

## **SERVICE AGREEMENT**

### **1. Identification of Parties**

This agreement is entered into by and between Crow Credit, LLC (hereinafter referred to as "Crow Credit," "Agent," or "Provider"), a company duly organized under the laws of the State of Wyoming, and The Client (hereinafter referred to as "Client" or "User"). Crow Credit provides services related to financial dispute management involving transactions, financial accounts, and related matters. The Client enters into this agreement to authorize Crow Credit to act on their behalf for the purposes specified herein.

Both parties agree that this agreement establishes a legally binding relationship, and Crow Credit, as the Agent, may act as Attorney-in-Fact in accordance with the terms outlined in this document, where permissible under applicable laws.

### **2. Purpose of Agreement**

The purpose of this agreement is to define the rights, responsibilities, and services provided by Crow Credit to The Client, specifically for managing financial disputes involving transactions, financial accounts, and related issues.

The Client engages Crow Credit for:

1. Access to a SaaS platform designed for managing disputes with financial institutions, creditors, and other relevant parties.
2. Third-party representation, including acting as Attorney-in-Fact (where allowed by law) to handle disputes, claims, and negotiations with financial institutions, creditors, and other relevant parties.
3. Resolution of inaccuracies, disputes, or violations under applicable federal, state, and contractual laws, including but not limited to:
  - Transaction inaccuracies.
  - Unresolved financial account issues, including discrepancies in account statements or contractual obligations.
  - Violations of consumer protection laws related to financial transactions.

Crow Credit employs a combination of expert guidance and automated tools to streamline the dispute resolution process while maintaining compliance with applicable laws.

### **3. Description of Services Provided**

Crow Credit will provide the following services to The Client, leveraging its expertise and automated SaaS platform to manage financial disputes effectively:

1. **Case Assessment:** Conducting a thorough evaluation of The Client's unresolved financial disputes, claims, and accounts. Identifying inaccuracies, errors, or violations in financial records and developing personalized strategies to address disputes and claims.
2. **Claim and Dispute Resolution:** Filing and managing claims on behalf of The Client with financial institutions, creditors, and other relevant parties. Addressing violations of federal, state, and contractual laws related to financial transactions and accounts.
3. **Third-Party Representation (Attorney-in-Fact):** Acting as The Client's Attorney-in-Fact, as authorized by a signed Power of Attorney, to communicate with financial institutions, creditors, and other relevant parties. Presenting claims, negotiating settlements, and responding to disputes on behalf of The Client.
4. **Document Preparation and Case Investigation:** Preparing required documentation, including dispute letters, regulatory filings, and settlement agreements. Investigating financial institution and creditor activities to uncover inaccuracies, violations, or actionable issues.
5. **Access to Automated Tools:** Providing The Client with tools to generate, manage, and track disputes through Crow Credit's SaaS platform. Offering real-time notifications and updates on the status of disputes and claims.

#### 4. Case Assessment

Upon execution of this agreement, Crow Credit will conduct a detailed case assessment to address The Client's financial disputes involving transactions, accounts, and related matters. The case assessment includes:

1. **Review of Financial Records:** Identifying potential errors, inaccuracies, and violations in financial account records. Reviewing financial institution and creditor practices for potential legal or regulatory breaches.
2. **Legal and Regulatory Compliance Evaluation:** Identifying violations of applicable laws, including but not limited to:
  - Federal laws (e.g., Truth in Lending Act, Electronic Fund Transfer Act).
  - State-specific laws (e.g., usury laws, secured transactions statutes).
3. **Customized Action Plan:** Developing a personalized strategy for resolving disputes or claims, which may include settlement negotiations, dispute filing, or regulatory complaints. Communicating the assessment results to The Client for approval before proceeding.

The Client acknowledges that the case assessment relies on the accuracy of information provided by The Client and that the results of the assessment do not guarantee resolution of disputes or claims.

## 5. Claim and Dispute Resolution

Crow Credit will initiate and manage financial disputes and account claims on behalf of The Client, acting as the authorized representative or Attorney-in-Fact where allowed by law.

