



LEGAL SERVICES AGREEMENT

The purpose of this correspondence is to, upon execution: (1) establish an attorney client relationship between Tungsten Law Center PC ("TLC" or "the Firm") and Client ("You"); (2) define the scope of the Firm's representation of You; and (3) establish other material terms and conditions of the representation, including but not limited to the financial terms. This correspondence may be referred to as the Engagement Letter ("Letter") or the Legal Services Agreement ("Agreement").

PARTIES TO ENGAGEMENT LETTER

The parties to the Agreement are TLC and Client. No other person or entity shall be entitled to claim an attorney-client relationship with TLC with respect to the legal services to be provided pursuant to this Legal Engagement Letter.

INCEPTION OF ATTORNEY CLIENT RELATIONSHIP

No attorney-client relationship will exist between TLC and Client until Client has executed the Agreement, nor will TLC be obligated to provide legal services, until Client has returned a signed copy of this Agreement and paid the initial retainer.

LEGAL SERVICES

TLC will provide legal services wherein it will assist Client in resolving outstanding disputes with the entities identified below by disputing erroneous or inaccurate information appearing on one or more of Client's credit reports in violation of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. TLC may provide Client with the following legal services:

- Review and analyze contracts with entities identified below and determine legal rights of Client under the same;
- Enforce applicable laws protecting Client from harassment by entities identified below, including through the initiation of actions under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692d et seq.;
- Enforce the Fair Credit Reporting Act against entities identified below and against credit reporting agencies including Experian, Equifax and TransUnion;
- Prosecute violations of state and federal law against entities identified below and against credit reporting agencies by initiating actions in state or federal court;
- Defend lawsuits initiated by entities listed below against Client in state or federal court;
- Analyze Client's qualifications for bankruptcy protection under Chapter 7 or Chapter 13 of the U.S. Bankruptcy Code.

This service is limited to information reported by Client to TLC or obtained by TLC from creditors or purported creditors, including information reported to credit bureaus. The cost of legal services rendered by TLC is set forth below, and those fees are earned by TLC for services rendered to Client as set forth herein at the time such fees are paid.



CLIENT CONSENT

Client allows TLC to obtain a copy of Client's credit report to develop a strategy regarding the resolution of debts that are excessive or unauthorized by law. Client expressly understands and agrees that TLC is not a credit repair organization, is not engaged in credit repair, and will not be undertaking any work as to Client's credit repair, even though TLC's work services towards resolving debt may have an effect and impact on Client's credit. Client authorizes TLC to challenge any debts appearing in Client's credit report that Client believes to be invalid, inaccurate, or without legal basis. Client further authorizes TLC to obtain copies of Client's credit report throughout the representation at TLC's discretion. Client hereby authorizes TLC, acting under power of attorney for Client, to affix Client's signature to documents sent on behalf of Client in relation to the matters addressed herein. Client further consents to TLC's ability to utilize other attorneys and law firms to provide services to Client and may assign all servicing of the client's file to such other attorney or law firm as deemed appropriate by TLC's Managing Attorney. This may include but is not limited to all in-court representation of client, all processing of client's file, and all payment collection from client.

FEES

Client agrees to compensate TLC for legal services rendered as outlined in this Agreement. Upon payment of the fee, it is immediately considered earned by TLC. All fees, once paid, are non-refundable.

SERVICES TO BE PERFORMED

TLC will analyze Client's credit reports and develop strategies to resolve invalid, inaccurate, or unlawful debts for which Client should not be held legally responsible. TLC will use existing laws and interact with creditors and credit bureaus on Client's behalf to resolve Client's debts. TLC will also interact with collection agencies to resolve Client's debts by requiring said agencies to supply purported evidence of Client's alleged indebtedness to them. TLC will also consult with Client regarding all aspects of the credit reporting process, including all laws applicable to the same. TLC will also investigate Client's delinquent accounts to determine the most effective method for resolving Client's debts or removing any legal liability for such debts. Upon request, TLC will provide an update on the progress of services performed under this agreement at reasonable intervals of no greater frequency than once per month.

