



The Law Offices of
ROBERT S. GITMEID & ASSOC., PLLC

CLIENT AGREEMENT



To:	Lauren Dorsey	Date:	8/9/2025
Phone:	808-333-9273		
E-mail:	laurendorsey19@gmail.com		

CONFIDENTIAL

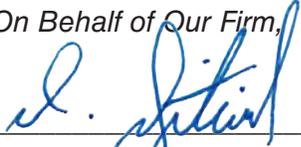
Dear Lauren Dorsey

It's a pleasure to welcome you to the **Law Offices of Robert S. Gitmeid & Associates, PLLC!**

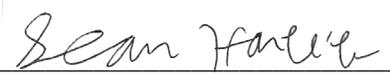
We are a consumer advocacy and debtor's rights law firm. We represent clients who are struggling financially and need help understanding and protecting their legal rights. We are delighted that you have chosen our firm to be your advocate. Enclosed you will find our **Client Engagement Package**. Please take the time to review it carefully, as it has important information regarding our proposed services for you. Once you have reviewed it, please complete and return the Client Engagement Agreement to our office at your earliest convenience.

Please let us know if you have any questions while reviewing your Client Engagement package, or about anything at all for that matter. **We look forward to serving you!**

On Behalf of Our Firm,



Robert S. Gitmeid, Esq.
Firm Managing Member



Sean Hartlieb
Local Attorney
Admitted to Practice Law in Hawaii


The Law Offices of
ROBERT S. GITMEID & ASSOC., PLLC
11 Broadway, Suite 960
New York, New York 10004
Phone: 866-707-4595, Fax: 855-637-2499



CLIENT ENGAGEMENT AGREEMENT

This Client Engagement Agreement (the "Agreement") is made as of 8/9/2025 between the Law Offices of Robert S. Gitmeid & Associates, PLLC ("RGA"), a law firm with attorneys who are licensed in your state of residence, with its principal office located at 11 Broadway, Suite 960, New York, NY 10004, and Lauren Dorsey and (Co-Client: _____ (jointly and severally "Client")). "You" means Lauren Dorsey, _____ jointly and severally for any clients covered by this Client Engagement Agreement. "We," "Us," or "Law Firm" means RGA, including its attorneys assigned to work on your matters who are licensed to practice law by the state of HI ("Local Attorney"), and all staff and agents acting on the attorneys' behalf and under attorney direction. "Creditors" means your creditors which you have included as part of RGA's services under this Agreement and which are listed in the attached List of Enrolled Creditors.

The specific terms of this Agreement are as follows:

1. Scope of Representation. The scope of RGA's services under this Agreement shall be limited to representing you before your creditors for the purpose of negotiating and resolving your debts to the best of RGA's ability and within applicable rules of professional conduct and other laws and regulations that regulate attorney practices. Although the services provided by RGA aim to negotiate down your creditors' outstanding claims, RGA cannot prevent a creditor from initiating legal action against you. You understand that the scope of this Agreement DOES NOT automatically include legal representation in any lawsuit, whether such action is instituted by a creditor, collection agency, or any other party. In the event that a creditor commences legal action against you, you agree to immediately notify RGA of such action. Of course, RGA will continue its best efforts to work with such creditor on your behalf, as outlined in this Agreement. You further understand that RGA will not represent you in any such lawsuit without a separate, mutually-executed client engagement agreement which outlines the scope of such representation.

2. Settlement Approvals. RGA shall not accept any settlement offers on your behalf without your prior express approval. Settlements may be in the form of lump-sum settlements or structured settlements. A structured settlement is when payments are made to the creditor in structured (usually monthly) installments. A lump-sum settlement is when the entire settlement is paid to the creditor in one payment. Though RGA cannot guarantee that a settlement will occur, most clients receive their first settlement offer between 120 – 180 days from the start of RGA's representation. Our experience also shows that accumulating funds of at least 25% of each debt balance enables RGA to effectively engage in good-faith negotiations on your behalf. RGA assumes no responsibility or liability for

your failure to comply with the terms of any settlement. If you miss making a payment in any settlement, your creditor may consider your non-payment as a breach of the agreement and may, therefore, undo the settlement and add penalties and interest, in which case the debt would have to be re-negotiated by RGA subject to an additional legal fee.

3. Local Attorney. Upon the commencement of our representation under this Agreement, RGA shall provide an attorney who is licensed to practice law in HI to your file. By signing this Agreement, you will be entering into an attorney-client relationship with RGA and your Local Attorney. You understand that you are retaining the services of your Local Attorney through their firm, RGA, solely for the purpose of assisting you to negotiate your unsecured debt and represent you as outlined in this Agreement. All services shall be performed by and under the supervision of your Local Attorney and the legal staff of RGA.

4. Outside Support Staff. You hereby agree and understand that RGA can and may assign certain tasks, including communications with creditors and debt collectors, as well as various client support responsibilities, to be performed by outside support staff on the attorneys' behalf and under attorney direction. All such tasks and communications shall be supervised by your Local Attorney and RGA.

5. Legal Fees.

a. You agree to pay RGA a legal fee equal to 25 % of the Original Balance of each debt that RGA resolves on your behalf (the "Legal Fee"). The term "Original Balance" means the total dollar amount that you owe on such debt at the time of this Agreement. RGA shall verify the total dollar amount owed to each creditor; and in the



event that the Original Balance stated in this Agreement is inaccurate, or if you incur additional debt (i.e., debt that is not interest or penalties applied by the creditor), you agree that the Original Balance for such creditor will be adjusted accordingly for the purpose of determining RGA's Legal Fee as set forth in this Agreement.

b. Contingency Fee. The Legal Fee is a contingency fee, which means RGA ***does not earn its fee unless and until it resolves a debt as follows: (1) RGA obtains a settlement proposal with your creditor, (2) RGA receives your express approval of such settlement, and (3) you make at least one payment to the creditor pursuant to the terms of such settlement.*** Once the Legal Fee is earned as outlined herein, it is considered due and payable in full. The Legal Fee shall be debited from your Dedicated Savings Account.

c. Additional Administrative Fees and Costs. You shall be responsible for any costs incurred by RGA as a result of overnight delivery of checks or documents.

6. Dedicated Savings Account. You agree to establish a savings plan to accumulate funds in preparation for negotiating and settling your creditors' outstanding claims ("Savings Plan"). You agree to save such funds by making monthly deposits ("Monthly Savings Deposit") into an FDIC-insured account ("Dedicated Savings Account"). Your Dedicated Savings Account will be used for accumulating funds for settlements, making settlement payments to your creditors, and to pay RGA's Legal Fees when they are earned (per Paragraph 5 above). You shall retain full control, ownership, and all rights over your Dedicated Savings Account and will at all times be solely responsible for any payments or distributions due therefrom. You may select an account of your choosing and will be responsible for all account-related fees charged by such provider. Also, only you shall be able to withdraw funds from your Dedicated Savings Account and RGA shall not have any responsibility for the loss of funds in the account nor for your use or misuse of the account. You grant RGA the ability to monitor the balances and activity in your Dedicated Savings Account to help determine when there are sufficient funds for reasonable settlement negotiations with your creditors. You acknowledge and fully understand that it is solely your responsibility to pay your creditors on any agreed settlements and that RGA does not pay your creditors for you. However, you do authorize RGA to schedule your payments to your creditors from your

Dedicated Savings Account for any settlements obtained by RGA on your behalf and for which you have given your express consent and approval. Again, it is solely your decision where to save your funds. If you should select an alternative FDIC-insured bank during the course of RGA's representation, you agree to promptly notify RGA of the selection.