1. **Initiating Claims:** Filing disputes with financial institutions, creditors, or other relevant parties to address inaccuracies, violations, or unresolved account issues. Addressing violations under federal and state-specific laws.
2. **Negotiating Settlements:** Engaging in discussions with financial institutions or creditors to negotiate settlements or repayment plans. Presenting proposed settlement terms to The Client for approval before finalizing agreements.
3. **Responding to Counterclaims:** Addressing counterclaims or disputes initiated by financial institutions or creditors. Filing complaints with regulatory bodies as necessary to protect The Client's rights.
4. **Documentation and Record Keeping:** Preparing detailed records of claims, disputes, and communications. Providing regular updates to The Client regarding dispute progress and outcomes.

The Client authorizes Crow Credit to:

1. Act on their behalf in initiating, managing, and resolving disputes, including filing claims and communicating with relevant parties.
2. Take all necessary actions within the scope of this agreement to resolve disputes effectively.

## 6. Third-Party Representation (Attorney-in-Fact)

Crow Credit is authorized to act as The Client's Attorney-in-Fact, where permissible under applicable laws, for the purpose of managing financial matters arising from disputes, including transactions, accounts, and related issues. This authorization is strictly limited to non-attorney representation and does not constitute the practice of law. Scope of Representation includes:

1. **Communication on Behalf of The Client:** Contacting financial institutions, creditors, and other relevant parties to address disputes, inaccuracies, or financial account issues. Requesting validation, verification, or correction of accounts or transaction entries on behalf of The Client.
2. **Negotiation of Settlements:** Engaging in discussions with financial institutions or creditors to negotiate settlements, payment arrangements, or account modifications. Recommending settlement terms to The Client and obtaining written approval before finalizing agreements.

3. **Filing Disputes:** Submitting disputes to financial institutions, creditors, or other relevant parties regarding inaccuracies, errors, or violations of applicable laws. Filing complaints with regulatory bodies as authorized by The Client.
4. **Authorized Representation:** Acting as The Client's authorized representative in handling financial matters arising from disputes within the limits allowed by law.

Crow Credit's role as Attorney-in-Fact is solely for facilitating the resolution of financial disputes and related financial issues. If legal representation or advice becomes necessary, The Client will be referred to a licensed attorney.

## **7. Document Preparation and Case Investigation**

Crow Credit offers comprehensive document preparation and case investigation services as part of its efforts to resolve financial disputes and financial matters. These services aim to uncover and address inaccuracies, violations, or actionable issues related to transactions or accounts.

### **Document Preparation includes:**

1. Drafting tailored dispute letters to financial institutions, creditors, or other relevant parties addressing specific inaccuracies or violations.
2. Preparing settlement proposals, repayment plans, or negotiation documents for discussions with financial institutions or creditors.
3. Filing complaints or inquiries with regulatory bodies on behalf of The Client.

### **Case Investigation includes:**

1. **Data Review:** Analyzing The Client's account statements, transaction records, and correspondence for discrepancies or violations.
2. **Validation of Claims:** Requesting financial institutions or creditors to validate or verify disputed transactions or account entries.
3. **Evidence Collection:** Gathering supporting documentation, including proof of payment or communication logs, to strengthen dispute claims.

The Client will be notified of findings and provided with prepared documentation for review or approval before submission.

## **8. Responsibilities of Crow Credit**

Crow Credit agrees to diligently perform the following responsibilities to resolve The Client's financial disputes and financial matters effectively:

1. **Engaging with Financial Institutions and Creditors:** Communicating with financial institutions, creditors, and other relevant parties to address inaccuracies, negotiate settlements, and resolve disputes.
2. **Regulatory Compliance:** Ensuring all actions adhere to federal and state laws, including consumer protection laws related to financial transactions.
3. **Maintaining Security and Confidentiality:** Protecting The Client's information through industry-standard encryption and secure data management practices. Restricting access to The Client's information to authorized personnel and purposes outlined in this agreement.
4. **Efficient Service Delivery:** Timely preparation and submission of disputes, complaints, and settlement proposals. Providing regular updates on the status of disputes and financial matters arising from consumer issues.

