

Addendum to Engagement Agreement for Residents of the State of Virginia

Client Name: \_\_\_\_\_

Client Address: \_\_\_\_\_

Client Phone No.: \_\_\_\_\_

- A. EXAMINATION OF ACCOUNT. FFEF will provide the opportunity to Client to examine his/her account in FFEF's office during regular business hours. Furthermore, FFEF will deliver a legible copy of this contract, executed by FFEF and Client immediately after it is executed by Client.
- B. FFEF'S FEES/CHARGES. **Client acknowledges and agrees to the rates charged by FFEF, which are an initial setup fee of seventy-five dollars (\$75.00) and a monthly charge not to exceed sixty dollars (\$60.00) or fifteen percent (15%) of the monthly payment amount actually received by or on behalf of Client, whichever is less.**
- C. TERMINATION OF AGREEMENT. This DMP agreement can be terminated for any reason by the Client and the Client has no obligation to continue the arrangement unless satisfied with the services provided by FFEF. In the event of termination of the agreement, Client shall be entitled to a refund of all funds that have not been disbursed to creditors and either (a) all fees paid if terminated within five (5) days of the date the DMP agreement is executed by the Client, or (b) all fees paid less the set-up fee if terminated more than five but less than 31 days after execution by the Client.
- D. DISPUTE RESOLUTION. All disputes will be first submitted to mediation by a mediator selected by FFEF and Client. If a resolution is not obtained by mediation, the matter may then be brought in a court of competent jurisdiction.
- E. OBLIGATIONS OF PARTIES. All obligations of FFEF and Client are specifically set forth in the Engagement Agreement and in this Addendum.
- F. PRIVACY POLICIES. All client information is kept confidential in compliance with state and federal laws. Copies of FFEF's privacy policies may be obtained by contacting FFEF's office at (888) 292-4333.
- G. EFFECT OF DMP ON CREDIT REPORT. A debt management program may have a derogatory effect upon Client's credit report.
- H. NOTICE TO CONSUMER: Do not sign this agreement before you read it. You must be given a copy of this agreement.
- I. GOVERNING LAW. This agreement shall be governed by the laws of the State of Wyoming and the parties hereto agree to be subject to the courts of the State of Wyoming.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

*Wm. Richards Cluny*

Family Financial Education Foundation

Client

BY: Wm. Richards Cluny

ITS: President

Co-Client

*Client: yellow copy; Company: white original*