

Wype.io

Credit Service and Repair Agreement

10421 S. Jordan Gateway Ste. 250

South Jordan, UT 84095

State Disclosure Statement

You have the right to review your credit report. The Credit Reporting Agencies are required by law to disclose your credit report for free once every 12 months. You also have the right to review your credit report under certain other circumstances, free of charge, as outlined in 15 U.S.C. 1681. If you have been denied credit you may request a review of your credit file free of charge within 30 days of denial by contacting the credit reporting agency that issued the report upon which the credit denial was based.

You will be charged \$24.95 by our partner Smart Credit or Ryze LLC in order to obtain your credit report now and \$24.95 per month thereafter in order to receive a tri-bureau report every thirty days so that you may track the work that has been done and monitor your current credit status. This fee may vary based upon individual circumstances. We will provide you a copy of your credit report that is pulled for your individual records. You have the right to dispute the completeness or accuracy of any item contained in your credit report that you feel is inaccurate, incomplete, or wrong. Since only you can know what is accurate on your credit report we follow your instructions regarding items to dispute.

Wype.io services include setting up an account for you in our software, creating disputes based upon your instructions to us that we send to the credit bureaus, responding to any questions that you have throughout the process and keeping you updated on any actions that we perform, and updating your account information in our software based upon the correspondence from the credit bureaus that you forward to us. We offer two simple payment options: 1) a one-time fee of \$1,500 for 7 months of service or 2) \$150 per month for no specified time frame. All work will be done within that time frame, or until file is complete. If you are not satisfied with our services, please contact us and we are happy to work with you to resolve your questions or concerns. Wype.io is bonded to operate as a credit repair organization in the state of Utah. This is to protect our customers and to provide a way for them to be made whole should we violate any laws. You have the right to proceed against our bond in that case.

Here is our bond company's information:

Surety Bonds Direct, LLC

Surety Bond # 10113924

385 Meeting Street Ste. 100

Charleston, SC 29403

Wype.io

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South Jordan, UT 84095

FEDERAL DISCLOSURE STATEMENT - CONSUMER CREDIT FILE RIGHTS UNDER STATE AND FEDERAL LAW

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years. You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud. You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations. You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it. Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur. You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau. If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580.

In the case that "client" chooses to exercise their right to preceede against the bond please contact:

Surety Bonds Direct, LLC
Surety Bond # 10113924
385 Meeting Street Ste. 100
Charleston, SC 29403

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FEDERAL NOTICE OF CANCELLATION:

YOU MAY CANCEL THIS CONTRACT, WITHOUT PENALTY OR OBLIGATION, AT ANY TIME BEFORE MIDNIGHT OF THE 3rd BUSINESS DAY, WHICH BEGINS AFTER THE DATE THE CONTRACT IS SIGNED BY YOU.

TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED, DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE TO: Wype.io at 10421 S. Jordan Gateway Ste. 250, South Jordan, UT 84095 before midnight on _____(date).

I HEREBY CANCEL THIS TRANSACTION,

DATE:

Purchaser's Signature

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Purchaser's Signature

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UTAH STATE NOTICE OF CANCELLATION:

YOU MAY CANCEL THIS CONTRACT, WITHOUT PENALTY OR OBLIGATION, WITHIN FIVE DAYS FROM THE DATE THE CONTRACT IS SIGNED. IF YOU CANCEL, ANY PAYMENT MADE BY YOU UNDER THIS CONTRACT WILL BE RETURNED WITHIN 10 DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE. TO CANCEL THIS CONTRACT, MAIL OR DELIVER A SIGNED DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE, TO: WYPE.IO AT 10421 S. Jordan Gateway Ste. 250, South Jordan, UT 84095 NOT LATER THAN MIDNIGHT OF _____(date)

I HEREBY CANCEL THIS TRANSACTION,

DATE:

Purchaser's Signature

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Wype.io CREDIT SERVICE AGREEMENT

Payment Terms:

- **The First Work fee of \$(150.00) is due upon completion of First Work, unless you are entering into a Sponsored Plan. (First Work is described below.) The First Work fee is charged on the date that you indicated authorization for the charge to be assessed and once work has been completed for that billing as described below.**
- This fee covers, but is not limited to: A case manager setting up a username and password in our tracking and reporting system, inputting client data into our customer management system and reporting software, creating a customer profile, quality assurance, and generating the first round of disputes that will be submitted to the credit bureaus. This work is completed before you are charged on the day that you chose for your billing date. Thereafter you will be charged monthly on your billing date. If for some reason we fail to complete any part of this process, we will notify you and you will not be charged.
- **Your monthly fee after work is done every month is \$(150.00).**
- Payment is due after the monthly work is completed.
- **The total cost to the client will be greater than or equal to \$1,050.00.**

● **You may cancel this contract at any time prior to midnight of the fifth day after the date of the transaction and receive a full refund of the charges listed in this agreement. See the attached notice of cancellation form for an explanation of your rights. The term of this contract will be seven months from the date of the contract unless canceled in writing according to the Notice of Cancellation document.**

Wype.io (the Company) will use federal and State law to work to improve your credit by challenging credit items which you believe to be inaccurate or unverifiable. We will generate disputes to the credit bureaus for you. **We cannot guarantee a specific outcome or accurately predict how long it the process will take.** You may cancel this agreement at any time.