## 9. Responsibilities of The Client

To facilitate the resolution of financial disputes and financial matters, The Client agrees to:

1. **Provide Accurate and Complete Information:** Submit truthful details regarding financial accounts, transactions, and dispute-related documents.
2. **Timely Submission of Documentation:** Provide all required account statements, transaction records, and relevant correspondence through the Crow Credit platform or other specified means.
3. **Maintain Communication:** Respond promptly to Crow Credit's requests for additional information or authorization. Notify Crow Credit of any changes to contact details or financial circumstances that may impact dispute resolution.
4. **Adhere to Agreements:** Honor all negotiated settlements or agreements reached with financial institutions or creditors on their behalf.
5. **Understand Service Limitations:** Acknowledge that Crow Credit cannot guarantee the outcome of disputes or financial resolutions, as these are subject to the cooperation of financial institutions and other relevant parties.

## 10. Setup and Fees

Crow Credit's services for resolving financial disputes and related financial matters are subject to the following setup and fee structure:

1. **Subscription Fee:** The Client agrees to pay a recurring subscription fee of \$[MONTHLY\_FEE], billed [monthly/quarterly/annually]. Subscription fees cover access to Crow Credit's SaaS platform and associated services.
2. **Case Assessment Fee:** The initial case assessment is provided at no additional cost.

3. **Payment Terms:** Payments will be billed automatically to the payment method provided by The Client. Invoices for any additional services will be issued electronically and must be paid within the due date specified.
4. **Failed Payments:** In the event of a failed payment, The Client will be notified, and access to the platform will be suspended after [X] days of non-payment until the outstanding balance is resolved.
5. **Refund Policy:** Subscription fees are non-refundable once billed, except where required by applicable law. Refunds for specific services may be considered at Crow Credit's sole discretion based on the stage of service delivery. Crow Credit reserves the right to adjust fees with prior written notice to The Client.

## 11. Limitations of Services

Crow Credit provides services to assist in resolving financial disputes and financial matters, but The Client acknowledges the following limitations:

1. **No Guarantee of Resolution:** Crow Credit does not guarantee the resolution of all financial disputes or account discrepancies. Success depends on the cooperation of financial institutions, creditors, and other relevant parties, as well as the validity of disputes and compliance with applicable laws.
2. **Non-Legal Representation:** Crow Credit does not provide legal advice or representation. When legal services are required, Crow Credit, LLC will engage with a licensed attorney at no upfront cost to The Client to address legal aspects of disputes, ensuring comprehensive support within legal boundaries.
3. **Limited Scope:** Crow Credit's services are restricted to the tasks and responsibilities outlined in this agreement. Actions outside this scope, such as litigation or arbitration, will only be handled by a licensed attorney engaged as per the above terms.
4. **Client-Dependent Information:** The accuracy and effectiveness of Crow Credit's services depend on The Client providing truthful and complete information.

## 12. Default of Payment for Services

Failure to pay the agreed subscription fees or other charges may result in immediate suspension or termination of services.

1. **Notification of Default:** The Client will be notified in writing or electronically if a payment is overdue.
2. **Suspension of Access:** Services will be suspended after [X] days of non-payment until the outstanding balance is resolved.
3. **Termination of Services:** Crow Credit reserves the right to terminate The Client's account and services after providing reasonable notice if payment defaults remain unresolved.

4. **Collection Actions:** Crow Credit may pursue collection actions for unpaid balances, including engaging third-party collection agencies. The Client agrees to reimburse any reasonable costs incurred during the collection process.

### 13. Chargeback Policy

The Client agrees not to initiate chargebacks or payment disputes for services provided under this agreement.

1. **Fraudulent Chargebacks:** Any chargeback initiated by The Client without a valid basis will be considered fraudulent and subject to additional fees.
2. **Resolution of Billing Issues:** The Client agrees to contact Crow Credit directly to resolve any billing concerns before initiating a chargeback.
3. **Liability for Chargeback Fees:** The Client will be liable for any fees, penalties, or costs incurred by Crow Credit as a result of a chargeback.
4. **Legal Recourse:** Crow Credit reserves the right to pursue legal remedies to recover fees and associated costs resulting from a fraudulent chargeback.

### 14. Refund Policy

Crow Credit provides refunds under the following terms:

1. **Subscription Fee Refunds:** Monthly subscription fees are non-refundable once billed, except as required by applicable law.
2. **Cooling-Off Period:** The Client may cancel services within three (3) business days of signing this agreement to receive a refund of any initial subscription fees.
3. **No Refunds After Engagement of Services:** Once services have been initiated, including but not limited to case assessments, dispute filings, or escalations of accounts to arbitration, no refunds will be provided for services rendered.
4. **Arbitration and Settlement Services:** If a dispute is escalated for arbitration or legal proceedings, or if settlement negotiations are initiated, these services are considered rendered and non-refundable.
5. **Discretionary Refunds:** Refunds for extenuating circumstances may be considered at Crow Credit's sole discretion based on the stage of service delivery.