If you believe you will be unable to make a Monthly Savings Deposit, or if you miss a Monthly Savings Deposit, you agree to inform RGA immediately of this fact. If you do not make all of your Monthly Savings Deposits pursuant to your Savings Plan, the potential success of our representation may be affected and our ability to achieve its goals may be compromised. Subject to the applicable rules of professional conduct, RGA reserves the right to cancel this Agreement and to cease any further services to you in the event that you miss two (2) or more Monthly Savings Deposits.

7. Possible Tax Implications. In the event that your creditors settle your debt for less than the amount originally owed, this may, under certain circumstances, be considered a taxable event. RGA is not a tax professional, does not provide any tax advice, and this provision must not be construed as tax advice. For more information on the possible tax ramifications of debt forgiveness in your particular situation, please consult with a licensed tax professional.

8. Honest & Accurate Information. RGA is relying upon the information provided by you to accurately assess your ability to comply with the terms of this Agreement. RGA's representation under this Agreement is offered to you based on the information you provide about your current circumstances, including your financial hardship, budget, and other pertinent information as it relates to your creditors' claims. You shall be honest and forthcoming with RGA regarding any and all information that you provide, and you shall keep RGA informed of any significant changes or occurrences relevant to our representation. It is especially critical to keep RGA informed of any changes or occurrences with your financial hardship, your Monthly Savings Deposits (or Savings Plan in general), and your creditors because there may be instances where a significant change or occurrence may affect the viability of the debt relief option you have chosen.

9. Credit Reports & Privacy Disclosure. You understand that, by signing this Agreement, you are giving RGA express written permission to obtain, review, and share



your consumer credit report, credit history, and credit score from the credit reporting agencies. Accordingly, RGA will obtain your credit information as needed to verify and track your debt balances for the sole purpose of assisting us in performing our obligations under this Agreement. You further understand that RGA may share your information, including information about our services under this Agreement, with our staff, agents, and third parties as we deem necessary to effectively represent you and as permitted or required by applicable law and attorney ethics rules. RGA recognizes that your financial and credit information is private and we are, therefore, careful to protect the security of your information from any unauthorized parties by employing the same level of care as with our most secure and confidential information. You understand that the scope of our services under this Agreement does not include helping you improve your credit rating or to dispute information in your credit report. Accordingly, RGA will not provide you with any legal services relating to credit repair, such as claims under the Fair Credit Reporting Act ("FCRA"), absent a separate, mutually-executed client engagement agreement outlining the scope of such representation.

10. No Bankruptcy Assistance is Being Provided. RGA is a debt relief agency as defined by the United States Bankruptcy Code. RGA helps people file for bankruptcy relief under the United States Bankruptcy Code *but only when it is specifically retained for that purpose pursuant to a separate, written engagement agreement which clearly defines the scope of such services and the terms of payment.* **This Client Engagement Agreement is NOT intended to be a contract for "bankruptcy assistance" between a "debt relief agency" and an "assisted person" as those terms are each defined by the United States Bankruptcy Code. By signing this Agreement, Client understands and agrees that RGA has NOT been retained by Client to provide any bankruptcy assistance or any legal representation with respect to any case or proceeding under the United States Bankruptcy Code. The scope of RGA's representation under this Agreement is defined in Paragraph 1 (above). Furthermore, any modification to the scope of RGA's representation herein will need to be in a separate, written document signed by Client and an attorney of RGA.**

11. No Guarantee. RGA cannot, and does not, make any guarantees with regard to any particular results under this

Agreement. Several factors are important to the success of our representation, including, but not limited to, your making consistent Monthly Savings Deposits into your Dedicated Savings Account, your creditors' willingness to negotiate with RGA and to accept settlement offers made on your behalf, and you providing RGA with accurate financial and personal information. You understand that RGA does not guarantee that all creditors, or any particular creditor, will be willing to negotiate with RGA on your matters. Furthermore, any estimates provided by RGA in the attachments to this Agreement are not guarantees of any particular result. Rather, they are provided to you simply as illustrations to help you understand the processes involved in RGA's services under this Agreement.

12. Termination. YOU MAY CANCEL THIS AGREEMENT AT ANY TIME FOR ANY REASON AND WITHOUT PENALTY BY NOTIFYING RGA. YOU AGREE THAT, IF YOU SHOULD CANCEL, ANY LEGAL FEES EARNED AND DUE AT THE TIME WILL BE CHARGED TO YOUR DEDICATED SAVINGS ACCOUNT. You understand that RGA may also terminate this Agreement at any time, subject to the applicable rules of professional conduct, in which case RGA shall provide written notice to you. **In the event of termination, whether initiated by you or by RGA, please remember to notify your Dedicated Savings Account provider in a timely manner in order to stop any future Monthly Savings Deposits.**

13. Electronic & Voice Communication Consent. You hereby consent to do business electronically with RGA. You understand that electronic transactions, not limited to e-mails, are inherently unsecure and that both you and RGA will take all reasonable steps to maintain the privacy of the information shared between the Parties. You hereby consent to receive information and documents relating to RGA's services under this Agreement via electronic mail, text message, facsimile, voicemail, and any other common electronic means. You understand that you shall be responsible for all costs associated with the receipt, review, and use of such electronic communications, such as your communications provider's data rates associated with internet access and text messages.

You also consent to receive updates and documents relating to RGA's services under this Agreement via pre-recorded voice messages, text/SMS messages, and/or through the



use of an automated dialing system to the cellular or other telephone numbers that you have provided to RGA. You may contact RGA at any time to opt out of receiving updates or offers through pre-recorded or autodialed messages. Consent to this section does not bind you to any future purchases of new services or offers.

