

Replace Your Mortgage New Client Expectations Agreement

This agreement is for new Replace Your Mortgage clients so that they know what they can expect from us, and our clients know what we expect from them. We strive to provide the best service in the world, and value your business.

- By signing below, you affirm you have read through this document in its entirety, understand our refund policy which covers the education, the strategy, and sufficient due diligence of the client to acquire a LOC. If you apply what we teach and your balance does not go down quicker with a LOC than a mortgage, we will give you all of your money back.
- You understand that we do not guarantee that you will get approved for a LOC because we are not a lending institution, nor can we prevent someone from quitting their job, opening up debt, or doing something to hinder approval with a lender.
- Replace Your Mortgage will help our clients acquire a LOC by providing specific education designed to teach the client how to solicit banks for a LOC. Replace your mortgage can provide other tools such as recommended banks that provide a LOC sufficient for executing the strategy, along with support and guidance suited to the specific client's situation in order to help with soliciting banks for a LOC.
- **When a client has done their due diligence in trying to acquire a LOC, and is unable to acquire a LOC to execute the Strategy, Replace Your University will issue a refund equal to the amount paid for our service (see details below*) if the following conditions are met. The client must provide evidence that they were officially denied by a lending institution for a first lien LOC. The client must allow Replace Your University to review the client's situation in order to determine if an alternate solution is available including, the possibility of one additional application at another lending institution recommended by Replace Your University that is deemed a better fit for said client to qualify. The client agrees to allow Replace Your University to formulate a solution based on the information gathered and lay out a plan to help the client acquire a LOC and execute the Strategy. If no solution exists or the option to acquire a LOC with another lending institution is not possible within a reasonable time frame, then the client will be issued a refund. Note: Due to average turnaround times to acquire a LOC and potential steps to complete the process for the solution outlined, a reasonable time frame is deemed to be 6-12 months from the date of the presented solution.**
- Additionally, the client understands that upon becoming a client Replace Your University does not present a set timeline to acquire a LOC. Each client's situation is unique and there are several factors that go into the acquiring of a LOC. It is ultimately up to the client to acquire a LOC in the time frame that best suits them.

Expectations

- Replace Your Mortgage clients are the most important people in our business, whether they are visiting in person, by mail, or by phone. They deserve a timely response to all inquiries or contacts. We guarantee to give timely support and assistance throughout the entire process.
- Our clients understand that they are investing in their education and that Replace Your Mortgage is not originating their loan. We guarantee to provide our clients with access to our online dashboard which includes our education, bank list, facebook group, and support staff.
- Replace Your Mortgage team members will hold in the strictest confidence, and consider as privileged, all business and personal information pertaining to our clients affairs. We guarantee to protect and insure all client information.
- To provide our clients with an optimal level of service, the Replace Your Mortgage team expects them to be continuously forthcoming with all relevant information. We guarantee that if a client provides accurate information we will use that information to provide the best support and guidance possible.
- If you are displeased with any element of our service, Replace Your Mortgage expects the courtesy of timely notification so that we may address the issue immediately. We guarantee that we will exhaust all options when helping our clients to not only secure the product but also use it appropriately.
- *Refunds will be issued equal to the amount paid for the service OR an amount agreed upon between the client and Replace your University. If a full refund is issued any merchant fees applicable to the transaction will be deducted from the refund not to exceed 5% of the total transaction. No merchant fees will be deducted if a lesser amount is agreed upon. Please see our support team support@replaceyouruniversity.com for the process to request a refund.

**If You Do Not Agree With The Above Terms, Do Not Sign
This Agreement Below**