### 15. Cancellation Policy

The Client may cancel the subscription for Crow Credit's services under the following terms:

1. **Cancellation of Monthly Services:** The Client may cancel monthly services directly through the platform by providing written confirmation of cancellation. No additional subscription fees will be charged after the effective cancellation date.

2. **Continuation of Services for Escalated Accounts:** For accounts that have been escalated to arbitration, litigation, or settlement negotiations, cancellation of monthly fees does not terminate Crow Credit's obligation to resolve those accounts. Services will continue until all escalated accounts are resolved, arbitration proceedings are completed, or settlements are finalized.
3. **Outstanding Obligations:** Any disputes or claims initiated prior to the cancellation date will remain the responsibility of The Client. The Client agrees that Crow Credit retains 100% of monetary compensation awarded through arbitration or settlements, regardless of service cancellation.
4. **Service Reinstatement:** Services may be reinstated after cancellation upon The Client's request, subject to payment of outstanding balances and any applicable reinstatement fees.

## **16. Arbitration Under This Agreement**

Any disputes, claims, or controversies arising under this agreement between Crow Credit and The Client shall be resolved exclusively through binding arbitration, except where prohibited by law. Arbitration will be conducted in accordance with the rules of the American Arbitration Association (AAA).

1. **Mandatory Arbitration:** Any disputes arising under this agreement shall be resolved exclusively through binding arbitration.
2. **Location and Process:** Arbitration may be conducted via written submissions, virtual hearings, or in-person hearings, as agreed upon by the parties. The arbitration shall take place in the state of The Client's residence unless otherwise agreed.
3. **Arbitrator's Authority:** The arbitrator shall have the authority to award any relief available under applicable law but may not modify the terms of this agreement. The arbitrator's decision will be binding on both parties and enforceable in any court of competent jurisdiction.
4. **Costs of Arbitration:** The costs of arbitration, including administrative fees and arbitrator compensation, shall be shared equally by both parties, unless otherwise determined by the arbitrator or required by applicable law. Each party will bear its own attorney's fees and costs unless the arbitrator awards them to the prevailing party.
5. **Limitations on Claims:** Claims must be brought within the statute of limitations applicable to such claims under state or federal law.
6. **Exclusion of Class Actions:** All claims and disputes must be arbitrated on an individual basis, and neither party may consolidate claims or participate in any class or representative action.



## 17. Data Ownership and Privacy

Crow Credit is committed to protecting The Client's personal and financial information and ensuring compliance with data ownership and privacy regulations.

1. **Client Data Ownership:** The Client retains ownership of all personal and financial information provided to Crow Credit. Crow Credit will not sell, share, or disclose The Client's data to third parties except as necessary to perform the services outlined in this agreement.
2. **Data Use Authorization:** The Client grants Crow Credit permission to use submitted data for preparing and filing disputes, communicating with financial institutions, creditors, or regulatory agencies, and monitoring dispute progress.
3. **Data Retention:** Crow Credit will retain The Client's data for three (3) years after the termination of services to comply with legal or regulatory requirements. The Client may request deletion of data upon completion of all disputes and resolution of accounts, subject to applicable legal retention periods.
4. **Data Security:** Crow Credit employs industry-standard security measures to safeguard The Client's data, including encryption and secure storage solutions.

## 18. Acceptable Use Policy

The Client agrees to use Crow Credit's SaaS platform and services in compliance with the following Acceptable Use Policy.

1. **Prohibited Activities:** The Client may not provide false or misleading information, attempt to access or interfere with the platform's functionality or security measures, or use the platform for illegal or unauthorized purposes.
2. **Compliance with Laws:** The Client agrees to use the platform only for lawful purposes and in accordance with applicable federal, state, and local laws.
3. **Account Responsibility:** The Client is solely responsible for maintaining the security of their account credentials and all activity conducted under their account. Any unauthorized access or breach of account security must be reported to Crow Credit immediately.