14. Arbitration, Class Action, and Choice of Law. This Agreement shall be governed by the laws of the State of New York, without regard to any conflict-of-laws provisions. In the event of any controversy, claim, or dispute between the parties arising out of or relating to this Agreement, the parties agree to resolve all issues solely through the use of a mandatory **Binding Arbitration**, governed by the rules of the American Arbitration Association (the "AAA"). Information pertaining to Binding Arbitration through the AAA can be found on the AAA's website: www.adr.org. Any such Arbitration shall take place either in New York County, New York, or within the state and county in which Client resides, or at a location that is reasonably convenient for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a specific location, such determination should be made by an independent Alternate Dispute Resolution ("ADR") institution or by a Neutral, who is independent and neutral. The Binding Arbitration shall be conducted by a mutually-agreed-upon Arbitrator. The Arbitrator shall be neutral, independent, and shall comply with the AAA's standards and rules. The arbitrator or arbitration panel shall have the exclusive and sole authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability, or formation of this Agreement and of this Arbitration requirement. The award rendered by the Arbitrator shall be final and binding on all parties. Judgment on the award made by the Arbitrator may be entered into any court having jurisdiction over the parties. If either party fails to comply with the Arbitrator's award, the injured party may petition the appropriate court for enforcement. The parties further 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 action 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 costs of the Arbitration shall be based on the circumstances of the dispute, such as the size and nature of the claim, the nature of goods or services provided, and the abilities of the parties to pay (among other things). The reasonableness of the costs of Arbitration should, therefore, be determined on a rational, equitable, and consistent basis, and in accordance with the AAA's rules in place at the time of filing. In the event that 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 shall be entitled to costs of suit, including reasonable attorneys' fees for having to compel Arbitration or to defend or enforce the award. This section, the Arbitration requirement, and class action waiver shall survive termination of this Agreement. All parties participating in Binding Arbitration have the right, at their own expense, to be represented by an attorney or spokesperson of their own choosing.

PLEASE CONSULT WITH INDEPENDENT LEGAL COUNSEL OF YOUR CHOICE PRIOR TO SIGNING THIS AGREEMENT BECAUSE THE BINDING ARBITRATION REQUIREMENT AND CLASS ACTION WAIVER CONTAINED HEREIN AFFECT YOUR RIGHTS. PLEASE DO NOT SIGN THIS AGREEMENT IF YOU DO NOT UNDERSTAND THESE LIMITATIONS.

15. Severability. If any particular provision of this Agreement is held under any applicable law to be void or unenforceable, such determination shall in no way affect the validity of any other provision hereof and this Agreement will continue to be binding on the parties. Any provision that is held to be void or unenforceable will be interpreted by the Parties or the courts and replaced with language that is as close as possible to the intent of the original provision so as to effectuate the purpose of this Agreement.

You should not sign this Client Engagement Agreement unless you have carefully read and accept the terms and conditions herein. In order to begin providing services to you as outlined in this Agreement, RGA must receive your signed Agreement and confirm that you have made your initial Monthly Savings Deposit into your Dedicated Savings Account within thirty (30) days. If RGA does not receive the signed Agreement or cannot confirm that your initial Monthly Savings Deposit was made in a timely manner, your inaction shall be construed as your decision that you do not wish to become a client of RGA and, accordingly, we will perform no work on your behalf.

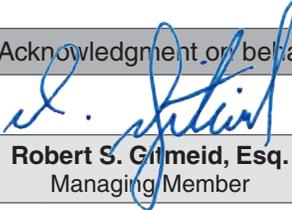


You understand that RGA is accepting you as a client subject to review of whether RGA believes it is appropriate to represent you in your matter. It is possible that, after further review, RGA may advise you that we will not be representing you. Should this arise, you will be notified in writing and by telephone of this fact.

By signing below, I hereby agree to all of the terms and conditions set forth in this Client Engagement Agreement.

I have read, understand, and agree with all terms and conditions of this Agreement.		
Client (Print Name)	Signature	Date
Lauren Dorsey	 <small>Lauren Dorsey (Aug 13, 2025 09:22:33 HST)</small>	Aug 13, 2025

Co-Client (Print Name)	Signature	Date
		

Acknowledgment on behalf of the Law Offices of Robert S. Gitmeid & Associates, PLLC			
			
	Robert S. Gitmeid, Esq. Managing Member		Sean Hartlieb Local Attorney

Date	Aug 13, 2025	Date	Aug 13, 2025
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**MONTHLY BUDGET & PERSONAL FINANCIAL SUMMARY
(NOT INCLUDING CURRENT PAYMENTS TO UNSECURED CREDITORS)**

MONTHLY BUDGET AS OF		8/9/2025		
Monthly Income			Monthly Expenses	
Applicant's Take-home Pay	\$ 0.00		Mortgage, Insurance, Prop Taxes	\$ 0.00
Co-applicant's Take-home Pay	\$ 0.00		Rent/Renter's Insurance	\$ 650.00
Social Security, Retirement, Public Assistance Income	\$ 0.00		Home Repair, Maintenance, Association Dues	\$ 0.00
Child Support and Alimony	\$ 0.00		Electric/Gas/Heating Oil	\$ 0.00
Other Income	\$ 2900.00		Water/Sewage/Trash Collection	\$ 0.00
Total Monthly Income	\$ 2900.00		Groceries/Household/Toiletries	\$ 1200.00
			Entertainment/Restaurants	\$ 0.00
			Internet/Cable TV/Satellite TV	\$ 0.00
			Telephone/Cell Phone/Pager	\$ 67.00
			Clothing/Haircuts/Dry Cleaning	\$ 0.00
			Gifts/Donations	\$ 0.00
			Vehicle Payments	\$ 0.00
			Vehicle Insurance	\$ 83.00
			Other Transportation Costs	\$ 200.00
			Child Support/Care	\$ 0.00
			Dependent Care/Activities	\$ 0.00
			Education/Student Loans	\$ 0.00
			Health/Life Insurance	\$ 0.00
			Medicines/Doctor/Dentist	\$ 0.00
			Other Expenses	\$ 300.00
			Total Monthly Expenses	\$ 2500.00
			Net Monthly Funds Available	\$ 400
			Funds Required for Monthly Savings Deposit	\$ 266.00
			Net Monthly Funds Remaining	\$ 134.00



Assets		Liabilities	
Market Value of Primary Home	\$ 0.00	Total Unsecured Debt	\$ 8297.00
Market Value of Other Real Estate	\$ 0.00	Primary Home Mortgage Balance	\$ 0.00
Market Value of Vehicle 1	\$ 0.00	Other Real Estate Mortgage Balances	\$ 0.00
Market Value of Vehicle 2	\$ 0.00	Vehicle 1 Loan	\$ 0.00
Market Value of Other Vehicles	\$ 0.00	Vehicle 2 Loan	\$ 0.00
Average Checking Account Balance	\$ 0.00	Other Vehicle Loans	\$ 0.00
Average Savings Account Balance	\$ 0.00	Other Secured Loans	\$ 0.00
Investment Funds	\$ 0.00	Student Loans	\$ 0.00
Retirement Savings	\$ 0.00	Medical Bills	\$ 0.00
Cash Value of Life Insurance	\$ 0.00	Other Liabilities	\$ 0.00
Other Assets	\$ 0.00	Total Liabilities	\$ 8297.00
Total Assets	\$ 0.00	Net Worth	\$ -8297.00

I have reviewed the Monthly Budget & Personal Financial Summary and confirm that it accurately reflects the information I have provided and that it is correct to the best of my knowledge.

Client (Print Name)	Signature	Date
Lauren Dorsey	 <small>Lauren Dorsey (Aug 13, 2025 09:22:33 HST)</small>	Aug 13, 2025

Co-Client (Print Name)	Signature	Date
		



ESTIMATED SUMMARY

This summary is provided as a courtesy to you, the Client. It is based solely on good faith estimates by the Law Offices of Robert S. Gitmeid & Assoc., PLLC ("RGA") using the information provided by you. These estimates are based on your cooperation with the terms of our Client Engagement Agreement, making all Monthly Savings Deposits per your Savings Plan, and your creditors' willingness to negotiate on your matters.

