Rios Financial Group LLC

TRADELINE CLIENT AGREEMENT

Rios Financial Group LLC - Retail Tradeline Brokerage

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1. PARTIES

This Tradeline Client Agreement (the "Agreement") is entered into between Rios Financial Group LLC ("RFG"), acting as the retail tradeline broker, and the undersigned consumer ("Client"). RFG provides retail brokerage and administrative services relating to Authorized User tradelines and utilizes a private third-party tradeline vendor ("Private Tradeline Vendor") to facilitate fulfillment. Client certifies that Client is at least eighteen (18) years old, has provided true and complete information, is legally authorized to enter into this Agreement, and will use the services only for lawful purposes.

2. RFG'S ROLE AS RETAIL TRADELINE BROKER

Client understands that RFG is the retail broker through which Client purchases the tradeline service. RFG assists Client with reviewing available tradeline options, selecting a tradeline, collecting required information and documentation, submitting the order to the Private Tradeline Vendor, communicating order information and status, and assisting with qualifying non-performance matters.

RFG is not the primary account holder, card issuer, lender, credit bureau, or owner of the underlying revolving credit account. The Authorized User placement is facilitated through the Private Tradeline Vendor and participating account holders. RFG does not control card issuers, primary account holders, credit bureaus, credit-scoring models, or the precise timing or manner in which a credit bureau updates a consumer file.

3. PRIVATE TRADELINE VENDOR

RFG utilizes one or more private third-party sources to facilitate Authorized User tradeline placements. For purposes of this Agreement, any such source is referred to only as the "Private Tradeline Vendor." Client acknowledges that the identity of RFG's Private Tradeline Vendor, RFG's vendor relationships, wholesale pricing, sourcing information, availability sources, internal processes, and other non-public vendor information constitute proprietary and confidential business information of RFG.

Client is purchasing services from RFG at RFG's retail price. Client is not purchasing services directly from the Private Tradeline Vendor and has no contractual right under this Agreement to RFG's wholesale pricing, vendor agreements, supplier compensation, or other proprietary commercial terms.

RFG may change or use a different Private Tradeline Vendor when reasonably necessary to fulfill an order, provided that the material terms of Client's purchased tradeline are not changed without Client's consent or an appropriate replacement, credit, or refund remedy.

4. DEFINITION OF TRADELINE

A "tradeline" is the line item for a credit account appearing on a consumer credit report. Under the service contemplated by this Agreement, Client is requested to be added as an Authorized User to an existing revolving credit account with the advance knowledge, consent, and participation of the primary account holder. Client is not purchasing ownership of the account, does not acquire the underlying credit limit or account funds, and is not authorized by this Agreement to make charges on the account.

5. TRADELINE PRODUCT AND SERVICE PERIOD

RFG will use commercially reasonable efforts to submit Client's selected tradeline order for Authorized User placement through the Private Tradeline Vendor. Unless the applicable order states otherwise, the intended service period is two (2) billing/posting cycles after Client is added as an Authorized User.

The underlying vendor program is intended for the selected Authorized User tradeline to report to two (2) or more credit bureaus during the applicable reporting period. Participating primary account holders are expected to maintain the underlying account in good standing and generally at low utilization. Client understands that actual bureau reporting and account activity involve third parties and cannot be directly controlled by RFG.

The selected tradeline's available credit limit, age/open date, estimated statement or reporting period, retail price, and other order-specific terms will be identified on Client's invoice, order confirmation, or tradeline selection form.

6. CLIENT INFORMATION AND AUTHORIZATION

Client authorizes RFG to collect and transmit Client's identifying information and documents to the Private Tradeline Vendor and other parties reasonably necessary to facilitate the Authorized User placement. Required information may include Client's full legal name, date of birth, Social Security number, current address, telephone number, government-issued photo identification, Social Security card, and other information reasonably required to verify identity and process the order.

Client authorizes RFG and the Private Tradeline Vendor to use such information only as reasonably necessary to verify Client's identity, process and administer the tradeline order, investigate qualifying non-performance, comply with law, and accomplish the purposes of this Agreement.

Client is responsible for ensuring that all information provided is accurate and matches Client's identifying and credit-file information. Incorrect, incomplete, mismatched, frozen, or unverifiable information may delay or prevent processing or reporting.

7. CREDIT FREEZE, FRAUD ALERT, AND CREDIT-FILE RESTRICTIONS

Client Initials: __________ I understand my responsibilities regarding credit freezes, fraud alerts, credit locks, identity-theft alerts, and other credit-file restrictions.

