fee and Service Schedule is to ensure that Client is aware and consents to the fees that Company will charge for its services in assisting Client in preparing documents for one or more of the below programs. While such programs may be available for free directly by various government agencies, Company’s services are fee-based and focused on application and document preparation. If other programs are identified by Client or Company to be suitable for Client, then additional fees may apply and will be presented to Client in writing for approval. Fees are charged consistent with the terms of Client’s Agreement. Fees herein are only Company fees and do not include any third-party support or service fees, such as bank fees.

Client requests Company to perform, in good faith, the following services (the “Services”): (a) conduct a financial review of the Client’s current situation; b) analyze and review potential Student Loan Consolidation options that may be available to Client from the DOE; (c) discuss potential options with the Client; and (d) prepare and deliver to Client selected applications.

Company’s services (“Services”) will be limited to the following:

1. Assisting Client in locating options and document preparation limited to government consolidation, education and/or refinance or similar programs designed for Client’s specific debt(s)
2. Locating, obtaining and preparing the application(s) and supporting documents to apply for the programs and services described above;
3. Additional consultation as needed with Client to gather and obtain information and documents from Client needed to prepare the above documents, and answer Client questions; and
4. Follow-up on application, provide updates to Client, as reasonable, relating to documents that the Company will complete and provide for Client approval, signature, and submission.
5. For certain loans, it may be determined that Client is in default of their obligations (“Default Accounts”). Company will assist with Default Accounts limited to reviewing the Client’s present status and existing loan obligations, and upon review consult with Client to locate a specific payment plan known as a “rehabilitation plan.” Generally, if the Client is likely to qualify for such based on Client’s financials and ability to pay, the Company will present such (with Client’s approval) to the government creditors. Company will assist Client in qualifying for a rehabilitation program, and upon such acceptance Client will receive a term repayment program. Upon meeting lender-imposed repayment terms (usually for 6- 12 months), Client may qualify to submit a consolidation application consistent with the above. Company shall then assist per above.
6. Some Clients may require other assistance with their loans that shall be deemed by the Company and Client to be in the Client’s best interest. Those services shall be charged on a fee-for-service basis consistent with a written pricing schedule to be provided to the Client for Client’s signature prior to any work commencing. Those services shall be limited to providing support with the DOE relating to other student loan assistance programs that may be available for the Client. Other than the amounts charged for these supplemental or alternative services, all of the terms of this Agreement shall continue to apply.

Fees for the Above Services and Length of Agreement: In connection with this Agreement, the above services shall be provided to the Client at a rate of \$1,245.00 / \$1,545.00 for rehab for document preparation and delivery to Client for a consolidation consistent with the above. Fees shall be due in full and payable to Company once services have been completed, or in the event of a rehabilitation program fees are due in full once Client makes first payment to servicer(s). Once earned through the above provision of services, all fees are non-refundable. All fees shall be debited from Client’s bank account or charged on Client’s credit card pursuant to the attached authorization. Client shall be responsible for any third-party support or service fees, such as bank fees.

ACKNOWLEDGEMENT

As indicated by my signature below, I acknowledge that I have read, understand, and agree to the terms and conditions of the Fee and Service Schedule.

