

PODIUM _____
 REP _____



Tradebloc

CREDIT & DEBT MANAGEMENT AGREEMENT

This Agreement is made and entered into on the _____ day of _____, 20__ ("Effective Date") by and between, **Tradebloc Inc.**, a Texas Company, whose address is 701 Commerce Street, Dallas TX 75202 and the client identified below.

1. Information of Client ("you")

Name: Steven Porcelius Sr. Social Security Number _____

Name: Janet A Porcelius Social Security Number _____

Street Address 608 Holly Ct. City North Aurora State IL Zip 60542

Mobile (630) 859-9270 (2nd) _____ E-mail Address chihawkman@comcast.net

2. Purchase Price - For and in consideration of your payment of \$ 5,500 ("Purchase Price") You agree to pay the Purchase Price to Tradebloc pursuant to one of the following payment methods:

ACH Method - By checking this box and signing below, you agree to pay the full Purchase Price to Licensor or its designee/assignee by bank ACH on the effective date of this Agreement.

Bank:	Name on account:
Account Number:	Bank Routing Number (9 digits):

Credit Card Method- By checking this box and signing below, you agree to pay the full Purchase Price to Licensor or designee/assignee by credit card on the effective date of this Agreement, and You authorize Licensor to charge the Purchase Price to your credit card identified below:

VISA	MasterCard	Account No.	CVV:
Amex		Expiration Date:	
Name on card:	Billing address: <u>608 Holly Ct.</u>		<u>60542</u>

Bank Wire Method - You agree to pay the full purchase price to Tradebloc by bank wire (Wire Instructions):

Account Name: Tradebloc Inc. **Account Number:** 209025741 **Routing Number:** 322271724

Address: Citibank, Wire Transfer Department, 100 Citibank Drive San Antonio Texas 78245

SP3. Tradebloc Debt Relief - Tradebloc provides debt negotiation services to seek relief from obligations owed to and or financed by a clients creditors. The initial engagement for a client with a creditor dispute includes the following: Prompt notice of representation to the creditor, Tradebloc legal staff consultation regarding specific facts of case, evaluation of client's creditor documents and facts, fact and law specific demand letter, negotiate back and forth with the creditor, review and revision of settlement documents, monitoring settlement process until relief is obtained. This initial engagement does not include litigation services of any kind. In some cases like exchanges or transfers, an additional processing/transfer or take-back fee could be required by the creditor. In the event of a possible settlement, Tradebloc shall be entitled to 30% of any monies recovered.

Creditors (Timeshare Developer)	Account Numbers
<u>Bluegreen</u>	_____
_____	_____
_____	_____

SP 4. Tradebloc Credit Protection - Tradebloc Inc. will initiate contact with all creditors listed above by the client along with the three major credit bureaus: Experian, TransUnion, and Equifax. Tradebloc will negotiate with these entities in good faith to ensure that negative reporting does not occur on the clients credit reports. If the above creditors placed a negative mark on the client's credit report, then Tradebloc will dispute those negatives with all three major credit bureaus: Experian, TransUnion, and Equifax to have them removed.

SP 5. Tradebloc Travel - All travel experts agree that Travel Membership Clubs are the wave of the future. Tradebloc has finally jumped into the travel arena and has built the best travel fulfillment technology in the world to give its members the world's best, authentic, discounted travel. Save 30% to 80% off Hotels, Flights, Car Rentals, Cruises and Vacation Rentals. As part of this agreement, we give you one year of FREE membership in Tradebloc Travel; our world-renowned travel club.

Opt-Out - I would like to opt out of my FREE one-year membership in Tradebloc Travel.

SP 6. Limited Power of Attorney - This agreement acts as a limited power of attorney for the engagement of the timeshare relief process. As part of your enrollment paperwork, you will authorize and sign a Limited Power of Attorney appointing Tradebloc to act on your behalf with all dealings related to your timeshare in more detail.

SP 7. Engagement Agreement -Tradebloc is pleased to have the opportunity to render timeshare relief exit services for you. The following provisions will serve to record our agreement with these terms and conditions. This is an agreement between the Tradebloc legal department and the undersigned CLIENT(s). By signing you acknowledge that you understand you are permitting Tradebloc to begin work on your case.