If a lawsuit is filed against Client, TLC will represent Client and will not charge any additional fees for representation if the lawsuit was initiated after the date Client signs this Agreement. If a lawsuit was initiated against Client before the date Client signs this Agreement and Client chooses to have TLC represent Client, an additional fee of \$500.00 will be charged. If legal fees are recovered from an adverse party, TLC will retain such fees for its services. Client will be responsible to pay any damages resulting from such lawsuits or any settlements reached. All other costs incurred in a lawsuit will be paid by TLC out of the fees set forth below, including the fees of any attorney retained on Client's behalf in a jurisdiction in which TLC is not admitted to practice law. No additional payments from Client to TLC will be necessary for the defense of any lawsuit filed against Client regarding the debts below after the date Client executes this Agreement. TLC will only settle a debt where litigation is active or contemplated by a creditor or debt collector after TLC receives notice that a threat of a lawsuit may be imminent if not resolved through



prelitigation negotiations. TLC will negotiate a settlement on Client's behalf without any additional fees being charged to or incurred by Client. Any settlement reached shall be Client's responsibility and shall be paid directly from Client to the creditor. Client's payment to TLC may be reduced and re-amortized due to the settled account being resolved as determined by the individual assigned attorney from TLC that is handling Client's lawsuit and settlement thereof. Importantly, pursuant to relevant Rules of Professional Conduct, by way of general information and as a disclaimer, TLC makes no representation or guarantee that it will accomplish all of the tasks identified herein given that some matters, information, and ability are outside and beyond TLC's control.

RESPONSIBILITIES OF PARTIES

TLC will perform the legal services as specified under this agreement, keep Client informed of progress and developments, and respond promptly to Client's inquiries and communications. Client agrees to provide TLC with complete and accurate information and documents, be cooperative, and keep TLC informed of relevant developments. In addition, Client is obligated to maintain communication with TLC and respond to TLC's inquiries and communications. Client will also advise TLC of any changes to Client's address, telephone number, email address, and/or any other changes in contact information. Client acknowledges that there are multiple avenues for addressing a debt, that every matter is unique, and that outcomes may vary on a case-by-case basis. TLC shall use best efforts to obtain the most favorable result for Client based upon the specific circumstances associated with each individual debt. TLC will inform Client of any proposed actions and obtain Client authorization prior to proceeding. Client understands that TLC includes more than one attorney, and that support personnel from TLC may also provide services in connection with Client's case.

RIGHT TO CONDUCT BUSINESS ELECTRONICALLY

Client agrees that TLC may contact Client electronically and telephonically and that all business with TLC may be conducted electronically. Client further agrees that TLC may transmit data, including that regarding your credit profile, electronically, and that any electronic communication carries the risk of disclosure to a third party and that TLC will not be held responsible for any such inadvertent disclosure of information. A facsimile or email transmission of this signed agreement, via an email attachment or otherwise, will be as valid as the original. This agreement may not be modified except in writing by both parties.

CLIENT ACKNOWLEDGEMENTS

By signing this agreement, Client acknowledges that TLC has not instructed Client to breach any contract, fail to make any required payment, or fail to perform any obligation Client may have lawfully incurred. Client understands and acknowledges that failure to pay debts as they become due will adversely affect Client's credit score and will likely continue to incur late fees and penalties on the accounts during the period of representation. TLC reserves the right to terminate this agreement if (a) Client fails to make timely payments of the amount due or (b) Client's payments are returned multiple times for any reason. TLC reserves the right to terminate this agreement with or without cause as permitted under applicable law. TLC will not pay Client's debts and does not guarantee that any debt you now have or may incur will be ultimately resolved in association with TLC's services. Client understands and agrees that Client must



forward any communication Client receives in printed or electronic form from any creditor, court, or representative of a creditor or a court to contact@tungstenlawpc.com and that Client must keep a log of all telephonic communications with any creditor or credit reporting agency. Client will not sign this agreement until Client has received and read the information statements and notices of cancellation required by state and federal law, even if otherwise advised. By signing this agreement, Client acknowledges receipt of these disclosures prior to the time of signing and agrees to the terms of this agreement.

TERMINATION OF SERVICES BY CLIENT

Client may terminate this Agreement at any time. Termination will relieve the Client of any financial obligations for services not yet performed as of the cancellation date. All previously paid fees are deemed earned upon receipt and are not subject to refund under any circumstances.

For termination to be effective, written notice must be received at contact@tungstenlawpc.com. Upon receiving this notice, TLC is authorized to duplicate and retain Client's files. The legal relationship between TLC and the Client will cease upon receipt of the termination notice. The Client remains responsible for any fees and expenses incurred before termination, as well as any subsequent costs deemed reasonably necessary by TLC to safeguard Client's interests until court approval of new counsel or TLC's withdrawal from the case.