Client Signature _____
Client Printed Name _____
Executed on this Date _____

Exhibit “B” to Service Agreement

Draft Schedule

#	Date	Enrollment Fee	Recurring	Total Payment
1	Mar 12, 2019	\$1,145.00	\$0.00	\$1,145.00
2	Apr 12, 2019	\$0.00	\$42.00	\$42.00
3	May 12, 2019	\$0.00	\$42.00	\$42.00
4	Jun 12, 2019	\$0.00	\$42.00	\$42.00
5	Jul 12, 2019	\$0.00	\$42.00	\$42.00
6	Aug 12, 2019	\$0.00	\$42.00	\$42.00
7	Sep 12, 2019	\$0.00	\$42.00	\$42.00
8	Oct 12, 2019	\$0.00	\$42.00	\$42.00
9	Nov 12, 2019	\$0.00	\$42.00	\$42.00
10	Dec 12, 2019	\$0.00	\$42.00	\$42.00
11	Jan 12, 2020	\$0.00	\$42.00	\$42.00
12	Feb 12, 2020	\$0.00	\$42.00	\$42.00
13	Mar 12, 2020	\$0.00	\$42.00	\$42.00
14	Apr 12, 2020	\$0.00	\$42.00	\$42.00
15	May 12, 2020	\$0.00	\$42.00	\$42.00
16	Jun 12, 2020	\$0.00	\$42.00	\$42.00
17	Jul 12, 2020	\$0.00	\$42.00	\$42.00
18	Aug 12, 2020	\$0.00	\$42.00	\$42.00
19	Sep 12, 2020	\$0.00	\$42.00	\$42.00
20	Oct 12, 2020	\$0.00	\$42.00	\$42.00
21	Nov 12, 2020	\$0.00	\$42.00	\$42.00
22	Dec 12, 2020	\$0.00	\$42.00	\$42.00
23	Jan 12, 2021	\$0.00	\$42.00	\$42.00
24	Feb 12, 2021	\$0.00	\$42.00	\$42.00
25	Mar 12, 2021	\$0.00	\$42.00	\$42.00
26	Apr 12, 2021	\$0.00	\$42.00	\$42.00
27	May 12, 2021	\$0.00	\$42.00	\$42.00
28	Jun 12, 2021	\$0.00	\$42.00	\$42.00
29	Jul 12, 2021	\$0.00	\$42.00	\$42.00
30	Aug 12, 2021	\$0.00	\$42.00	\$42.00
31	Sep 12, 2021	\$0.00	\$42.00	\$42.00
32	Oct 12, 2021	\$0.00	\$42.00	\$42.00
33	Nov 12, 2021	\$0.00	\$42.00	\$42.00
34	Dec 12, 2021	\$0.00	\$42.00	\$42.00
35	Jan 12, 2022	\$0.00	\$42.00	\$42.00
36	Feb 12, 2022	\$0.00	\$42.00	\$42.00
37	Mar 12, 2022	\$0.00	\$42.00	\$42.00
38	Apr 12, 2022	\$0.00	\$42.00	\$42.00
39	May 12, 2022	\$0.00	\$42.00	\$42.00
40	Jun 12, 2022	\$0.00	\$42.00	\$42.00
41	Jul 12, 2022	\$0.00	\$42.00	\$42.00
42	Aug 12, 2022	\$0.00	\$42.00	\$42.00
43	Sep 12, 2022	\$0.00	\$42.00	\$42.00
44	Oct 12, 2022	\$0.00	\$42.00	\$42.00
45	Nov 12, 2022	\$0.00	\$42.00	\$42.00

