



## Membership Terms

### Replace Your University New Client Expectations Agreement

This agreement outlines what new Replace Your University clients can expect from us, and what we expect from them. Our goal is to deliver the best service in the world, and we greatly value your business.

- By signing or clicking below, you affirm you have read through this document in its entirety, to understand our refund policy. Replace Your University is providing education and general support for that education.
- You understand that we do not guarantee that you will get approved for a LOC or any financial tool of your choosing because we are not a lending institution, we don't pull credit, nor do we offer financial products that would require review of income, credit and other factors to determine approval.
- Replace Your University will help our clients by providing specific education designed to teach the client how to use a LOC along with education on general guidelines that lending institutions may look for when applying. Replace Your University can provide other tools such as recommending banks that provide a LOC that may be suitable and sufficient to execute the strategy outlined in our education. It is up to the client to determine if the recommended banks are a suitable choice for the client's particular situation.
- When a client has done their own 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 LOC, whether in first lien or second lien. The client agrees to allow Replace Your University to review the client's situation to determine if an alternate solution may be available. 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: While a reasonable time frame will vary for each client, RYU finds that most alternate solutions can be obtained within a 6-12 month period from the date of notification to RYU that the client was unable to obtain a LOC. The client must work in unison with Replace Your University on a solution in order to be considered for a refund at any time.
- The refund policy outlined in the agreement is good for 12 months from the date of execution of this agreement. No refunds will be honored after 12 months from the date of this agreement unless agreed upon by management. By signing or clicking you've read the agreement, you are agreeing to the refund policy stated within.
- **Note: Please see additional details below.**

- Replace Your University is not responsible for the client providing incomplete, false, or inadequate information to Replace Your University or any lending institution that results in the client's inability to qualify for financing. Additionally, if the client provides incomplete, false, or inadequate information to Replace Your University then subsequently requests a refund, Replace Your University reserves the right to withhold a refund.
- The client agrees to not hold Replace Your University or any of its related business entities liable for non-qualification of a loan, LOC, HELOC, or financing of any type. Additionally, the client agrees to not hold Replace Your University liable for any result of an application for financing whether the application results in an approved or denied loan and any result thereafter.
- Additionally, the client understands that upon becoming a client Replace Your University does not present a set timeline to acquire a LOC or execute any of the education. Each client's situation is unique and there are several factors that go into the acquiring of a LOC.

### **Expectations**

- Replace Your University 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 University is not originating their loan. We will provide our clients with access to our online dashboard which includes our education, and support staff.
- Replace Your University 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. As stated above Replace Your University does not ask for credit information, pull credit, or determine approvals for any financial products.
- To provide our clients with an optimal level of service, the Replace Your University team expects them to be continuously forthcoming with all relevant information. We will use the information provided to give the best support and guidance possible.
- If you are displeased with any element of our service, Replace Your University 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. ***The client agrees and understands that if a full refund is agreed upon, a deduction of \$300 will occur for merchant fees and ancillary expenses.*** Please see our support team support@replaceyouruniversity.com for the process to request a refund.
- Please note that our company does not act as a licensed financial planner, accountant, lawyer, or credit counselor. We provide general information and guidance only, and our services should not be relied upon as a substitute for professional financial or legal advice.
- Our company is not responsible for any decisions made by clients based on the information provided by us.
- By signing or clicking this agreement you agree to our Terms of Service and Privacy Policy posted on our website [replaceyouruniversity.com](http://replaceyouruniversity.com)