You may cancel this Agreement without penalty within the first three days of signing it. To do so, deliver a signed, dated written notice to Tungsten Law Center PC at 3558 N Jefferson St Ste5, PMB#33, Lewisburg, WV 24901, before midnight (CST) on the third day.

After the initial three-day period, termination will not absolve the Client of obligations to pay for services rendered or reasonable costs incurred before and after termination, as determined by TLC. Upon ending the agreement, the Client authorizes TLC to maintain a copy of their files in accordance with the terms and conditions of the Agreement.

WITHDRAWAL FROM REPRESENTATION BY TLC

Tungsten Law Center shall be permitted to withdraw from representation, whether with cause or without cause, whenever required or permitted to do so by applicable law. In addition, the Firm may withdraw as counsel at any time, with cause or without cause, if withdrawal can be accomplished without material adverse effects on the interests of Client, or if: 1) Client persists in a course of action involving a lawyer's services that the lawyer reasonably believes to be criminal or fraudulent; 2) Client has used the lawyer's services to perpetrate a crime or fraud; 3) Client insists upon pursuing an objective that the lawyer considers repugnant or imprudent; 4) Client fails substantially to fulfill an obligation to TLC regarding the Firm's services (including, but not limited to, Client's financial obligations under this Agreement after reasonable warning from the lawyer that the lawyer will withdraw unless the obligation is fulfilled; 5) the representation will result in an unreasonable financial burden on the lawyer or has been rendered unreasonably difficult by Client; or 6) where other good cause for withdrawal exists.

DOCUMENT STORAGE POLICY



Client acknowledges that TLC will maintain electronic copies of certain essential documents generated or received in the course of providing services. These electronic documents will be stored by TLC for a minimum period of five (5) years from the date of the termination of services, unless otherwise mandated by applicable law or regulations.

TLC reserves the right to keep copies of client files beyond the five-year retention period for internal record-keeping, compliance, or other lawful purposes. However, TLC is not obligated to maintain or provide the Client with copies of any documents after this period.

If the Client wishes to obtain copies of their stored documents, it is the Client's responsibility to request these in writing before the end of the five-year retention period. TLC shall not be held liable for any loss, corruption, or breach of data.

By agreeing to these terms, the Client consents to this storage and waives any claims or liabilities related to the document storage policy.

LEGAL MALPRACTICE INSURANCE

TLC affirmatively states that it has errors and omissions (legal malpractice) insurance applicable to the services to be rendered pursuant to this Agreement, subject to any applicable deductible or self-insured retention

CLASS ACTION WAIVER

Client and TLC understand and agree that any and all disputes, claims, controversies, or legal actions arising out of or in any way related to the Agreement or the services provided by TLC shall be resolved solely through individual arbitration. Both Client and TLC expressly waive any right to participate in or initiate any class action, collective action, or consolidated arbitration proceeding. No claims or disputes shall be pursued as a class action or any other form of representative action, and neither party shall have the right to serve as a class representative, private attorney general, or in any similar capacity.

ARBITRATION

All disputes, claims, or controversies arising out of or relating to the Agreement or the services provided by TLC shall be submitted to binding arbitration in strict accordance with the rules and procedures of the American Arbitration Association (AAA) as then in effect. The arbitration proceedings shall be held exclusively in Richmond, Virginia, or any other mutually agreed-upon location. The arbitration shall be conducted by a single arbitrator appointed in accordance with AAA rules and procedures. The arbitrator shall have the authority to award any form of individual relief, including but not limited to monetary damages, injunctive relief, and specific performance, necessary to enforce the terms of the Agreement. The arbitrator's decision shall be final, binding, and enforceable as a judgment in any court of competent jurisdiction.

GOVERNING LAW

This Agreement shall be governed by, construed, and enforced in accordance with the substantive laws of the Commonwealth of Virginia, without regard to its conflict of laws principles. Both parties hereby



consent to the exclusive jurisdiction and venue of the state and federal courts located within the Commonwealth of Virginia for any disputes or claims arising from or related to this Agreement and the arbitration provision.

SEVERABILITY

If any part or provision of the Agreement is determined to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the remaining provisions shall remain in full force and effect. The parties agree that any invalid or unenforceable part or provision shall be modified to the extent necessary to make it valid, legal, and enforceable while preserving the parties' intent as closely as possible.

