

USER AGREEMENT

This USER AGREEMENT is made and entered into on the date executed by USER, (Effective Date) by and between Tax Protection Plus, LLC (hereinafter referred to as "COMPANY"), with its principal offices at 221 Executive Park Blvd, Winston Salem, NC 27103 and the USER completing this Agreement and listed at the end of this Agreement (hereinafter referred to as "USER").

1. DEFINITIONS:

- COMPANY Audit Assistance Program: COMPANY's membership benefit program that provides audit assistance to filers of individual federal income tax returns (Subject to the terms and conditions of the Audit Assistance Membership Agreement).
- COMPANY Tax Reimbursement Program: COMPANY'S program through the American Advantage Association that provides Members with a limited guarantee on USERS tax preparation services and provides Members with the reimbursement of additional taxes, penalties and interest that become due as a direct result of a legitimate error by USER or one of USER's tax preparers or EROs. (Subject to the limitations and exclusions described in the Tax Reimbursement Program Terms and Conditions)
- Member(s): An individual actively enrolled into a COMPANY Program.

2. APPOINTMENT: Upon execution of this AGREEMENT by USER, USER is appointed and authorized by COMPANY to enroll Members into the COMPANY's Programs (hereafter referred to as Program or COMPANY Program).

In order to be appointed and authorized by COMPANY to enroll Members into COMPANY'S Tax Reimbursement Program, USER agrees to enroll as an Organization Member of the American Advantage Association; Agrees that a portion of the COMPANY Program Fees will be used to pay for the maintenance of an insurance policy backing this benefit; and agrees to enroll all Members enrolled into COMPANY'S Audit Assistance Program into COMPANY'S Tax Reimbursement Program at no additional cost to the Member. Furthermore, USER understands that enrolled Members will be enrolled into the American Advantage Association to obtain access to the benefits of the Program(s). The fees for membership in the American Advantage Association are included in the Program Fees.

3. REBATES: In the event USER meets specified Member enrollment volumes into COMPANY'S Audit Assistance Program, COMPANY shall pay USER a Rebate of Program Fees collected from USER in accordance with separate Program Schedules agreed to by the parties to this AGREEMENT. Rebate payments shall be reduced if COMPANY refunds membership fees previously collected from Members.

4. INDEPENDENT CONTRACTOR: The parties agree that USER is an independent contractor. Nothing contained in this agreement or in the rules and regulations of COMPANY shall be construed to create the relationship of employer and employee between USER and COMPANY. USER shall be free to exercise its own judgment as to the individuals from whom it shall solicit business and the time, place and manner of solicitation. However, COMPANY may, from time to time, prescribe reasonable rules and regulations respecting the conduct of USER'S business as they relate to: 1.) this Agreement, 2.) the individuals who are eligible for a COMPANY Program and 3.) the states in which a COMPANY Program may be sold, but COMPANY will not interfere with USER'S freedom of action. All costs and expenses incurred by USER in performing any services under this Agreement, including but not limited to, rentals, salaries, booth or stall fees, telephone, traveling and living expenses, traveling, entertainment, office, clerical, maintenance, displays and advertisements, and other marketing and sales expenses shall be borne solely by USER and shall not be reimbursed by COMPANY. In no case shall COMPANY be responsible or liable for such expenses or costs.

5. OBSERVANCE OF COMPANY'S RULES AND REGULATIONS: USER is responsible for its actions. USER will use its best efforts to observe and familiarize themselves with the guidelines, rules and regulations of COMPANY as they may exist from time to time including those found in this Agreement. USER agrees to follow any special instructions as may from time to time, be given by COMPANY.

6. COMPLIANCE WITH LAWS, RULES, REGULATIONS AND REQUIREMENTS: USER and COMPANY shall comply with and adhere to all applicable federal, state, and local laws, rules and regulations, governing its services including but not limited to any laws, rules and regulations requiring licensing and disclosure.

7. SPECIFIC LIMITATIONS ON ACTIONS BY USER. USER is not authorized by or on behalf of COMPANY to: incur any debt or obligation on behalf of COMPANY; make, alter or discharge any contract or policy; waive any forfeiture; waive payment in cash; extend the time for payment of any fees or accept payment of any past due fees; extend the days of grace of any membership agreement; or represent COMPANY except as permitted by this Agreement. USER shall not circumvent COMPANY in any way, including but not limited to, entering into discussions, negotiations or agreements that would by-pass payment to COMPANY in delivering the Programs outlined in this Agreement to Members.

8. MARKETING GUIDELINES:

USER must adhere to the following guidelines in their efforts to enroll prospective Members into a COMPANY Program.