THE SUMMARY BELOW IS NOT A GUARANTEE OF RESULTS. This summary is simply an *estimate* to help you understand the processes involved in RGA's services under this Agreement.

Summary of Estimated Services & Costs	
Total Debts Included:	\$ 8297.00
Estimated Funds Needed for Settlement Payments to Creditors (Approx. 55%):	\$ 4563.35
Estimated Legal Fees:	\$ 2074.25
Estimated Total Cost:	\$ 6902.70
Estimated Total Savings by Engaging RGA:	\$ 1394.30
Start Date:	8/27/2025
Estimated Length of RGA's Service:	26 Months
Bi-Weekly Savings Deposit	\$ 133.00

I have reviewed the Summary of Estimated Services & Costs above and I understand and agree that it is only an illustration and not a guarantee of any particular results.

Client (Print Name)	Signature	Date
Lauren Dorsey	 <small>Lauren Dorsey (Aug 13, 2025 09:22:33 HST)</small>	Aug 13, 2025

Co-Client (Print Name)	Signature	Date
		



LAW OFFICES OF
ROBERT S. GITMEID & ASSOC., PLLC



Creditor Enrolled List

Creditor Name	Account	Balance Owed
MISSION LANE TAB BANK	4315037525171843	\$4,669.00
ALLY CREDIT CARD/CWS	5379934101211235	\$3,628.00

I have reviewed, understand, and agree with the above List of Enrolled Creditors

Client (Print Name)	Signature	Date
Lauren Dorsey	 <small>Lauren Dorsey (Aug 13, 2025 09:22:33 HST)</small>	Aug 13, 2025



LIMITED POWER OF ATTORNEY

I (we), Lauren Dorsey and _____, the undersigned, hereby expressly grant the **Law Offices of Robert S. Gitmeid & Associates, PLLC**, its employees, and its authorized agents, (collectively, "**RGA**"), the authorization to communicate and negotiate with my creditors and collection agencies regarding my outstanding debt obligations as the undersigned could lawfully do if personally present.

NOTICE

1. This Limited Power of Attorney is effective upon signing and specifically authorizes the recipient to discuss, disclose, and convey documents and otherwise provide information to **RGA** in the same manner recipient would otherwise provide and disclose to the undersigned, including, but not limited to, information concerning any payable debt, account, lien, suit, or judgment for which the undersigned is allegedly responsible, whether disputed or not.
2. The undersigned hereby authorizes **RGA** to obtain, review, and discuss my consumer credit reports, bank and creditor account information, medical bills and condition, employment status, financial information (whether public or non-public), and any other personal information about the undersigned that is pertinent to resolving my creditors' claims.
3. The undersigned hereby authorizes **RGA** to communicate with my creditors and collection agencies on my behalf as my agent and to perform each and every act that it deems reasonably necessary for the purpose of negotiating the settlement of any and all claims associated with, or related to, the outstanding debt with such creditors or collection agencies.
4. No creditor or collection agency may contact the undersigned regarding any of my creditors' claims that are the subject matter of this Limited Power of Attorney without the prior written consent of the undersigned. If you are a collection agency, you are not permitted to contact me pursuant to 15 U.S.C. § 1692C. The recipient of an original, photocopy, or facsimile of this document is specifically instructed by the undersigned to direct all communications to **RGA**.
5. The undersigned hereby authorizes **RGA**, in its discretion, to provide a copy of this Limited Power of Attorney to my creditors and collection agencies on my behalf for the purposes set out herein.

I affirm that all of the information that I have provided, or will provide, to **RGA** is accurate, timely, and correct. **RGA** may discuss any and all details of my financial situation with any creditor or third-party collection agency. **RGA** does not assume or pay any of my debts and is solely engaged to provide legal representation.

I (we) have read, understand, and agree with all terms and conditions of this Limited Power of Attorney		
Client (Print Name)	Signature	Date
Lauren Dorsey	 <small>Lauren Dorsey (Aug 13, 2025 09:22:33 HST)</small>	Aug 13, 2025
Social Security Number		Date of Birth
593-94-4999		2/8/1990

Co-Client (Print Name)	Signature	Date
		
Social Security Number		Date of Birth



CLIENT ACKNOWLEDGMENT OF DISCLOSURES

The Law Offices of Robert S. Gitmeid & Associates, PLLC's ("RGA") mission is to fully inform and educate our clients on all aspects of our services. This Client Acknowledgment of Disclosures ("Client Acknowledgement") is being provided to inform you about critical aspects of our representation, as outlined in the enclosed Client Engagement Agreement ("Agreement"). Some disclosures below relate to possible adverse consequences associated with our service.

By signing below, you are acknowledging that you have read this Client Acknowledgement and understand that you are voluntarily assuming such possible risks. You further understand and agree to fully indemnify and hold harmless RGA of any liability associated with the items below. You are encouraged to consult with independent counsel before signing this Client Acknowledgement. If you choose to not sign below, your decision will be understood to mean that you do not wish to become a client of RGA and, accordingly, we will perform no work on your behalf.

1. Power to Perform. By entering into this Agreement, you are granting RGA the full power and authority to perform, within its discretion, each and every act which may be necessary to represent your interests and to help you achieve your stated goals. You understand that RGA's power to effectively perform on your behalf is critically dependent – and conditioned on – you having sufficient funds for meaningful settlement negotiations with your creditors. You, therefore, understand that RGA must first be able to confirm that you have sufficient funds available, whether in your Dedicated Savings Account or otherwise, prior to negotiating with your creditors or making any settlement offers on your behalf.

2. No Bankruptcy Assistance is Being Provided. Please note that the debt negotiation process should only be used in the event of a legitimate financial hardship. If you have sufficient income to reduce your debt obligations on your own with payments in excess of the minimums, you are encouraged to do so. Furthermore, the debt negotiation process does not guarantee that you will not have to file for bankruptcy in the future, nor does it automatically preclude you from filing for bankruptcy in the future should you choose to do so. RGA is a debt relief agency as defined by the United States Bankruptcy Code and we help people file for bankruptcy relief under the United States Bankruptcy Code *but only when RGA is specifically retained for that purpose and pursuant to a separate, written engagement agreement which clearly defines the scope of such services and the terms of payment.* **However, nothing in the attached Client Engagement Agreement is intended to create any agreement or obligation by RGA to provide any bankruptcy-related services. RGA is NOT providing any information, advice, counsel, document preparation,**

or any other services related to the filing of any case or proceeding under the United States Bankruptcy Code. By signing this Client Acknowledgement, you understand and agree that you have NOT retained RGA to provide any legal representation or assistance for any matter under the United States Bankruptcy Code. Any modification to the scope of RGA's representation under your Agreement will need to be in a separate, written document signed by you and by an attorney of RGA.