CHOICE OF LAW/FORUM SELECTION

This Agreement is deemed to have been executed and is intended to be performed in the state of West Virginia, subject to its laws, regardless of whether services are actually rendered outside of the State. Any dispute arising from this Agreement shall be governed by the laws of the state of West Virginia. The venue for the judicial resolution of such dispute shall be proper only within the state of West Virginia.

GENERAL PROVISIONS

This agreement sets forth the entire understanding of the parties. Any amendments must be in writing and signed by both parties. This agreement shall be construed under the laws of the State of West Virginia. If any provision of this agreement is held to be invalid, illegal, or unenforceable, the remaining portions of this agreement shall remain in full effect and construed so as to best effectuate the original intent and purpose of this agreement.

MODIFICATION IN WRITING ONLY

No change to this Agreement shall be effective unless and until confirmed in writing and signed and acknowledged by the Firm and you making express reference to this Agreement. This Engagement Letter embodies the whole agreement of the parties. There are no promises, terms, conditions or obligations other than those contained herein, and this contract shall supersede all previous communications, representations, or other agreements, either oral or written, between the Firm and you.

NO PROMISES OR GUARANTEES

Client acknowledges and understands that TLC makes no representations, warranties, or guarantees, either express or implied, regarding any specific outcomes, results, or successes from the provided services. Client expressly agrees that the use of TLC's services is at the Client's sole risk. The outcome of any actions taken, including but not limited to negotiations, settlements, or lawsuits, can be uncertain and is ultimately beyond the control of TLC.

The Client should therefore have no expectation of a guaranteed resolution, debt reduction, or any other specific result. By entering into this agreement, the Client fully accepts this risk and releases TLC from any claims, damages, or liabilities associated with the services provided, except in cases of gross negligence or willful misconduct on the part of TLC.



COUNTERPARTS AND FACSIMILES EFFECTIVE

This Agreement may be signed in counterpart. Facsimile or imaged signature pages executed by the Firm or you shall be effective as original signatures:

Thank you for choosing TLC as your counsel with respect to the matter set forth herein.

We look forward to working with you and thank you once again for the opportunity to serve you.



Additional Acknowledgements

I am acknowledging that my monthly payments are for purposes of legal representation from TLC.

Initial: Kα

Co-App Initial:

Any fees I am paying TLC will not be used to pay off my creditors. These payments will not be allocated towards a debt settlement balance to pay off my creditors.

Initial: Kα

Co-App Initial:

I understand that TLC is providing debt resolution and NOT debt settlement.

Initial: Kα

Co-App Initial:

In the event of a lawsuit on an enrolled account. I acknowledge that TLC attorneys will represent myself on behalf of my account.

Initial: Kα

Co-App Initial:

I understand that my current credit standing may be negatively affected in the process of debt resolution.

Initial: Kα

Co-App Initial:

If any debts that I elect to enroll are secured or have any type of collateral, said secured possessions may be repossessed.

Initial: Kα

Co-App Initial:



List of Creditors

#	Creditor Name	Account #	Balance	Account Status
1	BARCLAYSBK	33022244	\$9,198.00	Current/As Agreed
2	DISCOVER	601100559147	\$5,565.00	Current/As Agreed
3	BARCLAYSBK	35162197	\$1,864.00	Current/As Agreed
4	CB/CAESRVS	4127770011387535	\$1,047.00	Current/As Agreed
5	[Unknown Creditor]	38864841	\$573.00	Placed for Collection
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Effective Date of Agreement This agreement becomes effective as of the date it is executed by the parties as set forth by the date stamp accompanying signature of this document.

Account Holder's Signature: *Kara LaCombe*

Printed Name: Kara LaCombe

Date: 12/20/2024

Co-Applicant's Signature:

Co-Applicant's Printed Name:

Date:



Electronic Funds Transfer (EFT) Authorization Form

Consumer Authorization for Direct Payment via ACH (ACH Debits).

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment. I authorize TLC to electronically debit my account (and, if necessary, electronically credit my account to correct erroneous debits) as follows:

Bank Name: BANK OF AMERICA, N.A.