46	Dec 12, 2022	\$0.00	\$42.00	\$42.00
47	Jan 12, 2023	\$0.00	\$42.00	\$42.00
48	Feb 12, 2023	\$0.00	\$42.00	\$42.00
49	Mar 12, 2023	\$0.00	\$42.00	\$42.00
50	Apr 12, 2023	\$0.00	\$42.00	\$42.00
51	May 12, 2023	\$0.00	\$42.00	\$42.00
52	Jun 12, 2023	\$0.00	\$42.00	\$42.00
53	Jul 12, 2023	\$0.00	\$42.00	\$42.00
54	Aug 12, 2023	\$0.00	\$42.00	\$42.00
55	Sep 12, 2023	\$0.00	\$42.00	\$42.00
56	Oct 12, 2023	\$0.00	\$42.00	\$42.00
57	Nov 12, 2023	\$0.00	\$42.00	\$42.00
58	Dec 12, 2023	\$0.00	\$42.00	\$42.00
59	Jan 12, 2024	\$0.00	\$42.00	\$42.00
60	Feb 12, 2024	\$0.00	\$42.00	\$42.00
61	Mar 12, 2024	\$0.00	\$42.00	\$42.00
62	Apr 12, 2024	\$0.00	\$42.00	\$42.00
63	May 12, 2024	\$0.00	\$42.00	\$42.00
64	Jun 12, 2024	\$0.00	\$42.00	\$42.00
65	Jul 12, 2024	\$0.00	\$42.00	\$42.00
66	Aug 12, 2024	\$0.00	\$42.00	\$42.00
67	Sep 12, 2024	\$0.00	\$42.00	\$42.00
68	Oct 12, 2024	\$0.00	\$42.00	\$42.00
69	Nov 12, 2024	\$0.00	\$42.00	\$42.00
70	Dec 12, 2024	\$0.00	\$42.00	\$42.00
71	Jan 12, 2025	\$0.00	\$42.00	\$42.00
72	Feb 12, 2025	\$0.00	\$42.00	\$42.00
73	Mar 12, 2025	\$0.00	\$42.00	\$42.00
74	Apr 12, 2025	\$0.00	\$42.00	\$42.00
75	May 12, 2025	\$0.00	\$42.00	\$42.00
76	Jun 12, 2025	\$0.00	\$42.00	\$42.00
77	Jul 12, 2025	\$0.00	\$42.00	\$42.00
78	Aug 12, 2025	\$0.00	\$42.00	\$42.00
79	Sep 12, 2025	\$0.00	\$42.00	\$42.00
80	Oct 12, 2025	\$0.00	\$42.00	\$42.00
81	Nov 12, 2025	\$0.00	\$42.00	\$42.00
82	Dec 12, 2025	\$0.00	\$42.00	\$42.00
83	Jan 12, 2026	\$0.00	\$42.00	\$42.00
84	Feb 12, 2026	\$0.00	\$42.00	\$42.00
85	Mar 12, 2026	\$0.00	\$42.00	\$42.00
86	Apr 12, 2026	\$0.00	\$42.00	\$42.00
87	May 12, 2026	\$0.00	\$42.00	\$42.00
88	Jun 12, 2026	\$0.00	\$42.00	\$42.00
89	Jul 12, 2026	\$0.00	\$42.00	\$42.00
90	Aug 12, 2026	\$0.00	\$42.00	\$42.00
91	Sep 12, 2026	\$0.00	\$42.00	\$42.00
92	Oct 12, 2026	\$0.00	\$42.00	\$42.00
93	Nov 12, 2026	\$0.00	\$42.00	\$42.00
94	Dec 12, 2026	\$0.00	\$42.00	\$42.00
95	Jan 12, 2027	\$0.00	\$42.00	\$42.00
96	Feb 12, 2027	\$0.00	\$42.00	\$42.00