- a. USER agrees to present the COMPANY Programs to prospective Members clearly and truthfully and to fully and accurately disclose the benefits, limitations and exclusions of the Program. USER agrees not to engage in the use of high Pressure; misleading or deceptive sales practices.
- b. Only approved COMPANY Programs may be offered to prospective Members. USER may not modify the Program benefits of an approved COMPANY Program for any Members.
- c. USER shall use no advertising material, prospectus, proposal, or representation in relation to a Program of COMPANY unless furnished by COMPANY or with the prior written consent of COMPANY. USER shall not issue or circulate any statement or memorandum of any sort misrepresenting the terms, benefits, or advantages of any Program, or any misleading statement as to the financial security of COMPANY. USER agrees that it shall not use any trade name, trademark, service mark, logo or other identifying mark of COMPANY or their product Providers or their affiliates without the prior written consent of COMPANY.
- d. User shall obtain adequate information from each applicant for membership in Company Program to complete an application on a form provided by COMPANY, which may be included in your tax software, and shall insure that all information is accurately inserted where required.
- e. The USER retains full responsibility for USER'S efforts to enroll Members in the COMPANY Programs. COMPANY and its designated administrator are not responsible for USER'S enrollment activities.
- f. USER will enroll Members using only COMPANY approved enrollment processes. COMPANY reserves the right to reject any Member enrollments received through a process that has not been approved by COMPANY.

9. APPROVAL, HANDLING AND RETENSION OF DOCUMENTS:

Applications are not valid and an applicant's membership is not in force until and after accepted by COMPANY. Applications will be considered to be accepted when the applicant's tax return is funded and COMPANY has received payment in full for each enrolled Member listed on said applications. USER shall retain a copy of the signed and accepted application (when required) for any taxpayer applying for Membership in COMPANY'S Program for a period of thirty six (36) months. A copy of all documents must be sent to COMPANY within 10 days of request for such documents.

10. COMPLETION OF TAX RETURN: USER shall use due diligence and shall take all precautions as reasonably expected to insure that all tax returns are completed properly, accurately, timely and legally. USER must adhere to all IRS tax codes and to IRS Publication 1345 (Handbook for Electronic Filers) and all related supplemental publications. Any USER who prepares a fraudulent tax return or intentionally prepares an inaccurate tax return or "coaches" or encourages a taxpayer to do so shall void this Agreement and COMPANY will provide no membership services for that tax return.

11. PROGRAM FEES: COMPANY shall solely designate the Program Fee it charges USER for the COMPANY Programs (COMPANY Program Fee). COMPANY shall communicate the COMPANY Program Fee to USER with timely advance notice of the application of such fees. USER may pass on the Company Program Fee for COMPANY'S Audit Assistance Program to the Member but USER shall provide the COMPANY'S Tax Reimbursement Program to Members at no cost to the Member. In the event USER elects to add additional fees to the COMPANY'S Audit Assistance Program Fee for USER'S services resulting in a higher Program Fee charged to the Member by USER, USER understands it is fully responsible for such additional fees collected from Members and that COMPANY is responsible only for the COMPANY Program Fee. COMPANY reserves the right to use their sole discretion in refunding Program Fees to Members upon request. In the event COMPANY refunds Program Fees to Members, USER understands and agrees that COMPANY will deduct such refunds from future fees due USER or invoice USER for such refunds that cannot be recouped out of fees due USER.

12. PAYMENT TO COMPANY:

- a. Bank Products: User shall have the COMPANY Program Fee deducted from each return as a transmitter fee where a COMPANY Program has been included. COMPANY Program fees will be remitted directly to COMPANY by the software provider and no remittance will be required from the USER.
- b. Non-Bank Products: USER shall be billed each 30 days an amount equal to the COMPANY Program Fee for each return prepared and e filed without a bank product where a COMPANY Program has been included. USER agrees to pay the total amount owed to COMPANY as billed. Payment is due immediately upon receipt of invoice at the address indicated on the invoice. Failure to pay within fifteen (15) days of invoice will result in termination of the agreement and no further applications may be submitted. Unless otherwise indicated, all invoices will be e mailed to COMPANY'S address listed on this agreement.
- c. Paper Returns: USER must fax or electronically send a copy of each Company Customer Contract it sells on every return it prepares and mails to the IRS. USER must immediately mail payment of the COMPANY Program Fee for each of these contracts to COMPANY. Failure to comply with this clause will result in no Program membership services for USER'S enrolled Member when service is requested.

