



Thank you for trusting us to help you on this journey. You have made a great decision to engage Assurance Business Concepts to help guide you through a process few business owners know about. We will need your help along the way but the benefits to you and your business will be everlasting.

By selecting our business success coaching program, you will experience a comprehensive and thorough process designed to ensure you feel informed and confident every step of the way. We understand that each client has unique needs, which is why our coaching is tailored specifically to you. Over the next year, we will schedule approximately 22 one-on-one meetings with you, typically following this timeline:

- **First 3 Weeks** - In the first three weeks, we will plan to have one coaching session per week. During these initial sessions, we will conduct a full audit of your business's current status, business credit, the owner's credit, and lender compliance. We will address any areas that need correction, completion, or updating.
- **First 3 Months** - For the next three months, we will typically continue with two sessions per month to focus on building your business credit. We'll select appropriate Net 30 and revolving vendor credit lines that benefit your business and help build credit. This process will require at least three reporting cycles. Additionally, we will optimize and correct the personal credit reports and scores of the business owners. During this period, we will work to ensure that all necessary documentation for larger funding requests is updated and in place.
- **Months 4 through 12** - During this time, we will focus on ensuring that all credit accounts are actively used each month, that they are paid at least ten days early, and that a strong business bank rating is maintained. Proper accounting and business records will also be kept up to date for quick lender submission. This phase also involves pre-qualifying for larger funding amounts and submitting applications as appropriate.
- **Critical First 90 Days** - The first 90 days of our coaching process are crucial for setting up the foundation needed to apply for business funding at the best possible terms. Attempting to apply before this window may lead to rejections or receiving lower amounts with less favorable terms. We will ensure that all lender compliance items are completed, and both the business and owner's credit reports are correct and up-to-date. We will also establish a minimum of three reporting cycles for the business credit process and work on obtaining a business bank rating of low five, which takes three months to establish. Additionally, we'll make sure that all necessary business documentation is prepared and ready for lenders.

1. **Success Audits** - Throughout the success coaching process, we will conduct regular audits to assess the progress of each stage. These audits help define the actions we will take to optimize and build your business. The first audit establishes the starting point, and by the

end of the first 90 days, we aim to have completed all tasks, continuing to build and fund your business as part of the ongoing success coaching process.

2. **Patience and Process** - It's important to be patient and allow the process to unfold. It takes a minimum of 90 days to build business credit, achieve a low five bank rating, age existing credit inquiries, optimize the owner's personal credit, and complete online optimization. Rushing any part of this process could result in declines or, at best, approval for smaller amounts with less favorable terms.

Business Services Terms and Conditions:

This Business Services Agreement (this "Agreement"), which will use the initial date of payment as the "Effective Date", is between and among your company with its individual EIN, an individual/legal corporate entity, to carry out the matters set forth herein (collectively "Client"), and Assurance Business Concepts, LLC ("ABC") per the terms and conditions below.

1. **SCOPE AND DUTIES.** Client retains and hires ABC to provide business services to better your position in becoming bankable and possibly assist in establishing financial and credit accounts on behalf of Client and Client's business, potentially including credit cards, lines-of-credit, bank loans, equipment financing, vendor accounts or other similar financial accounts (each an "Account" and collectively, "Accounts") with lenders, vendors and other financial service providers ("Lender"). At ABC's discretion and any time after the Effective Date, ABC may evaluate Client's creditworthiness by obtaining a credit report or other background information about Client or Client's Business from appropriate sources. Client hereby authorizes ABC to obtain such information. Client hires ABC to provide additional business services, including but not limited to assistance with incorporating or reorganizing a business entity, strategies to minimize interest, building business credit, strategies to raise business and personal credit scores and limits, and declination reconsideration requests.
2. **TERM.** The term of this Agreement (the "Term") shall be one (1) year from the Effective Date.
3. **FEES.** The client will be invoiced with a payment link or paid through a portal. The payment is due immediately so we can start our processes. The Client understands that additional fees from third parties may be related to obtaining loans and lines of credit.
4. **CREDIT LINE REPORTING.** The client understands ABC does not control how a bank or lender reports credit on any account. A bank/lender may choose to report on any Credit Lines that are personally guaranteed to any of the Business or Personal Credit Bureaus at any time.
5. **CREDIT LINE ADJUSTMENTS.** The client understands that there is a remote possibility that a lender may lower the Client's credit limit or take other types of adverse action after the Client is granted credit, either arbitrarily or because of deterioration in the Client's credit rating or perceived creditworthiness. Such decisions are beyond ABC's control, and ABC will not issue any refunds.
6. **CLIENT COVENANTS.** At all times while in contract with ABC, Client agrees to:

- a. Be truthful with ABC and Lenders and provide complete and accurate information to the best of the Client's knowledge.
- b. Provide ABC and lenders all documentation, executed applications, notices, correspondence, and other information (collectively, "Account Information") within seven (7) days of receipt or creation in connection with any Account.
- c. Be available for all scheduled coaching meetings and follow the guidance provided by the Coach. If the Client needs to reschedule a meeting, the Client must provide the Coach with 24 hours' advance notice.

7. COACHING COSTS AND OTHER EXPENSES.

- a. Access to Bankable Program with Personalized Live Coaching-The Client agrees to a one-year (1) coaching service to assist in completing the business success system, which will include completing the items of lender compliance, auditing the business structure and setup, verifying the business credit files, building business credit, and acquiring vendor and lender financing.
- b. The client acknowledges that there will be other expenses to complete the business success system, such as paying for third-party vendor services, lender or vendor-required down payments, and the minimum monthly payments required to build both personal and business credit.

8. SUSPENSION OR TERMINATION OF BUSINESS SERVICES.

- a. ABC has the right to suspend the performance of its Services by providing the Client with ten (10) days written or emailed notice of the Client's failure to pay ABC or any other breach of this Agreement. Such suspension shall continue until the event is resolved or this Agreement is terminated.
- b. ABC may terminate this Agreement effective immediately upon breach of this Agreement by Client. Client may terminate this Agreement only if a material breach of this Agreement remains uncured by ABC for more than thirty (30) days.
- c. Client shall NOT be entitled to any reimbursement, refund, or return of any amounts paid to ABC hereunder due to the termination of this Agreement by ABC, excluding provisions in paragraph "d."
- d. If the client is unsatisfied with any software platform, processes, procedures, or personnel, they may request a refund. Such a request MUST BE IN WRITING and made within 15 days after payment is submitted. All requests must be emailed to Frank Flowers, EVP, Assurance Business Concepts, frank@assurancebusinessconcepts.com. The refund will be processed within ten business days and credited in the same manner as it was paid.

9. SURVIVAL: Notwithstanding any termination of this Agreement, suspension of Services, or expiration of the Term, the terms intended to survive such termination shall continue in effect.

10. INDEMNIFICATION: Client shall indemnify, defend and hold ABC, and ABC's subsidiaries and affiliated companies, distributors, and their respective officers, members, managers, employees, agents and other representatives harmless from and against any and all claims,

actions, suits, judgments, damages, losses, and expenses (including reasonable attorneys' fees) of any kind and nature imposed on, incurred by, or asserted against the ABC by any third party, arising out of the Services or any breach by the Client of any covenant or other provision hereof.

11. **CONFIDENTIAL INFORMATION:** All terms, including all rights and obligations, of both Client and ABC under any effective Non-Disclosure Agreement entered between Client and ABC before the Effective Date shall be incorporated herein by reference and made a part hereof.

12. **DISCLAIMERS:** Nothing in this Agreement, and nothing in ABC's statements to Client, will be construed as a promise or guarantee about the outcomes of the Services or the success of Client's business except for potential billing modifications outlined in Section 3. Additionally, ABC's Services are not to be construed in any way whatsoever as legal advice or of a legal nature.

13. **SEVERABILITY:** Wherever possible, each provision of this Agreement shall be interpreted as effective and valid under applicable law.

14. **ENTIRE AGREEMENT:** This Agreement contains the full and complete agreement between the parties concerning the subject matter and supersedes all other agreements between the parties, whether written or oral, relating thereto and may not be modified except by a written instrument executed by both of the parties.

15. **DISPUTES:** This Agreement shall be subject to the laws of the United States and the State of Florida in all respects. If a dispute, controversy, or claim arises out of or relates to this Agreement or its breach, the appropriate venue for dispute resolution will be the Superior Court of Clermont, Florida.

Agreement and Understanding:

This agreement will be effective with payment made to ABC, and these terms and conditions are hereby understood and agreed to as of the payment date.

I want to thank you again for your business and for working with us. If I can ever be of service, please don't hesitate to reach out.

Ric Crosby

CEO, Business Advocate, Corporate Credit Process Engineer

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Assurance For Your Future

www.assurancebusinessconcepts.com