97	Mar 12, 2027	\$0.00	\$42.00	\$42.00
98	Apr 12, 2027	\$0.00	\$42.00	\$42.00
99	May 12, 2027	\$0.00	\$42.00	\$42.00
100	Jun 12, 2027	\$0.00	\$42.00	\$42.00
101	Jul 12, 2027	\$0.00	\$42.00	\$42.00
102	Aug 12, 2027	\$0.00	\$42.00	\$42.00
103	Sep 12, 2027	\$0.00	\$42.00	\$42.00
104	Oct 12, 2027	\$0.00	\$42.00	\$42.00
105	Nov 12, 2027	\$0.00	\$42.00	\$42.00
106	Dec 12, 2027	\$0.00	\$42.00	\$42.00
107	Jan 12, 2028	\$0.00	\$42.00	\$42.00
108	Feb 12, 2028	\$0.00	\$42.00	\$42.00
109	Mar 12, 2028	\$0.00	\$42.00	\$42.00
110	Apr 12, 2028	\$0.00	\$42.00	\$42.00
111	May 12, 2028	\$0.00	\$42.00	\$42.00
112	Jun 12, 2028	\$0.00	\$42.00	\$42.00
113	Jul 12, 2028	\$0.00	\$42.00	\$42.00
114	Aug 12, 2028	\$0.00	\$42.00	\$42.00
115	Sep 12, 2028	\$0.00	\$42.00	\$42.00
116	Oct 12, 2028	\$0.00	\$42.00	\$42.00
117	Nov 12, 2028	\$0.00	\$42.00	\$42.00
118	Dec 12, 2028	\$0.00	\$42.00	\$42.00
119	Jan 12, 2029	\$0.00	\$42.00	\$42.00
120	Feb 12, 2029	\$0.00	\$42.00	\$42.00
121	Mar 12, 2029	\$0.00	\$42.00	\$42.00
122	Apr 12, 2029	\$0.00	\$42.00	\$42.00
123	May 12, 2029	\$0.00	\$42.00	\$42.00
124	Jun 12, 2029	\$0.00	\$42.00	\$42.00
125	Jul 12, 2029	\$0.00	\$42.00	\$42.00
126	Aug 12, 2029	\$0.00	\$42.00	\$42.00
127	Sep 12, 2029	\$0.00	\$42.00	\$42.00
128	Oct 12, 2029	\$0.00	\$42.00	\$42.00
129	Nov 12, 2029	\$0.00	\$42.00	\$42.00
130	Dec 12, 2029	\$0.00	\$42.00	\$42.00
131	Jan 12, 2030	\$0.00	\$42.00	\$42.00
132	Feb 12, 2030	\$0.00	\$42.00	\$42.00
133	Mar 12, 2030	\$0.00	\$42.00	\$42.00
134	Apr 12, 2030	\$0.00	\$42.00	\$42.00
135	May 12, 2030	\$0.00	\$42.00	\$42.00
136	Jun 12, 2030	\$0.00	\$42.00	\$42.00
137	Jul 12, 2030	\$0.00	\$42.00	\$42.00
138	Aug 12, 2030	\$0.00	\$42.00	\$42.00
139	Sep 12, 2030	\$0.00	\$42.00	\$42.00
140	Oct 12, 2030	\$0.00	\$42.00	\$42.00
141	Nov 12, 2030	\$0.00	\$42.00	\$42.00
142	Dec 12, 2030	\$0.00	\$42.00	\$42.00
143	Jan 12, 2031	\$0.00	\$42.00	\$42.00
144	Feb 12, 2031	\$0.00	\$42.00	\$42.00
145	Mar 12, 2031	\$0.00	\$42.00	\$42.00
146	Apr 12, 2031	\$0.00	\$42.00	\$42.00
147	May 12, 2031	\$0.00	\$42.00	\$42.00

148	Jun 12, 2031	\$0.00	\$42.00	\$42.00
149	Jul 12, 2031	\$0.00	\$42.00	\$42.00
150	Aug 12, 2031	\$0.00	\$42.00	\$42.00
151	Sep 12, 2031	\$0.00	\$42.00	\$42.00
152	Oct 12, 2031	\$0.00	\$42.00	\$42.00
153	Nov 12, 2031	\$0.00	\$42.00	\$42.00
154	Dec 12, 2031	\$0.00	\$42.00	\$42.00
155	Jan 12, 2032	\$0.00	\$42.00	\$42.00
156	Feb 12, 2032	\$0.00	\$42.00	\$42.00
157	Mar 12, 2032	\$0.00	\$42.00	\$42.00
158	Apr 12, 2032	\$0.00	\$42.00	\$42.00
159	May 12, 2032	\$0.00	\$42.00	\$42.00
160	Jun 12, 2032	\$0.00	\$42.00	\$42.00
161	Jul 12, 2032	\$0.00	\$42.00	\$42.00
162	Aug 12, 2032	\$0.00	\$42.00	\$42.00
163	Sep 12, 2032	\$0.00	\$42.00	\$42.00
164	Oct 12, 2032	\$0.00	\$42.00	\$42.00
165	Nov 12, 2032	\$0.00	\$42.00	\$42.00
166	Dec 12, 2032	\$0.00	\$42.00	\$42.00
167	Jan 12, 2033	\$0.00	\$42.00	\$42.00
168	Feb 12, 2033	\$0.00	\$42.00	\$42.00
169	Mar 12, 2033	\$0.00	\$42.00	\$42.00
170	Apr 12, 2033	\$0.00	\$42.00	\$42.00
171	May 12, 2033	\$0.00	\$42.00	\$42.00
172	Jun 12, 2033	\$0.00	\$42.00	\$42.00
173	Jul 12, 2033	\$0.00	\$42.00	\$42.00
174	Aug 12, 2033	\$0.00	\$42.00	\$42.00
175	Sep 12, 2033	\$0.00	\$42.00	\$42.00
176	Oct 12, 2033	\$0.00	\$42.00	\$42.00
177	Nov 12, 2033	\$0.00	\$42.00	\$42.00
178	Dec 12, 2033	\$0.00	\$42.00	\$42.00
179	Jan 12, 2034	\$0.00	\$42.00	\$42.00
180	Feb 12, 2034	\$0.00	\$42.00	\$42.00
181	Mar 12, 2034	\$0.00	\$42.00	\$42.00
182	Apr 12, 2034	\$0.00	\$42.00	\$42.00
183	May 12, 2034	\$0.00	\$42.00	\$42.00
184	Jun 12, 2034	\$0.00	\$42.00	\$42.00
185	Jul 12, 2034	\$0.00	\$42.00	\$42.00
186	Aug 12, 2034	\$0.00	\$42.00	\$42.00
187	Sep 12, 2034	\$0.00	\$42.00	\$42.00
188	Oct 12, 2034	\$0.00	\$42.00	\$42.00
189	Nov 12, 2034	\$0.00	\$42.00	\$42.00
190	Dec 12, 2034	\$0.00	\$42.00	\$42.00
191	Jan 12, 2035	\$0.00	\$42.00	\$42.00
192	Feb 12, 2035	\$0.00	\$42.00	\$42.00
193	Mar 12, 2035	\$0.00	\$42.00	\$42.00
194	Apr 12, 2035	\$0.00	\$42.00	\$42.00
195	May 12, 2035	\$0.00	\$42.00	\$42.00
196	Jun 12, 2035	\$0.00	\$42.00	\$42.00
197	Jul 12, 2035	\$0.00	\$42.00	\$42.00
198	Aug 12, 2035	\$0.00	\$42.00	\$42.00

