



Replace Your University Client Expectations Agreement (updated 3.25.25)

By signing or clicking below, you agree to our Terms of Service and Privacy Policy, as posted on our website at replaceyouruniversity.com.

Membership Terms

By signing or clicking below, you confirm that you have read and understood this document, especially our refund policy. RYU provides educational resources and general support related to those educational offerings.

1. No Guarantee of Financing Approval

- RYU does not guarantee approval for a Line of Credit (LOC) or any other financial tool.
- RYU is not a lending institution and does not conduct credit checks or offer financial products that require income or credit reviews.

2. Educational Support

- RYU will provide education on utilizing a LOC and outline general criteria that lending institutions may consider during the application process.
- RYU can recommend banks that offer suitable LOC options; however, it is the client's responsibility to evaluate these recommendations.

3. Refund Eligibility

- Completion of Education: To be eligible for a refund, clients must complete the "Replace Your Mortgage" Advanced educational course.
- Design Meeting Requirement: Clients must schedule and attend a design meeting with a Client Success Manager. This meeting involves a thorough review of the client's situation to pinpoint potential solutions and strategies for a positive outcome.
- LOC Denial Refund: In circumstances where a client makes a genuine effort to obtain a Line of Credit (LOC) but is unsuccessful, RYU may issue a refund of the service fee under the following conditions:
 - The client must furnish official documentation from a lending institution denying their LOC application (either first or second lien or Personal Line).
 - The client agrees to allow RYU to evaluate their situation and suggest alternative solutions.
 - The client must cooperate with RYU in exploring these alternatives in good faith.
 - If no feasible solution is found within a reasonable timeframe (usually 6-12

months), a refund will be provided.

4. Refund Policy Duration

- The refund policy is valid for 12 months from the date of this agreement.
- Refund requests beyond this period require management approval.

5. Client Responsibility

- RYU is not liable for issues arising from incomplete, false, or inadequate information provided by the client or any lending institution that may prevent qualification for financing.
- Refunds may be withheld if misinformation is identified.

6. Limitation of Liability

- Clients agree to hold RYU and its affiliates harmless for non-qualification of any loan, LOC, HELOC, or other financial products.
- RYU is also not liable for outcomes resulting from financing applications, whether approved or denied.

7. Timeline

- RYU does not guarantee a specific timeline for acquiring a LOC or implementing educational strategies, as each client's situation is unique with various influencing factors.

Expectations of Service

1. Client-Centric Approach

- Clients are RYU's top priority, and RYU commits to providing timely responses to inquiries and support throughout the process.

2. Investment in Education

- Clients acknowledge that they are investing in their education, and RYU is not responsible for originating loans.
- Clients will have access to RYU's online dashboard containing educational materials and support resources.

3. Confidentiality Assurance

- All client information, both personal and business-related, will be treated with the utmost confidentiality.
- RYU does not request credit information or make determinations regarding financial product approvals.

4. Open Communication

- Clients are expected to provide complete and honest information to facilitate the best possible support.
- If clients are dissatisfied with any aspect of RYU's service, they are encouraged to promptly notify RYU to address the issue.

5. Refund Process

- Refunds will be issued for the full amount paid or a mutually agreed-upon amount, minus a \$300 deduction for merchant fees and ancillary expenses.
- Clients should contact RYU's support team at support@replaceyouruniversity.com (mailto:support@replaceyouruniversity.com) for refund requests.

6. General Guidance Disclaimer

- RYU does not act as a licensed financial planner, accountant, attorney, or credit counselor.
- Our services are intended for general informational purposes and should not replace professional financial or legal advice.

Monthly \$79 Subscription Details

As a valued subscriber, you will enjoy the following exclusive perks designed to enhance your experience and support your success:

1. Enhanced Dashboard Features

- You will have access to three additional links on your dashboard: Design Meeting, Coaching Call, and Bank Options.
- These are specific meeting types that you can book at any time with your dedicated Client Success Manager. Please note that these features will be removed if your subscription is not active.

2. Subscriber Dashboard

- You will gain access to an exclusive Subscriber Dashboard, which includes a library of recorded coaching sessions, training materials, and unique opportunities available only to subscribers.
- We will periodically update this dashboard with new content to enhance your learning and growth.

3. Exclusive Bonuses

- Subscribers will have opportunities to participate in bonuses such as trip giveaways, contests, and other exciting initiatives that we develop to support and reward our community of subscribers.
- The standard commission for each successful referral is subject to enhancement for clients who maintain a monthly subscription

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