13. RESPONSE TO A REQUEST FOR SERVICE: COMPANY shall respond promptly to requests for service made by Members of User. COMPANY will provide professional assistance to the Member in a manner to resolve the request for service in the sole discretion of COMPANY. Services under this agreement specifically excludes any legal representation or representation before the IRS of the Member or User. Under the COMPANY'S Tax Reimbursement Benefit, any reimbursement to Member for any tax liability, penalty or interest deemed payable by COMPANY will be in an amount up to but not to exceed \$2,500.00 and will be reimbursed to the customer after a receipt of payment to the IRS is provided to COMPANY. COMPANY reserves the right to exclude the Reimbursement provisions of the Program in states that may not authorize the provision of this benefit.

14. EXCLUSIVE RELATIONSHIP: USER shall not offer or sell a product or service with the same or similar services as those provided within the COMPANY Program with another entity other than COMPANY in its offices where the COMPANY Product is provided pursuant to this Agreement.

15. TERM AND TERMINATION: The initial term of this Agreement shall begin on the date USER executes this Agreement and, except as provided in this section of the Agreement, shall continue for a period of one (1) year (the "Initial Term"), and shall be automatically renewed for one (1) year terms ("Renewal Terms") thereafter unless terminated by either party with at least thirty (30) days notice to the other party prior to renewal. COMPANY may immediately terminate this Agreement for cause for the following reasons:

- Breach of Agreement.** In the event of a breach of this Agreement by USER, COMPANY may give written notice of the breach and request corrective action. If USER has not either taken the requested action or begun a diligent

prosecution thereof within fifteen days of receipt of the COMPANY'S notification, then COMPANY may, at its option, send notice of termination. The notices described in this paragraph may be sent certified, registered or other verifiable mail or email to the terminated party at the addresses provided by USER.

- Insolvency.** At COMPANY'S option, and upon written notice of the exercise of the option, this Agreement terminates upon the voluntary or involuntary bankruptcy or insolvency of USER.
- Fraud, etc.** The fraud, misrepresentation, misappropriation of funds, or willful misconduct of USER.
- Other.** For the USER'S violation of the provisions of Paragraphs 5, 6, 7, 8, 10 & 12, 16 of this Agreement.

Changes in Terms and Early Termination: COMPANY may unilaterally change, delete, or add any term to this Agreement upon thirty (30) days written notice to USER (the 30 day period being referred to hereinafter as the "30 Day Notice Period", provided, however, that if such a change, deletion, or addition is not acceptable to USER, USER may terminate this Agreement upon ten (10) days written notice to COMPANY, which notice must be given prior to the end of the 30 Day Notice Period. The change, deletion, or addition made by COMPANY shall become effective at the end of the 30-Day Notice Period.

Return of Proprietary Information: Upon termination of this Agreement, the parties will return to any furnishing party all proprietary and confidential information received in connection with this Agreement and certify in writing to such furnishing party that such receiving party has not retained any copies of such proprietary or confidential information.

Effect of Termination: The termination of this Agreement shall not cause the termination of any obligation which by its nature is a continuing obligation.

16. INDEMNIFICATION: Both parties agree to indemnify and hold the other party, and the other party's officers, directors, partners, employees, contractors, consultants, agents, investors, and share holders harmless from and against any loss, expense, liability or damage, including but not limited to any judgment, award, settlement, reasonable attorney's fees, or other costs or expenses suffered or sustained by any or all of the above indemnified parties, as a result of any third-party claim or cause of action out of the performance by the party.

17. CONFIDENTIALITY: USER acknowledges that they will have access to and receive disclosure of certain confidential or proprietary information about COMPANY. Confidential Information shall include but not be limited to any and all information of a confidential or proprietary nature, whether written, oral, electronic (email or other electronic documentation) or other medium for storage of information, documents, names of Vendors, Members, clients, present and future products, price quotes, commission structures, and policies disclosed by COMPANY to USER, its employees, officers, directors, USERS, or representatives, during the term of this Agreement. USER shall protect and preserve the confidential and proprietary nature of all confidential information in its possession. Notwithstanding the foregoing, confidential information shall not include any information that is or becomes generally available to the public or any information that is lawfully obtained by the USER from a third party with the right to disclose such information. In the event of a breach or threatened breach of this provision, the provisions of this paragraph may be enforced by an injunction restraining the breaching party from the commission of such breach to the full extent thereof, or to such extent as a court of competent jurisdiction may deem just and proper for the reasonable protection of the rights and interest of COMPANY. Nothing contained herein shall be construed as prohibiting COMPANY from pursuing any other remedies available to it for such breach or threatened breach, including the recovery of money damages.