3. Payments to Creditors & Credit Impact. You acknowledge that any decision to stop paying creditors is yours and that RGA has not advised you to reduce or terminate payments to your creditors. Moreover, RGA has advised you that it will not take any action that might be construed as interfering with the contractual relationships between you and your creditors. Please remember that ***when a payment to a creditor is missed or is late, there can be negative consequences to your credit score and your creditworthiness may be negatively affected as a result.*** Failure to make timely payments to creditors may also increase the amount owed to creditors because of interest, penalties, and other fees imposed by creditors as a result.

4. Actions by Your Creditors. RGA will work with your creditors in an effort to reduce phone calls and other potentially harassing communications by your creditors. However, RGA does not have the ability to prevent original creditors from contacting you. Although the services provided by RGA aim to negotiate down your outstanding debts, ***RGA cannot prevent a creditor from initiating legal action against you.*** Further, it must be understood that creditors are under no legal obligation to accept settlement offers made by RGA on your behalf. In the event that a creditor commences legal



action against you, you must immediately notify RGA of such action. RGA will continue to negotiate with such creditor on your behalf. However, please be advised that RGA will not represent you in any creditor lawsuit unless RGA is specifically retained for that purpose pursuant to a separate, written engagement agreement which clearly defines the scope of such services and the terms of payment.

5. You Must Provide Honest & Accurate Information. You agree to be honest and forthcoming with RGA regarding any and all information requested by RGA, and shall keep RGA informed of any significant changes and occurrences with your creditors, personal information, or other information that may be deemed relevant to your representation. You agree to forward all communications received from creditors directly to RGA. You further agree to indemnify and hold harmless RGA, its employees, and its authorized agents from any and all liability incurred by RGA based on any false or misleading information provided by you. This section shall survive termination of the attached Client Engagement Agreement.

6. Possible Tax Implications. In the event that your creditors settle your debt for less than the amount originally owed, this may, under certain circumstances, be considered a taxable event. For more information on the possible tax ramifications in your particular situation, please consult with a licensed tax professional.

7. If you are Active Duty Military Personnel, your military status, rank, and/or pay may be adversely affected if you are delinquent on your personal unsecured debt.

8. Clients with an Authorized User or Co-Debtor. If any of your accounts included in this service have an authorized

user or co-debtor who is not a client of RGA, you understand that RGA cannot protect such non-client from any adverse effects on their credit or from being contacted by such creditors.

9. Difficult Creditors. Certain creditors may be more challenging to negotiate with compared to others. Just as each client's circumstances are unique, each creditor has their own policies, making some more aggressive while others much more lenient. You should be aware that debts with more-difficult creditors may take a greater effort and longer time to resolve, and may settle for higher amounts.

10. Program Length. RGA's experience over the years has shown that debt relief services with shorter terms are generally more successful. Accordingly, RGA has a policy of keeping the length of our representation as short as possible for several key reasons. Though there are no guarantees, resolving your debts more rapidly can lower the risk of creditors escalating their collection efforts, such as initiating legal action. With a shorter term, your credit balances may also experience less growth due to factors such as interest rates, late fees, etc. Therefore, please know there are reasonable steps that you can take over the course of your program to help shorten your term. For example, setting aside additional funds in your Dedicated Savings Account whenever possible can help you take advantage of settlement offers sooner and more often. Generally, when you save more funds, you place yourself in a stronger position to deal with your creditors and, ultimately, to achieve your goals.

I have read, understand, and agree with all ten (10) points of this Client Acknowledgement of Disclosures.

Client (Print Name)	Signature	Date
Lauren Dorsey	 <small>Lauren Dorsey (Aug 13, 2025 09:22:33 HST)</small>	Aug 13, 2025

Co-Client (Print Name)	Signature	Date
		



NOTICE OF CANCELLATION

**Please keep this page for future reference.
Use this page only to cancel your Client Engagement Agreement.**

You may cancel your Client Engagement Agreement (“Agreement”) with the Law Offices of Robert S. Gitmeid & Assoc., PLLC (“RGA”) for any reason at any time and without penalty. If you cancel your Agreement, your only obligation to RGA shall be to pay any legal fees that have been earned as described in Paragraph 5 of your Agreement. All fees earned and paid up to the date of cancellation are non-refundable.

If you choose to cancel your Agreement and terminate RGA’s representation, please sign and date below, and fax this Notice of Cancellation form to 1-855-637-2499. You can also scan and e-mail the completed form to service@gitmeidlaw.com.

Please be sure to follow up regarding your cancellation by calling our office to confirm that we’ve received your signed cancellation form. You can reach us at 1-866-707-4595.

Unless you instruct us otherwise, once we process your cancellation, we will also notify your Dedicated Savings Account provider to stop all future savings drafts. You can close your Dedicated Savings Account and withdraw your available funds by contacting your provider directly, or you can request for RGA to do so on your behalf.

By signing below, you are requesting to cancel your Agreement and terminate RGA’s services to you.

Retain a copy of this form for your records.

Thank You for Your Consideration!

DO NOT SIGN BELOW UNLESS YOU INTEND TO CANCEL NOW.

Client (Print Name)	Signature	Date
Lauren Dorsey		

Co-Client (Print Name)	Signature	Date
		



DEDICATED ACCOUNT AGREEMENT AND APPLICATION

I. This Dedicated Account Agreement and Application ("Agreement") contains the terms, conditions, and disclosures that apply to your dedicated account ("Account"). By signing this Agreement or using your Account, you agree that this Agreement shall apply; and you agree to abide by all of the terms and conditions set forth herein, including the requirement to arbitrate any dispute with Global Holdings LLC ("Global") according to the terms of the **"ARBITRATION OF DISPUTE"** provision in paragraph XVII on page 2 of this Agreement. You are directed to read the **"ARBITRATION OF DISPUTE"** provision in paragraph XVII on page 2 of this Agreement carefully, as you are giving up your right to bring a lawsuit before a judge or jury in a court of law. If you have any questions that you do not believe are addressed in this Agreement, you can and should call, email, or write Global at the number or addresses shown at the end of this Agreement. Please review this Agreement carefully and keep it with your other important records. In this Agreement, the words, "I", "me", "mine", "my", "you" and "your" mean you and any other party who you authorize to use your Account.

II. Purpose, Nature and Use of the Account: Your Account is a dedicated account that you can use in connection with the debt settlement program you have undertaken. Global is not a party to your debt settlement program and does not participate in the negotiation of your debts. In general, you will be making periodic deposits to your Account from your primary bank account, and you will be periodically disbursing funds from your Account to repay your debts and the costs associated with your Account and your debt settlement program. Your Account is a Federal Deposit Insurance Corporation ("FDIC") insured sub-account within a master custodial account maintained at a bank designated or selected by Global. The bank is not a party to your debt settlement program and does not participate in the negotiation of your debts, and is an intended third-party beneficiary of this Agreement, including the **"ARBITRATION OF DISPUTE"** provision in paragraph XVII on page 2 of this Agreement. Additionally, you authorize Global to transfer your Account to another FDIC insured institution under the existing terms. Global will provide written notice to you of such change. Any such notice, and any other written notice that is provided for in this Agreement, will be sent to you at either the physical address you have provided in the application portion of this Agreement and/or the email address you establish with Global. If an email address is not provided to Global, all notices will be sent to you at the physical address you provided in the application portion of this Agreement. Your Account may not be used for any illegal purpose.