199	Sep 12, 2035	\$0.00	\$42.00	\$42.00
200	Oct 12, 2035	\$0.00	\$42.00	\$42.00
201	Nov 12, 2035	\$0.00	\$42.00	\$42.00
202	Dec 12, 2035	\$0.00	\$42.00	\$42.00
203	Jan 12, 2036	\$0.00	\$42.00	\$42.00
204	Feb 12, 2036	\$0.00	\$42.00	\$42.00
205	Mar 12, 2036	\$0.00	\$42.00	\$42.00
206	Apr 12, 2036	\$0.00	\$42.00	\$42.00
207	May 12, 2036	\$0.00	\$42.00	\$42.00
208	Jun 12, 2036	\$0.00	\$42.00	\$42.00
209	Jul 12, 2036	\$0.00	\$42.00	\$42.00
210	Aug 12, 2036	\$0.00	\$42.00	\$42.00
211	Sep 12, 2036	\$0.00	\$42.00	\$42.00
212	Oct 12, 2036	\$0.00	\$42.00	\$42.00
213	Nov 12, 2036	\$0.00	\$42.00	\$42.00
214	Dec 12, 2036	\$0.00	\$42.00	\$42.00
215	Jan 12, 2037	\$0.00	\$42.00	\$42.00
216	Feb 12, 2037	\$0.00	\$42.00	\$42.00
217	Mar 12, 2037	\$0.00	\$42.00	\$42.00
218	Apr 12, 2037	\$0.00	\$42.00	\$42.00
219	May 12, 2037	\$0.00	\$42.00	\$42.00
220	Jun 12, 2037	\$0.00	\$42.00	\$42.00
221	Jul 12, 2037	\$0.00	\$42.00	\$42.00
222	Aug 12, 2037	\$0.00	\$42.00	\$42.00
223	Sep 12, 2037	\$0.00	\$42.00	\$42.00
224	Oct 12, 2037	\$0.00	\$42.00	\$42.00
225	Nov 12, 2037	\$0.00	\$42.00	\$42.00
226	Dec 12, 2037	\$0.00	\$42.00	\$42.00
227	Jan 12, 2038	\$0.00	\$42.00	\$42.00
228	Feb 12, 2038	\$0.00	\$42.00	\$42.00
229	Mar 12, 2038	\$0.00	\$42.00	\$42.00
230	Apr 12, 2038	\$0.00	\$42.00	\$42.00
231	May 12, 2038	\$0.00	\$42.00	\$42.00
232	Jun 12, 2038	\$0.00	\$42.00	\$42.00
233	Jul 12, 2038	\$0.00	\$42.00	\$42.00
234	Aug 12, 2038	\$0.00	\$42.00	\$42.00
235	Sep 12, 2038	\$0.00	\$42.00	\$42.00
236	Oct 12, 2038	\$0.00	\$42.00	\$42.00
237	Nov 12, 2038	\$0.00	\$42.00	\$42.00
238	Dec 12, 2038	\$0.00	\$42.00	\$42.00
239	Jan 12, 2039	\$0.00	\$42.00	\$42.00
240	Feb 12, 2039	\$0.00	\$42.00	\$42.00