SP 7.1. Responsibility of Tradebloc-

7.1.1. Engagement -Tradebloc will utilize its best efforts to assess, review and resolve any issues in regard to the client's contract with the timeshare properties. Tradebloc will analyze the information received to achieve the best results based on the client's situation. While using knowledge and experience Tradebloc will work to resolve issues related to timeshare ownership; including maintenance fees, club dues, and/or HOA dues and fees. Tradebloc will analyze each state's applicable laws as they may relate to the financial obligations of CLIENT(s) in regard to their timeshare properties.

7.1.2. Services - Tradebloc will perform such services in a manner that it deems appropriate after analysis of your particular situation. In this regard, client(s) may rely upon the knowledge and expertise of Tradebloc to seek a more favorable outcome than the client(s) current situation.

7.1.3. Limitation of Services- Initial fees paid by the client(s) or on their behalf do **not** include litigation or arbitration if instituted by the resort or requested by the client. Meaning the scope of services does **not** include mitigation or any legal services as the result of a bankruptcy of the client(s), resort, HOA, or management company.

SP 7.2. Responsibility of Client(s)

7.2.1. Client(s) will provide Tradebloc with current and updated contact information and will provide new information within (5) days of any change. Client(s) must cooperate with Tradebloc as needed and at the request of Tradebloc. This also includes enrollment paperwork being completed in its entirety and returned promptly.

7.2.2. Client(s) agree to promptly deliver to Tradebloc copies of all relevant documents that are in the client(s) control or reasonably accessible to them, including but not limited to; correspondence, notes, and memos that in any way relate to the timeshare agreement(s) and/ or the timeshare resort.

7.2.3. Client(s) agree **not** to engage in any activity, communication, or interaction with the timeshare resort or any person associated with the timeshare resort without first obtaining Tradebloc's approval unless otherwise instructed.

7.2.4. Client(s) agree **not** to engage in any activity, communication, or interaction to terminate the timeshare agreement without first obtaining Tradebloc's approval.

7.2.5. Client(s) agree to immediately notify Tradebloc in the event of the following;

7.2.5.1. Client(s) stop paying mortgage fees, maintenance fees, or any other fee whatsoever that the client(s) is contractually obligated to pay according to their timeshare contract

7.2.5.2. Client(s) decides to use or attempt to use any timeshare facility owned or operated by the timeshare resort, including using the facility through a third-party, or third-party points program.

7.2.5.3. Client(s) engages in any communication with; a third-party debt collector, a third-party finance company, or any other agent working on behalf of the resort.

SP 7.3. Fees - Tradebloc's fee for the above-listed services has been paid (pertaining to credit protection services in relation to the timeshare and for engagement in the timeshare relief process). It is anticipated and acknowledged by both parties that the timeshare industry is constantly changing and that new procedures and protocols will be developed and implemented from time to time. Additional fees may be necessary in the event of major relevant changes. The resort may request a processing and/or transfer fee in the event a transfer of your property occurs.

SP 7.4. Term and Termination- Tradebloc will be under no obligation to perform any services under this agreement until we receive full payment and a fully executed copy of this signed agreement. It is contemplated that all services will be performed expeditiously, however, it is expressly understood that the timetable for the performance of our services may be within the discretion and control of third parties. (such as the HOA or management company) You may terminate the engagement of Tradebloc without penalty or obligation of payment by providing us with written notice no later than 3 business days after signing this agreement. You may choose to terminate this Agreement after this timeframe (midnight on the 3rd business day) with written notice thereof, however, any fees under this agreement are deemed to be fully earned in the event of termination by

the client(s), and no refund will be provided. ***This however does not negate any Money Back Guarantee offered by Tradebloc.*** The reason for this provision is that Tradebloc's services are front-end loaded and once Tradebloc begins services, it cannot undo time and effort expended on behalf of the client(s).