Client understands that a credit freeze, security freeze, fraud alert, identity-theft alert, credit lock, suppressed credit file, or other restriction affecting Client's credit profile may interfere with or prevent the processing or reporting of an Authorized User tradeline. Before RFG submits the tradeline order, Client is responsible for determining whether any such restriction exists and, when necessary for processing or reporting, taking the appropriate steps with the applicable credit bureau(s) to remove, lift, or otherwise resolve the restriction.

Client agrees to notify RFG before submission if Client knows of any fraud alert, freeze, lock, identity-theft notation, or other restriction on Client's credit file. If a tradeline fails to report because Client failed to disclose or appropriately address a known restriction after being instructed that it must be addressed, that failure will not constitute non-performance by RFG or the Private Tradeline Vendor and may not qualify for a refund or replacement, to the extent permitted by applicable law and the applicable order terms.

8. FALSE OR UNAUTHORIZED INFORMATION

Client shall not provide or use any false, fraudulent, stolen, synthetic, illegal, or unauthorized information, including an alternate Social Security Number, Credit Privacy Number/CPN, EIN, TIN, or other identifier used in place of Client's lawful identifying information. RFG may reject or terminate an order involving suspected fraud, identity misuse, or unlawful conduct and may cooperate with lawful governmental, regulatory, or judicial requests.

To the extent permitted by applicable law, amounts already earned or costs incurred in processing an order involving materially false, fraudulent, or unauthorized information may be non-refundable.

9. FEES, RETAIL PRICING, AND PAYMENT

Client agrees to pay the retail price stated on RFG's invoice or order form before RFG submits the tradeline order, unless RFG agrees to different written payment terms. Client acknowledges that RFG establishes its own retail price and that the retail price may include RFG's brokerage, administrative, service, and other compensation in addition to RFG's cost of obtaining fulfillment through its Private Tradeline Vendor.

Client acknowledges that RFG's wholesale costs, vendor pricing, vendor compensation, and profit margin are proprietary business information and are not part of the retail service purchased by Client.

Once an order has been accepted and submitted for processing, fees are non-refundable except as expressly provided by the non-performance provisions of this Agreement or as otherwise required by law. Returned, reversed, declined, or disputed payments may result in suspension or cancellation of an order where cancellation remains possible.

10. NON-PERFORMANCE, REPLACEMENT, AND REFUND

If the selected tradeline does not report as represented within the applicable reporting period, Client must notify RFG in writing as soon as reasonably possible and no later than twenty-one (21) days after the end of the expected reporting period, unless Client's order specifies a different deadline.

Client must provide reasonable documentary proof requested by RFG to verify non-performance. This may include current credit-report pages, bureau disclosures, or screenshots showing the applicable bureau and the date the report was updated. Client should redact unrelated account information where reasonably possible. RFG will not require Client to provide passwords for Client's credit-monitoring, banking, or credit-bureau accounts.

If qualifying non-performance is verified, RFG will pursue the applicable remedy through its Private Tradeline Vendor. Depending on the affected order and circumstances, RFG may provide a replacement tradeline, an RFG account credit, or a refund of the retail amount paid by Client for the affected tradeline.

A refund is not due solely because Client did not receive a desired credit-score increase, loan or funding approval, mortgage approval, credit limit, interest rate, or other financial result if the tradeline otherwise performed as represented.

11. ASSUMPTION OF RISK

Client understands that Authorized User tradelines involve third-party risks. The primary account holder may change utilization, make a late payment, close the account, or otherwise affect the tradeline. A card issuer may review, restrict, decline, close, or remove an Authorized User. A credit bureau may delay, omit, alter, or remove reporting. Credit-scoring models may also treat Authorized User information differently.

If a material issue affecting the underlying tradeline occurs before or during the contracted service period, RFG will work through the Private Tradeline Vendor to determine the replacement, credit, or refund remedy available under the applicable order terms.

12. NO GUARANTEE OF CREDIT SCORE OR FINANCING

RFG cannot and does not predict, promise, guarantee, warrant, or assure any particular increase in Client's credit score or any particular lending, mortgage, rental, insurance, employment, funding, underwriting, or other credit-related result.

The tradeline service does not itself remove, correct, or dispute negative information appearing on Client's credit reports. Client understands that lenders and other decision-makers may consider factors beyond a credit score, including income, debt-to-income ratio, payment history, inquiries, utilization, derogatory information, account age and mix, and their own underwriting requirements.

13. LAWFUL USE AND CLIENT REPRESENTATIONS

Client agrees to use the tradeline service only for lawful purposes. Client shall not misrepresent ownership of the underlying account, falsely represent that Client personally incurred the account's historical activity, use the service in connection with identity theft or synthetic identity activity, or knowingly make a materially false statement to a creditor, lender, financial institution, government agency, or other person.

Client understands that being an Authorized User is different from being the primary account holder and agrees not to represent otherwise.