Client Signature _____
Client Printed Name _____
Executed on this Date _____

Credit Card Authorization Form

I hereby authorize ACCOUNT PREPARATION SERVICES and/or its third-party support servicers to charge my credit card below the Fees pursuant to the Fee and Service Schedule of my Agreement. The Fees will be automatically processed in accordance with the Draft Schedule of my Agreement.

I authorize Company to charge my credit card in accordance with the Draft Schedule of my Agreement for services provided pursuant to my Agreement. No additional charges are authorized. I understand that charges declined by the credit card issuer could constitute ground for cancellation of Company's document preparation services.

Please complete all of the following information.

Your account cannot be processed if incomplete.

Check the type of credit card: MC _ VISA Discover AMEX

Credit Card Number:

Expiration Date: /

Security (CVC) Code:

Name of Credit Card Holder (exactly as it appears on the card):

Billing Address:

City:

State:

Zip Code:

Signature of Credit Card Holder:

Date:

Special Limited Power of Attorney

To: Any and all of my Student Loan Creditors

I hereby duly authorize, empower, and appoint ACCOUNT PREPARATION SERVICES, its representatives, designated agents, and/or employees, and third-party support servicers to perform any acts necessary or convenient, including but not limited to, the following on my behalf:

1. Communicate with any and/or all of my Federal Student Loan providers and their servicing agencies to obtain information on my student loans.
2. Communicate with banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my Federal Student Loans, including but not limited to the balance of my account, payment history verification of the account, financial adjustments, and any and all necessary communications, correspondence, and negotiations regarding my account(s). I assert that all of the information that I have provided and will provide ACCOUNT PREPARATION SERVICES is true and accurate.

I hereby duly authorize third-party communication from banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my Federal Student Loans to communicate directly with ACCOUNT PREPARATION SERVICES concerning my account or the collection activities associated with it, in accordance with Section 805(b) of the Fair Debt Collection Practices Act. I further request that all of my lenders direct all further telephone calls and correspondence to:

ACCOUNT PREPARATION SERVICES

(855) 866-2857

Any and all communications directed to me will be referred to ACCOUNT PREPARATION SERVICES.

I understand that ACCOUNT PREPARATION SERVICES is not a law firm, is not licensed to practice law or provide legal advice, and that I will not request or accept any legal advice from ACCOUNT PREPARATION SERVICES relating to my personal financial situation.

I understand that any creditor or collection activity, demands, or lawsuits are unrelated to my enrollment in the ACCOUNT PREPARATION SERVICES program.

I agree that electronic or facsimile copy signature shall be deemed original and is an authorization by me for all lawfully enforceable purposes.

This Special Limited Power of Attorney shall remain in force until or unless modified or rescinded in writing, or upon resolution of the current matter.

This Special Limited Power of Attorney:

Client Signature

Client Printed Name

Executed on this Date

National Student Loan Data System Access Permission

Purpose: For ACCOUNT PREPARATION SERVICES to access your student loan information from government websites.

Reason: For ACCOUNT PREPARATION SERVICES to obtain accurate information relating to your student loans for application purposes.