III. Passcodes / Passwords: You will be provided with a four-digit passcode (your "Passcode") that will enable you to access your Account via the telephone and to identify yourself when contacting a customer support representative. You will also be provided with an initial Internet password (your "Password") that will enable you to access your Account via the Internet. You may change your Password at any time for security purposes and you are encouraged to do so from time to time. You are responsible for the protection and use of your Passcode and Password. Do not disclose your Passcode or Password to anyone who does not have your permission to access your Account.

IV. Telephonic / Electronic Communications: You authorize Global to accept and act upon any instruction received from you or authorized by you under this Agreement concerning your Account, where you have communicated that instruction or authorization by telephone, facsimile, email or other electronic means using a telephone keypad or computer. Use of your Passcode, Password or any other form of identification designated by you in any transaction constitutes and will be accepted as your electronic signature, as that term is used in the federal Electronic Signatures in Global and National Commerce Act and other applicable laws.

V. Authorizing and Initiating Transactions: In this Agreement you authorize certain transactions involving your Account. Unless you direct otherwise in writing, Global may also act on those instructions that you conveyed to your Debt Settlement Provider, as defined in the application portion of this Agreement, and such instructions may be acted on without further confirmation. From time to time, you may change those instructions and/or give other instructions to initiate deposits to or disbursements from your Account by contacting Global's Customer Support. In any event, you must always provide a reasonable period of time to act on your instructions. All deposits to your Account will be authorized and initiated pursuant to your instructions, and all disbursements from your Account will be authorized and initiated pursuant to your instructions provided your Account contains

sufficient funds to cover the amount of the disbursement. However, neither Global, nor any service provider to Global shall be responsible for determining when a payment is actually due, nor shall they be responsible for determining whether a payment is for the correct amount or otherwise proper. Global's sole obligation in this regard will be to execute your payment instructions in a commercially reasonable manner as soon as practical after receipt of such instructions. Global shall not be responsible for any late payment fee, penalty or other charge levied by any of your creditors, for any failure of any of your creditors to accept a proposal for settlement or honor a settlement; or for any other adverse action taken by your creditor or any other party. Global shall not be liable for any consequences or damages you may claim resulting from Global acting on your instructions.

VI. Fees and Charges: The **"SCHEDULE OF FEES AND CHARGES"** identifies the fees and charges you are obligated to pay Global in connection with this Agreement and your Account; and you agree that these fees and charges may be deducted directly from your Account. The fees and charges in the **"SCHEDULE OF FEES AND CHARGES"** are the only fees associated with Global's services and your Account. The Monthly Service Charge for the first month in which your Account is established will not be prorated and will be deemed earned in full as of the day the Account is established, e.g., if your Account is established on the 15th day of a month, the Monthly Service Charge for such month shall be earned as of that day. Thereafter, the Monthly Service Charge will be deemed earned in full on the first day of each calendar month during which your Account remains open. Other fees will be deemed earned at the time of the transaction or the event that gives rise to the fee. You expressly acknowledge that Global may increase the fees and charges associated with your Account at any time, and that you will be provided with written notice at least thirty (30) days' prior to such increase. Global shall not be responsible for any other fees and/or charges that you may incur arising from or related to your debt settlement program.

VII. Termination of Agreement / Account Closure: You may terminate this Agreement and close your Account at any time by sending a written notice to Global's Customer Support. The written notice must provide Global with the following information:

1. Your full name and current address;
2. Your Account number;
3. The date of the request; and
4. Your request to close your Account.

Please provide Global with sufficient time to process the request. In addition, Global may suspend, cancel or terminate this Agreement and your Account at any time without notice for inactivity, or if your Program has been terminated or is no longer being managed, if your Account is improperly maintained or used, or if you otherwise violate any provision of this Agreement. If this Agreement is terminated for any reason, the collected balance in your Account will be sent to you by check within a reasonable period of time.

VIII. Monthly Statements: You will receive your first monthly statement by mail showing your Account activity and balance by mail. Thereafter, monthly statements will be available online, and may be accessed using your login information and Password. Should you desire to continue receiving a paper statement via the United States Postal Service, please contact Global's Customer Support and make a request to receive mailed paper statements. You may obtain balance and transaction information by using your Passcode to access your Account over the telephone, by using your Password to log into Global's website, or by calling Global's Customer Support. You agree to review each of your statements carefully and to report any erroneous, improper, or unauthorized transactions promptly.

IX. Non-Interest Account: Your Account is a non-interest bearing Account.

X. Unauthorized Transactions and Customer Responsibility: You should never share your Passcode or Password(s) with anyone and should keep your Account information and papers in a secure place. If you believe someone has transferred or may transfer money from your Account without your permission, contact Global's Customer Support immediately.

XI. FDIC Insurance: The funds in your Account will be FDIC insured up to a maximum of \$250,000.00. The insured amount may increase or decrease and is subject to limits set and reset by the FDIC from time to time.

XII. Incomplete Transactions: Neither Global nor any service provider to Global shall be liable for failing to complete a transaction due to insufficient funds in your Account; or if circumstances beyond their control prevent the completion of the transaction, including, without limitation, the acts or omissions of any ACH, check or other processor, the National Automated Clearing House Association, the Federal Reserve System, any bank, or the directive of any regulatory authority.

XIII. Error Resolution Procedures: In the event of potential errors or questions concerning specific transactions involving your Account, you must call or write Global's Customer Support no later than sixty (60) days after the transaction in question appears on your monthly statement. Furthermore, at the very minimum you must provide Global with the following information:

1. Your full name and Account number;
2. The date and amount of the transaction;
3. The type of transaction and a description of the suspected error (please explain as clearly as possible why you believe there is an error or why you need additional information); and
4. The dollar amount of the suspected error.

If you provide the information over the phone, you may be asked and required to provide it again in writing within ten (10) business days. Global will inform you of the results of the investigation of the suspected error within ten (10) business days after you submit the information and any error will be promptly corrected. However, if Global requires more time to investigate the suspected error, it may take up to an additional thirty (30) days to complete the investigation. If Global determines that there is no error, you will be provided with a written explanation within three (3) business days of such determination; and you may ask for and receive copies of the documents used in making any such determination.