14. PRIVACY AND DATA SECURITY

RFG will use reasonable safeguards to protect personal information submitted for the tradeline order and will limit disclosure to the Private Tradeline Vendor and other parties reasonably necessary to process, verify, administer, or legally support the contracted service. RFG may retain records as reasonably necessary for business, compliance, dispute-resolution, and legal purposes.

Client acknowledges that fulfillment requires transmission of Client's information to third parties participating in the Authorized User placement. No method of electronic transmission or storage can be guaranteed to be completely secure.

15. CONFIDENTIAL VENDOR RELATIONSHIP AND NON-CIRCUMVENTION

Client agrees that any non-public information Client receives or learns through RFG concerning the identity of a Private Tradeline Vendor, vendor contacts, account sources, wholesale pricing, sourcing methods, or vendor processes is confidential and proprietary to RFG.

During the processing and active service period of Client's order, and for twelve (12) months thereafter, Client agrees not to knowingly use confidential vendor information obtained directly through RFG to bypass RFG for the purpose of purchasing substantially the same tradeline service directly from a Private Tradeline Vendor first identified to Client through RFG. This provision does not restrict Client from using a vendor or service independently discovered without use of RFG's confidential information, and it applies only to the extent permitted by applicable law.

16. THIRD-PARTY FULFILLMENT

Client acknowledges that the underlying Authorized User placement is fulfilled by a Private Tradeline Vendor and participating account holders. RFG remains Client's retail point of contact for the RFG transaction. RFG is responsible for accurately submitting Client's order and information provided by Client, communicating material order information received by RFG, and assisting with remedies available under the applicable order terms.

RFG is not responsible for acts or omissions of card issuers, credit bureaus, primary account holders, or other third parties outside RFG's reasonable control, subject to any non-waivable rights Client may have under applicable law.

17. LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, RFG's aggregate liability arising from an affected tradeline order shall not exceed the retail amount Client actually paid RFG for that affected order. RFG shall not be liable for indirect, incidental, special, exemplary, punitive, or consequential damages, lost profits, lost financing opportunities, or decisions made by lenders, card issuers, credit bureaus, primary account holders, or other third parties. This limitation does not apply where prohibited by law.

18. INDEMNIFICATION

To the fullest extent permitted by law, Client agrees to indemnify and hold harmless RFG and its members, officers, employees, agents, and affiliates from third-party claims, losses, liabilities, and reasonable costs arising from Client's unlawful use of the service, false or unauthorized information, material misrepresentation, identity misuse, or material breach of this Agreement. This provision does not require Client to indemnify RFG for RFG's own unlawful conduct where such indemnification is prohibited by law.

19. GOVERNING LAW AND GENERAL TERMS

This Agreement shall be governed by the laws of the State of Arizona, without regard to conflict-of-law principles, except to the extent federal law or another state's non-waivable consumer law applies. Any arbitration, forum-selection, limitation-of-actions, or prevailing-party attorneys' fee provision should be added only after review and approval by RFG's Arizona legal counsel.

If any provision is held invalid or unenforceable, the remaining provisions remain in effect. A waiver of one provision or breach is not a continuing waiver. This Agreement, together with the applicable invoice/order form, privacy notice, authorization, and any signed addendum, constitutes the agreement between RFG and Client concerning the tradeline order. Material amendments must be in writing.

20. TRADELINE ORDER

Tradeline / Internal Order ID	
Credit Limit	
Account Age / Open Date	
Estimated Statement / Reporting Date	
Purchase / Submission Deadline	
Service Period	Two (2) billing/posting cycles unless otherwise stated
RFG Retail Price	$
Special Terms / Notes	

21. CLIENT ACKNOWLEDGMENT AND SIGNATURE

BY SIGNING BELOW, CLIENT ACKNOWLEDGES THAT CLIENT HAS READ AND UNDERSTANDS THIS AGREEMENT; UNDERSTANDS THAT RFG IS THE RETAIL TRADELINE BROKER AND USES A PRIVATE THIRD-PARTY VENDOR TO FACILITATE THE AUTHORIZED USER PLACEMENT; UNDERSTANDS THAT RFG'S PRIVATE VENDOR IDENTITY AND WHOLESALE TERMS ARE PROPRIETARY; UNDERSTANDS THAT NO CREDIT-SCORE OR FINANCING RESULT IS GUARANTEED; AND AUTHORIZES RFG TO PROCESS THE ORDER AS DESCRIBED ABOVE.

CLIENT	RIOS FINANCIAL GROUP LLC
Printed Name: ______________________________	By: ______________________________________
Signature: __________________________________	Printed Name: ___________________________

Rios Financial Group LLC

Date: ________________________________	Title: ____________________________
Email / Phone: ________________________	Date: ______________________________

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