Checking or Saving: Checking

Checking Name on Account: Kara LaCombe

Routing Number: 111000025

Account Number: 488049684889

Address: 7306 Coers Blvd

City: Converse

State: TX

Zip: 78109

Mobile Phone #:

Last 4 digits of social security #: *** - ** - 7793



Payment Schedule

I agree the following payment schedule:

Payment #	Process Date	Amount
1	1/20/2025	\$5,565.48
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Payment #	Process Date	Amount
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Payment #	Process Date	Amount
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I authorize TLC or their designees to debit the bank account indicated in this form, for the noted amounts stated above. I understand that because this is an electronic transaction, these funds may be withdrawn from my account as soon as the above noted transaction dates. I will not dispute TLC debiting my checking/savings account, so long as the transaction corresponds to the terms indicated on this form.

Account Holder's Signature: *Kara LaCombe*

Printed Name: Kara LaCombe

Date: 12/20/2024



Additional Disclosures

By signing the Electronic Funds Transfer Authorization form, I authorize and permit TLC or their designees, Omnifund, Equipay, Forte, a CSG Company, Vector Payments, Actum, Paya, NMI, Seamless Chex, Approvely, or Authorize.NET to initiate electronic funds transfer via an Automated Clearing House system (ACH) from my account with TLC. TLC may also require a voided check or savings deposit slip to verify the account information.

If necessary, TLC may make adjustments if errors have occurred during the transaction. The dates of the drafts are listed on the Authorization Form on Page 1. However, if the draft date falls on a weekend or bank holiday, the debit transaction will take place on the next business day. This authority will remain in effect until TLC is notified by the client verbally or in writing at least three (3) business days prior to the next scheduled draft date. For record keeping purposes, TLC requires the client to follow up a verbal notification with a written confirmation within 14 days. Please call us at 681-833-5117, email us at contact@tungstenlawpc.com, or write to us at 3558 N Jefferson St, Ste5. PMB#33, Lewisburg, WV 24901. No other forms of cancellation by members will be observed. If the debit is returned because of non-sufficient funds or uncollected funds, then the originator and its financial institution may reinstate the entry up to two (2) times. The reversal of funds from a client's account that was drafted in error cannot be made until seven business days from the draft date. The member agrees to waive all rights of reversal or refusal of any payment on any draft that TLC may make against the member's bank account while services are performed. The member agrees with all the provisions and conditions outlined within.

Acknowledgment of Refunds & Draft Date Changes

ACH Refunds: If a refund is due, such refund will be made through the ACH process only if the fees were made through the ACH process.

All refunds may take up to ten (10) days to process. In the event my EFT or draft is returned from my bank unpaid, I agree that a fee of \$25.00 or as allowed by law may be charged to my account via draft or EFT. Furthermore, I warrant that I am authorized to execute this payment authorization and the above information is true and correct. Draft Date Changes: If you should need to notify us of your intent to change the payment date, you must contact us three (3) business days prior to the debit being initiated. Please call us at 681-833-5117 or email us at contact@tungstenlawpc.com.

Account Holder's Signature: *Kara LaCombe*

Printed Name: Kara LaCombe

Date: 12/20/2024

DigiSigner Document ID: c1d5e14a-addb-4924-bbcf-50ffeea76b4

Signer

Email: kk@travelbyk.com
IP Address: 2600:1700:16ef:4c00:92a6:a47:2257:551a

Email: kk@travelbyk.com
IP Address: 2600:1700:16ef:4c00:92a6:a47:2257:551a

Email: kk@travelbyk.com
IP Address: 2600:1700:16ef:4c00:92a6:a47:2257:551a

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Email: kk@travelbyk.com
IP Address: 2600:1700:16ef:4c00:92a6:a47:2257:551a

Signature



Kara LaCombe

Kara LaCombe

Kara LaCombe

Event

Upload document
Send for signing

User

digisign@leadtrac.net
digisign@leadtrac.net

Time

12/20/2024 4:02:52PM EST
12/20/2024 4:02:52PM EST

IP Address

64.22.152.61
64.22.152.61

Open document	kk@travelbyk.com	12/20/2024 4:22:15PM EST	2600:1700:16ef:4c00:92a6:a47:2257:551a
Sign document	kk@travelbyk.com	12/20/2024 4:23:23PM EST	2600:1700:16ef:4c00:92a6:a47:2257:551a
Close document	kk@travelbyk.com	12/20/2024 4:23:23PM EST	2600:1700:16ef:4c00:92a6:a47:2257:551a