XIV. Creditor Disputes: **You understand and agree that Global is not a party to your debt settlement program, and does not participate in the negotiation of your debts. This Agreement is separate and independent of any contractual obligations you may have with your creditors or Debt Settlement Provider. Accordingly, you hereby expressly acknowledge that Global does not have any involvement in or responsibilities of any kind or nature with respect to your contractual agreement with your creditors or your Debt Settlement Provider, your debt settlement program or the results that you may or may not achieve from your participation in a debt settlement program. Furthermore, you hereby expressly acknowledge that any representation, statement, or obligation made by your Debt Settlement Provider or made in connection with your debt settlement program is not made on Global's behalf, and does not and cannot bind Global. Finally, you expressly acknowledge that Global shall not be liable for any actions taken by, or conduct of, your Debt Settlement Provider in connection with your debt settlement program. You hereby agree to indemnify Global, and hold Global, its parent and subsidiaries, directors, officers, shareholders, and employees harmless from any damages (including attorneys' fees) resulting from the breach of any of the above warranties.**

XV. Garnishment Acknowledgement: In the event that a creditor of yours moves to garnish funds in your Account, **you expressly acknowledge that Global will answer the garnishment and comply with any writ issued by the Court in accordance with the applicable state law. Furthermore, you expressly acknowledge that Global will not be responsible for challenging or raising a defense to the garnishment on your behalf.** You specifically agree to indemnify and hold Global harmless from any loss, liability, obligation, damage, cost and expense resulting from a creditor's attempt to garnish and/or hold Global liable for any judgment against you.

XVI. Governing Law: This Agreement shall be governed by the laws of the state where you reside, except that the state's rules or statutes governing arbitration procedures shall not apply. If any part of this Agreement is declared void or unenforceable, such provision(s) shall be deemed severed from this Agreement, and the remainder of this Agreement shall remain in full force and effect. This Agreement may be modified to the extent necessary to give such force and effect to the remaining provisions. No delay or forbearance in the strict observance or performance of any provision of this Agreement, nor any failure to exercise a right or remedy hereunder, shall be construed as a waiver of such performance, right, or remedy, as the case may be.

XVII. ARBITRATION OF DISPUTE – IMPORTANT NOTICE WAIVING YOUR RIGHT TO BRING A CLAIM BEFORE A JUDGE OR JURY IN COURT: In the event of any controversy between the parties, including, but not limited, to any claim, dispute, suit, demand, cross claim, counterclaim, or third party complaint (whether contractual, statutory, in tort, or otherwise) arising out of or relating to this Agreement or its performance, breach, termination, enforcement, interpretation or validity, including the determination of the validity, scope or applicability of this provision to arbitrate, must be resolved by binding and confidential arbitration. This arbitration provision is governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. § 1 *et seq.*, and not by any state rule or statute governing arbitration. Arbitration under this provision will be conducted in either the county in which the customer resides or the closest metropolitan county. **THE PARTIES AGREE THAT ARBITRATION WILL BE BEFORE A SINGLE ARBITRATOR ON AN INDIVIDUAL BASIS AND NOT AS A CLASS OR MASS ACTION. FURTHERMORE, THE PARTIES AGREE THAT THE ARBITRATOR MAY NOT CONSOLIDATE PROCEEDINGS OF MORE THAN ONE PERSON'S CLAIMS.** The Arbitration will be administered by: The Judicial Arbitration Mediation Services ("JAMS"), 1920 Main Street, Suite 300, Irvine, CA 92614 (www.jamsadr.com); or the American Arbitration Association ("AAA"), 335 Madison Ave., Floor 10, New York, NY 10017-4605 (www.adr.org); or another nationally known consumer arbitration service on which the parties will agree to use. The Arbitration will be administered according to the arbitration service's fee schedule and the service's current applicable rules and procedures *except: 1) that the parties expressly waive the applicability of any rule governing class or mass action; 2) that the parties agree to have an in-person final hearing; and 3) that the parties agree that any specific arbitration procedure provided for herein will apply to the arbitration proceeding. The arbitrator – who must be either a retired judge or an experienced attorney - must be neutral and independent and must comply with the selected arbitration service's code of ethics. Additionally, the arbitrator will be guided by the Federal Rules of Evidence and "governing substantive" law.* The arbitrator's award is final and binding on all parties. The parties may move to confirm or vacate the award in a court of competent jurisdiction in accordance with the provisions of the FAA. The parties will bear their own attorneys' fees unless such fees are expressly provided for by applicable law. If the arbitrator determines that reasonable attorneys' fees are to be awarded under applicable law, the parties agree that the arbitrator will also determine the amount of reasonable attorneys' fees to be awarded. In the event a party fails to proceed with arbitration, fails to comply with the arbitrator's award or unsuccessfully challenges the arbitrator's award, the other party is entitled to any costs and expenses incurred, including a reasonable attorneys' fee for having to compel arbitration or defend or enforce the award.

What is Binding Arbitration? Binding Arbitration is an alternative dispute resolution process where both parties give up certain legal rights to bring a claim in court. Binding Arbitration means: (1) that both parties give up their right to a trial in court before a judge or jury; (2) that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of appealable issues expressly provided for in the FAA, 9 U.S.C. § 16; and (3) that discovery may be severely limited by the arbitrator, and if the arbitrator allows full discovery, the arbitrator may not exceed the discovery limitations provided by the Federal Rules of Civil Procedure. I UNDERSTAND THAT I MAY OPT-OUT OF THE TERMS OF THE "ARBITRATION OF DISPUTE" PROVISION BY PROVIDING GLOBAL NOTICE IN WRITING WITHIN THIRTY (30) DAYS OF SIGNING THE AGREEMENT. I understand that the notice must be sent to Global's Customer Support using certified mail or sent by electronic mail to the addresses provided in this Agreement. If I do not timely opt-out, I agree to the terms of the "ARBITRATION OF DISPUTE" provision.

I acknowledge that I have read, understood, and agree to abide by the terms of the arbitration provision set forth above, and fully understand that arbitration replaces the right of either party to go to court and replaces the right to have a judge or jury hear of decide either party's dispute or claims.

SIGNATURE: _____


Lauren Dorsey (Aug 13, 2025 09:22:33 HST)

Initials: LD

XVIII. PRIVACY POLICY: Global collects personal information that you provide through the application portion of this Agreement. You can find a detailed description of how we collect, share, and use your personal information and your rights with respect to the information we collect in the Privacy Notice included in the welcome packet that will be sent to your physical address. Additionally, you can also find a detailed description of your privacy rights on our website (<https://www.ghllc.com/privacy-policy/>). You understand that receiving the Privacy Notice is a necessary part of obtaining our services, and you agree to receive updates regarding this Privacy Notice on our website, where the document is posted. If you have additional questions regarding how we handle your personal information, please contact Global's Customer Support.

XIX. Maintenance of Accurate Information: You may update your personal information online, at any time, by using your Password to log into Global's website or by contacting Global's Customer Support. To ensure that Global is able to protect your Account and verify your information, it is in your best interests to maintain accurate and current records concerning your personal information.

XX. Information regarding your Debt Settlement Program: You expressly acknowledge that Global does not maintain records of any documents or information associated with your debt settlement program. To obtain such information, please contact your Debt Settlement Provider.

XXI. USA Patriot Act Compliance: As required by the USA Patriot Act, you authorize Global to take reasonable and practical measures to verify the accuracy of the information you have provided in the application portion of this Agreement, as well as to verify your identity by, including and without limitation, obtaining any information about you in order to assist in combating terrorism and preventing Global's system and the banking system from being used for money laundering or other impermissible, illegal purposes.