No party shall make any unauthorized disclosure of or use any personal information of individual consumers which it receives from the other party or on the other party's behalf other than that to carry out the purpose for which such information is received, and each party shall comply, to the extent applicable, with requirements of the implementing of regulations of Title V of the Gramm-Leach-Bliley Act of 1999. Each party shall adopt and maintain a comprehensive privacy policy with respect to its handling of the personal information of individual consumers submitted by such consumers to that party. Each party

shall comply in all respects with the provisions of such privacy policy.

18. TRADE NAMES: USER recognize the proprietary interest that COMPANY has in their corporate and trade names and USER represents and warrants that USER will not use COMPANY's corporate identity or any trade mark or service mark of the other or any COMPANY Vendor, including any private label name used by COMPANY, without having received prior consent to do so.

19. ARBITRATION: Any disputes or disagreements arising out of or relating to this Agreement, which cannot be settled by the parties on a mutually satisfactory basis, shall be submitted and settled by binding arbitration in the State of North Carolina. A single arbitrator shall be selected by agreement of the parties. If the parties cannot agree on an arbitrator, each party shall nominate one arbitrator, and the nominated arbitrators shall select a single additional arbitrator, all of whom shall then serve as the arbitration panel. The arbitration procedures shall be as directed by the arbitrator(s), or if the arbitrator(s) shall so decide, under the Commercial Arbitration Rules of the American Arbitration Association. The parties agree that the arbitration shall be instead of any civil litigation and that the arbitrator's decision and ruling shall be final and binding. Each party will bear one-half (1/2) of the cost of the arbitration filing and hearing fees and one-half (1/2) of the cost of the arbitrator(s).

20. ACCESS TO BOOKS AND RECORDS: COMPANY shall have a continuing right of access to the books and records maintained by USER which are related to transactions pursuant to this agreement. USER shall, upon reasonable request, make such books and records available to COMPANY or its authorized representatives during normal business hours for review, inspection, examination, and reproduction, the costs of which shall be borne by COMPANY. Such review, inspection, examination, or reproduction shall be subject to applicable laws governing the privacy and confidentiality of consumer information. This paragraph shall survive termination of this agreement.

21. OPERATIONS AUDIT: In addition to any other access or audit rights provided by this Agreement, COMPANY shall have the right, upon reasonable advance notice, to review the business operations of USER pertaining to COMPANY, the costs of which review shall be borne by COMPANY. Any such review shall be conducted expeditiously and with a minimum of interference with business operations. USER shall provide any information, documents or statistical data as may be reasonably requested by COMPANY for purposes of such review, provided that such information, documents or statistical data relate directly to COMPANY and are readily available from records or computer programming existing at the time the review is conducted. Such review may include an on-site audit of the operations of USER.

22. ENTIRE UNDERSTANDING: This Agreement, states the entire understanding between the parties with respect to the subject matter hereof, and supersedes all earlier and contemporaneous oral and written communications and agreements or promises made with respect to the same subject matter, and any other previous agreements, promises, or representations of any kind respecting the relationship between the parties hereto. This Agreement shall not be modified except as provided in this Agreement or in a written document signed by both parties.

23. NO WAIVERS: No failure to exercise, delay in exercising, or single or partial exercise of any right, power or remedy by either party shall constitute a waiver of, or shall preclude any other or further exercise of, the same or any other right, power or remedy.

24. SEVERABILITY: If any provision of this Agreement is construed to be invalid, illegal or unenforceable, then the remaining provisions of this Agreement shall not be affected thereby and shall be enforceable without regard thereto.

25. CONTROLLING LAW: This Agreement is made under and shall be construed and enforced in accordance with the laws of the State of North Carolina.

26. MODIFICATIONS: This Agreement may not be modified except upon a written agreement signed by both parties.

27. ASSIGNMENT: This Agreement and the obligations hereunder may not be assigned by USER except upon the prior written consent of COMPANY.

USER agrees to abide by the guidelines contained within this Agreement and understands that failure to comply with these guidelines will result in an immediate suspension of access to the Programs provided by COMPANY. USER understands and agrees that USER will be listed as the enrolling agent for all COMPANY Program enrollments submitted to COMPANY by USER or on USERS behalf. USER understands, and grants permission for COMPANY to provide USER'S name and contact information to any regulator who requests information on the enrolling USER for those COMPANY Program enrollments submitted to COMPANY by USER or on USERS behalf.

IN WITNESS WHEREOF, the USER has executed this Agreement by and made it effective as of the Date listed below. A facsimile or computer scanned signature is legally sufficient for purposes of the execution of this Agreement.

USER NAME: _____

USER Address: _____

USER Email Address: _____

USER Signature: _____

Date: _____