At the same time you agree to:

1. Use the Company and our online service to review negative items you believe may be inaccurate or unverifiable and provide the Company a limited power of attorney to perform work in your name and on your behalf.
2. Pay the Company the initial file setup fee of \$150.00 on the day that you agreed to be charged and \$150.00 each subsequent month for work performed for that month. Unless entered into a sponsored plan through one of the Company's approved partners.
3. Mail or email your credit reports upon receipt of them, forward to us copies of all correspondence from the credit bureaus, and promptly inform us of any change of your address.
4. You acknowledge that you sought out the Company in the State of Utah to perform these services.
5. In the event of a disagreement with the Company you agree to participate in binding arbitration and not to participate in any class action.
6. You authorize us to discuss your case with your spouse.
7. Disputes created on your behalf by the Company are proprietary and will be kept as part of your client file.

8. This agreement, including its links and definitions, constitutes the entire agreement between you and the Company and may only be modified in writing.
9. If any part of this agreement is determined to be invalid or unenforceable, the remaining parts shall not be affected. Failure to complete these activities will void the warranty.

LEGALLY REQUIRED DISCLOSURE STATEMENT

I hereby agree to the above noted payments on the dates which I indicated.
I hereby agree that the Company may charge these amounts in the manner in which I have specified.
I hereby acknowledge that I have read the disclosure statement:

You, the buyer, may cancel this contract at any time prior to midnight of the fifth day after the date of the transaction. See the attached notice of cancellation form for an explanation of this right.

ELECTRONIC SIGNATURE, POWER OF ATTORNEY

In order to work on your credit, the Company needs your written permission to send disputes to the credit bureaus in your name. By granting the Company a limited power of attorney you give the Company permission to write letters on your behalf. Your electronic signature provides the Company with a Limited Power of Attorney and authorizes the Company to represent you under the Fair Credit Reporting Act and other laws. You may cancel your electronic authorization by sending the Company an email notifying us that you retract your electronic authorization. Since we are not able to represent you without this electronic authorization, canceling it will also close your case.

EXPLANATION OF TERMS USED IN RETAINER AGREEMENT, ABOVE

Dispute or Challenge Items -

The Company disputes the inaccurate items that you indicate by drafting dispute letters or sending electronic disputes on your behalf to the credit bureaus. The credit bureaus are legally obligated to investigate the items that are disputed. If the credit bureaus are unable to verify the items listed they are required by law to remove the items from your report. As you forward any correspondence from the credit bureaus the Company tracks the timely dispute of your credit reports and will keep your case on track.

Inaccurate or Unverifiable -

The Fair Credit Reporting Act requires that any listing that is found to be inaccurate or unverifiable must be removed from your credit report. Very often, the creditor who reported the listing is not able to verify the accuracy of the listing. In these cases the law requires that the listing be removed. The Company maintains an excellent success rate disputing inaccurate items. In order for the Company to proceed with your case you must indicate which items you believe should be disputed.

Results Not Guaranteed -

As with any service, the Company cannot guarantee results.

Pay -

In accordance with federal regulation, the Company charges for services that have already been performed. The Company will not charge you before we have completed the promised work on your behalf.

Mail -

The most important correspondence you will receive from the credit bureaus will be the updated information provided by the credit bureaus. Typically, when we file a dispute for you with the credit bureaus, you may receive a new credit report within roughly 30 days. This report will be sent to your home address and will contain the results of the dispute round. You will be the first to see any deletions or improvements after items are disputed. Every so often, the credit bureaus will fail to conduct a dispute, or will fail to send a credit report at the completion of an investigation. To prevent the slowdown of your case, you must make sure that a credit report from each one of the credit bureaus arrives is obtained at least every 30 days. If you have problems obtaining your credit report, please call us for assistance.

Forward -

You will receive a variety of correspondence from the credit bureaus while we are disputing items. It is important that you send each piece promptly to the Company so that your case stays on track. Not forwarding credit bureau correspondence to the Company can create problems and slow the dispute process. Mailing or emailing credit bureau correspondence is generally the best way to submit clear copies to the Company. We appreciate your extra effort in mailing or emailing credit reports.

Choice of Law -

This agreement, and all actions and obligations performed thereunder, are deemed to have been executed and performed exclusively in the State of Utah for all purposes--regardless of where you may reside. This agreement shall be governed by Utah law without regard to conflict of law provisions. Any legal actions shall be initiated only in Salt Lake County, Utah. You and the Company agree to submit to the personal and exclusive jurisdiction of courts located within Salt Lake County, Utah. If a court of competent jurisdiction finds any portion of this agreement invalid or unenforceable the remaining provisions and portions hereof shall not be affected.

Binding arbitration -

Any dispute arising between you and the Company shall be resolved in Salt Lake City, Utah, by binding arbitration pursuant to the Commercial Rules of the American Arbitration Association. You agree to abide by such rules pertaining to the selection of arbitrators and that the arbitrators have no authority to change this agreement. You agree that any decision rendered in arbitration shall be filed and adopted by any court having proper jurisdiction.

Discuss your case -

You give the Company permission to discuss your case with your spouse. This allows us to better serve you by speaking with your spouse about your case or receiving updated information from your spouse. You may revoke permission at any time by notifying us in writing or by email. We will not discuss your case with anyone else unless you provide express permission to do so in writing. Also, by becoming a client of the Company you expressly acknowledge and agree to waive any potential conflict of interest that may arise between you and your spouse.

Date: _____

Client name: _____

Client Signature: _____