What I Need to Do: As the Debtor who is responsible for these loans, you need to create an online User Name and Password. The U.S. Department of Education recommends that you keep your User Name and Password secure to prevent any fraudulent use. The purposes of the User Name and Password is to permit you access to various government websites and allow you to sign electronically on any applications. There are other purposes as well, so please keep your information secure.

Why We May Request Your User Name and Password: We need to carry out the application services that you have requested of us, which may require your User Name and Password. We will only your User Name and Password with your permission and instruction. We will keep your User Name and Password secure, and we will never share it with third parties. We may need this information to complete our contracted services, including gathering the relevant pending loan information pertaining to you, and completing the applications that you qualify for. While the government does not encourage such sharing because they want to prevent fraud and abuse, with your consent and instruction we are permitted to review and assist you with the services you have requested of us. We will never use this information to sign or submit applications for you – you must do that on your own.

Authorization: As part of the federal student loan assistance application process, it may be necessary for us to access your student loan information within the Student Loan Data System located online at <http://www.nsls.ed.gov>.

The Data System contains a complete list of your federal education loans, along with current estimated balances and servicer details – information that is required to complete your application(s).

By enrolling in Company’s program, you are agreeing to allow Company, its representatives, designated agents, and/or employees, and third-party support servicers to access your profile and all the data contained within that profile. In order to allow this access, you may need to provide Company with your User Name and Password.

Please note that all information that Company obtains from the Student Loan Data System will be used expressly for the purposes of confirming information and assisting in the preparation of your application(s).

Acknowledgment: I hereby acknowledge that I have read, understood, and agree to the above statements regarding access to my National Student Loan Data System profile. I understand that any information received or accessed will be used solely for the purposes as stated above.

By signing this acknowledgment, I instruct, agree, and expressly permit Company to access the National Student Loan Data System and my personal profile as explained above.

This National Student Loan Data System Access Permission:

Client Signature _____
Client Printed Name _____
Executed on this Date _____

Facts:	WHAT DOES ACCOUNT PREPARATION SERVICES (“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.																									
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and account numbers • Transaction or loss history and employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>																									
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons ACCOUNT PREPARATION SERVICES chooses to share; and whether you can limit this sharing.																									
<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th> <th>Do we share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our marketing purposes – to offer our products and services to you</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates everyday business purposes – information about your creditworthiness</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td>For non-affiliates to market to you</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>Questions?</td> <td colspan="2">https://www.accountpreparationservices.com/</td> </tr> </tbody> </table>			Reasons we can share your personal information	Do we share?	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	No	For our marketing purposes – to offer our products and services to you	Yes	No	For joint marketing with other financial companies	No	We don't share	For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No	For our affiliates everyday business purposes – information about your creditworthiness	No	We don't share	For non-affiliates to market to you	Yes	Yes	Questions?	https://www.accountpreparationservices.com/	
Reasons we can share your personal information	Do we share?	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	No																								
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For joint marketing with other financial companies	No	We don't share																								
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No																								
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For non-affiliates to market to you	Yes	Yes																								
Questions?	https://www.accountpreparationservices.com/																									

Who we are	
Who is providing this notice?	ACCOUNT PREPARATION SERVICES
What we do	
How do we protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safe guards and secured files and buildings</p> <p>We also maintain physical, electronic and procedural safe guards such as computer virus protection software, firewalls, and a 128 bit Secure Socket Layer. Only authorized employees have access.</p>
How do we collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> -Give us your income information -Provide employment information -Provide account information -Give us your contact information <p>We also collect your personal information from other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> -Sharing for affiliates' everyday business purposes-information about your creditworthiness -Affiliates from using your information to market to you -Sharing for non-affiliates o market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definition	
Affiliates	<p>Financial and non-financial companies related by common ownership or control.</p> <ul style="list-style-type: none"> • ACCOUNT PREPARATION SERVICES does not share with our affiliates
Non-affiliates	<p>Financial and non-financial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> • ACCOUNT PREPARATION SERVICES does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you</p> <ul style="list-style-type: none"> • ACCOUNT PREPARATION SERVICES doesn't jointly market.
Other Important Information	
<p>For California and Vermont Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by California or Vermont law, respectively, such as to process your transactions or to maintain your account.</p>	