XXII. Limitation of Liability: Under no circumstances shall Global ever be liable for any special, incidental, consequential, exemplary, or punitive damages, or an amount in excess of the fees and charges Global receives from you as set forth in this Agreement. Moreover, under no circumstances shall Global ever be liable for the conduct or contractual obligations of a third party, including, but not limited to, the Debt Settlement Provider.

XXIII. English Language Governs: The terms of this Agreement and the products and services we provide are governed by the English language. As a courtesy, Global has made this Agreement available in languages other than English. If there is any difference in meaning between the English and non-English version of any of our documents, including this Agreement, the English version will apply to your Account and is available to you upon request.

XXIV. Merger Clause: This Agreement contains the complete and final understanding between the parties. Any prior oral statements, representations, or agreements are superseded by this Agreement.

XXV. Customer Support Information:

Correspondence Address: 4343 S. 118th E. Avenue, Suite 220
Tulsa, OK 74146

Telephone: (877) 271-1550

Fax: (866) 355-8228

Website Address: www.ghllc.com

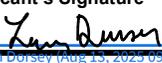
Email: customersupport@ghllc.com

Note: Global will provide you with a welcome packet subsequent to the execution of this Agreement that will contain deposit instructions applicable to those customers who choose to send in deposits.

DEDICATED ACCOUNT AGREEMENT AND APPLICATION

I hereby apply for and agree to establish a non-interest bearing dedicated account ("Account") to be administered at a bank selected by Global Holdings LLC ("Global") for the purpose of accumulating funds to repay my debts in connection with a debt settlement program of my own choosing (my "Program") that is managed by the organization responsible for administering the Program ("Debt Settlement Provider"). **I understand that Global is not a party to my Program and does not participate in the management of my Program.** I understand that this Agreement is subject to a customer identification program, as required by the USA Patriot Act and other applicable laws; and accordingly, I hereby represent that the following information is true and complete to the best of my knowledge and belief. In addition, I understand that I may be required to provide a copy of a driver's license and/or other information from time to time for use in connection with the verification of my identity and the administration of the Account. **Furthermore, I understand that the Account is governed by the terms of this Agreement and that I am bound by all of its terms and conditions, including the binding arbitration provision located in paragraph XVII on page 2 of this Agreement in which I expressly give up my right to bring an action in a court before a judge or jury.**

ACCOUNT OWNERSHIP, CONTROL AND USE: I understand that the Account, when established in accordance with this Agreement, will be my sole and exclusive property; that only I (or authorized contact, if any) may authorize deposits to and creditor payments from my Account; and that only I may withdraw funds from and/or close my Account at any time as provided for in the Agreement. I hereby authorize (a) periodic deposits to be made to my Account pursuant to the authorization provided below and (b) periodic disbursements to be made from my Account. In this regard, I hereby authorize payment from my Account of the fees and charges provided for in this Agreement. Should I designate an authorized contact, such designation allows for confirmation of Account information and for receipt of messages regarding my Account to the designee. **PERMISSION TO SHARE DATA:** I hereby grant permission for the bank, Global and the Debt Settlement Provider to share information regarding my Account and my Program with one another and with any other party to the extent necessary to facilitate the transactions I authorize on my Account, and acknowledge that sharing information among these parties is essential to the administration of my Account. I understand that the Agreement and the Privacy Notice provide additional information relating to my privacy rights.

Applicant: First Name (Please print clearly) Lauren		MI	Last Name Dorsey	Social Security # 593-94-4999	Date of Birth (mm/dd/yyyy) 2/8/1990
Authorized Contact (optional): First Name		MI	Last Name	Social Security #	Date of Birth (mm/dd/yyyy)
Mailing Address 12-181 Moanauli Loop			City PAHOA	State HI	Zip Code 96778
Physical Address (if different from mailing address)			City	State	Zip Code
Home Phone No. 808-333-9273	Cell Phone No.		Email Address laurendorsey19@gmail.com		
Challenge Question / Answer (for future ID purposes) Ellis					
Debt Settlement Provider				Debt Settlement Provider's Global Account Number (if known)	
Applicant's Signature 				Date Aug 13, 2025	

Lauren Dorsey (Aug 13, 2025 09:22:33 HST)

AUTHORIZATION TO DEBIT BANK ACCOUNT: Applicant's Financial Institution Information

Bank Name	Routing Number¹ 063092110	Account Number² 01577995823	
Bank Address	City	State	Zip Code
Name (as it appears on check) Lauren Dorsey			
Current Physical Address 12-181 Moanauli Loop	City PAHOA	State HI	Zip Code 96778

¹ Routing Number is the 9-digit number appearing in the bottom left corner of your check. ² Account Number is to the right of the Routing Number and before the Check Number.

Amount of Initial Debit		Date of Debit (mm/dd/yyyy)					
\$		on or after					

Amount of Recurring Debit		Date of Debit (mm/dd/yyyy)					
\$	266.00	on or after					
				and	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Biweekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly thereafter until further notice		

I hereby authorize Global to initiate debit entries to my **checking account** (or **savings account**) at the financial institution named above (my "Primary Bank Account"), in the amount(s) and on or after the date(s) set forth above, for the purpose of transferring funds to my Account. I represent that my Primary Bank Account exists; that I own it; and that I will maintain sufficient funds in it to permit the debits to clear on the applicable dates. I understand that I may incur a charge as set forth in the Schedule of Fees and Charges if any attempted debit is not immediately honored when presented; and that the financial institution providing my Primary Bank Account may also assess a charge if this occurs. In addition, I understand that I may subsequently designate another account for this purpose by contacting Global's Customer Support; that I may also change the corresponding amounts and dates in that manner; and that the representations I made above about my Primary Bank Account will apply to any other account that I designate.

This authorization shall remain in full force and effect until I give a written termination notice to Global that affords it a reasonable period of time to act on it. Any such notice, and any other written notice that is provided for in this Agreement, shall be sent to Global's Customer Support at the addresses set forth in the Agreement.

Applicant's Signature Authorizing Global to Debit Applicant's Primary Bank Account 	Date Aug 13, 2025
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Lauren Dorsey (Aug 13, 2025 09:22:33 HST)

SCHEDULE OF FEES AND CHARGES

Account Setup (one-time fee)	\$9.00
Monthly Service Charge	\$9.85
Dishonored/Returned Deposit Item	\$0.00
Premium Deposit Services	
Incoming Wire Transfer	\$10.00
Disbursement Fees	
ACH	\$0.00
DirectPay	\$0.00
Manual Check (USPS)	\$0.00
Phone Payment	\$1.50
2 nd Day Delivery*	\$10.00
Overnight Delivery*	\$20.00
Wire Transfer	\$15.00
Stop Payment Order	\$17.50

*3:00 pm Central Time Cutoff

CUSTOMER SUPPORT

Any questions or inquiries relating to your Account should be directed to Global's Customer Support. See paragraph XXVXXV of this Agreement for Global's correspondence address. Global's website address, and the toll-free number to Global's Customer Support. Please note that Global is not a party to your Program, and any questions relating to your Program should be addressed to your Debt Settlement Provider, and not to Global.

Version 1 – GH – 5.29.20