This agreement shall automatically terminate under the following condition(s);

7.4.1. At such a point that the client(s) timeshare agreement(s) are canceled or otherwise terminated.

7.4.2. When the client(s) or Tradebloc receives an offer from the timeshare resort to terminate the timeshare agreement(s) regardless of whether this is offered through the resort or Tradebloc.

Tradebloc may withdraw from, terminate, or suspend representation at any time should you fail to comply with the terms of this agreement, or, if legal, ethical, or other considerations arise which require such action, as determined by Tradebloc. Any termination, withdrawal, or suspension will not affect Tradebloc's right to payment for the services performed or costs incurred prior to such termination, or, for the services performed or costs incurred about the transfer of active matters to another firm or entity. The reason for this termination aspect is that services are front-end loaded. Tradebloc immediately incurs time and expense upon acceptance of a client(s) into this agreement.

SP 7.5. Nothing in this Agreement and nothing in our statements to you will be construed as a guarantee or promise about the outcome, or your matter, or any phase thereof.

SP 7.6. The agreement cannot be modified, altered, or amended except by instruments in writing executed by all parties hereto.

SP 7.7. This agreement shall ensure to the benefit of each of the parties hereto, and, it shall be binding upon each of the parties, and their respective heirs, assigns, representatives, and successors to the extent allowable by law.

By execution herein below, Purchaser acknowledges and agrees that this Agreement is subject to all the terms & conditions set forth herein and in numbered paragraphs and any addendum, exhibits, and schedules as may be attached hereto, all of which terms & conditions are incorporated herein by reference. By signing below, Purchaser acknowledges having read all paragraphs/addendum, exhibits, and schedules as may be attached hereto and acknowledges receipt of this Agreement. Purchasers should not rely upon any representations that are not included in this Agreement or in the documents referred to herein.

YOU MAY CANCEL THIS AGREEMENT, WITHOUT PENALTY OR OBLIGATION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD (3RD) BUSINESS DAY FROM YOUR EXECUTION OF THIS AGREEMENT. TO CANCEL THIS AGREEMENT, YOU MUST NOTIFY TRADEBLOC IN WRITING OF YOUR INTENT TO CANCEL. YOUR NOTICE OF CANCELLATION SHALL BE EFFECTIVE UPON THE DATE SENT AND SHALL BE EMAILED TO PAYMENTS@TRADEBLOC.COM. (see 7.4)

IN WITNESS WHEREOF, this Agreement has been executed on the date first set forth above.

Client: Steven Porcelius S Date:

Signed By: Steven Porcelius Sr.

Print Name: Steven Porcelius Sr.

Client: Janet A Porcelius Date:

Signed By: _____

Print Name: Janet A Porcelius

Any questions regarding your services? Our Case Specialists number is (800) 554-7694



Dear Client,

We would like to take this opportunity to welcome you to the Tradebloc family.

For added peace of mind, we include a 100% money-back guarantee on your decision today. This guarantee ensures that the process will be completed and we will obtain the desired result.

If, after 18 months, Tradebloc has not successfully provided you, the client, with an offer to terminate your Agreement with the creditor(s), then Tradebloc will refund the entire purchase price you initially paid. However, this generous offer is based on your full cooperation with our team, as listed below:

1. To achieve the desired outcome, you will need our credit protection and legal services.
2. You must adhere to our process with the following, or this guarantee will become void or will not be effective until:
 - a. All enrollment paperwork is returned to signup@tradebloc.com, but preferably to your *DISCO portal. If paperwork is not received within one (1) month, this guarantee will begin once we receive ALL paperwork.
 - b. Credit reports must be provided every 90 days and uploaded to your *DISCO portal *when requested*.
3. This offer will be void if you choose to keep the timeshare(s) or hire another company.
4. If the property is a bi-annual or tri-annual timeshare, this guarantee will not take effect until the maintenance fee is due.

Any questions regarding your services? Our Case Specialist number is (800) 554-7694

Respectfully,
Tim Clark/ CEO
Tradebloc, Inc.

Client Name: Steven Porcelius Sr.

Client Signature: Steven Porcelius Sr.

Date _____

*You will be provided login credentials to a secure platform named DISCO