## 19. Service Level Agreement (SLA)

Crow Credit is committed to providing reliable SaaS services under the following Service Level Agreement (SLA).

1. **Platform Uptime:** Crow Credit guarantees 99% uptime availability of its SaaS platform, excluding scheduled maintenance or unforeseen technical outages.
2. **Support Response Time:** The Client may contact support via email or the platform for assistance. Crow Credit will respond to support requests within 24 hours during regular business days.

3. **Issue Resolution:** Technical issues will be prioritized and resolved within a timeframe appropriate to their severity, with urgent issues addressed within 48 hours.
4. **Limitations of SLA:** Crow Credit is not liable for service interruptions caused by factors beyond its control, including but not limited to natural disasters, third-party provider outages, or unauthorized access or misuse by The Client.

## 20. Ownership of Intellectual Property

All content, tools, software, and features provided through Crow Credit's SaaS platform remain the exclusive intellectual property of Crow Credit.

1. **Crow Credit's Intellectual Property:** All content, tools, software, and features provided through Crow Credit's SaaS platform remain the exclusive intellectual property of Crow Credit.
2. **License to Use:** Crow Credit grants The Client a non-exclusive, revocable license to access and use the SaaS platform for the sole purpose of managing financial disputes and related financial matters.
3. **Restrictions:** The Client may not copy, distribute, modify, or create derivative works based on Crow Credit's intellectual property or reverse-engineer, decompile, or attempt to extract source code from the SaaS platform.
4. **Violation of Intellectual Property Rights:** Any unauthorized use of Crow Credit's intellectual property will result in immediate termination of this agreement and may be subject to legal action.

## 21. Monetary Compensation from Arbitration, Settlement, or Similar

Crow Credit, LLC retains 100% of any and all settlements and monetary compensation awards arising from arbitration, legal proceedings, or negotiations initiated or facilitated as part of its services.

1. **Ownership of Monetary Awards:** Crow Credit, LLC retains 100% of any and all settlements and monetary compensation awards arising from arbitration, legal proceedings, or negotiations.
2. **Scope of Retained Compensation:** This includes, but is not limited to:
  - Monetary awards granted through arbitration on escalated accounts.
  - Settlements achieved with financial institutions, creditors, or other third parties.
  - Legal fees or costs recovered as part of such proceedings.
3. **Client Agreement:** By entering into this agreement, The Client acknowledges and agrees to Crow Credit, LLC's exclusive right to retain these funds.

4. **Exclusions:** This clause does not apply to arbitration or legal disputes between The Client and Crow Credit, LLC, which are governed separately under Clause 16: Arbitration Under This Agreement.

## 22. Force Majeure

Crow Credit, LLC shall not be held liable for delays, interruptions, or failures in performance resulting from events beyond its reasonable control.

1. **Definition:** Events include natural disasters (e.g., earthquakes, floods), acts of war, terrorism, or civil unrest, labor strikes, governmental actions, or power outages.
2. **Notice:** Crow Credit, LLC will notify The Client of any force majeure event affecting service delivery and make reasonable efforts to resume services promptly.
3. **Exclusions from Liability:** No refunds or compensation will be issued for delays or interruptions caused by force majeure events.

## 23. Indemnification Clause

The Client and Crow Credit, LLC agree to indemnify each other under the following terms.

1. **Client Responsibility:** The Client agrees to indemnify, defend, and hold harmless Crow Credit, LLC, its employees, and agents from any claims, damages, or liabilities arising out of:
  - The Client's breach of this agreement.
  - Misuse of the SaaS platform or provided services.
  - False or misleading information submitted by The Client.
2. **Crow Credit, LLC Responsibility:** Crow Credit, LLC agrees to indemnify and hold The Client harmless from claims or damages caused by its gross negligence, willful misconduct, or breach of this agreement.

## 24. Termination of Agreement

This agreement may be terminated by either party under the following conditions.

1. **Termination by Crow Credit, LLC:** Crow Credit, LLC reserves the right to terminate this agreement immediately if:
  - The Client breaches any provision of this agreement.
  - Payments are not made within the specified time.
  - The Client engages in prohibited activities on the SaaS platform.

2. **Termination by The Client:** The Client may terminate this agreement by providing written notice or canceling services directly through the platform.
3. **Post-Termination Obligations:** Any unresolved disputes, claims, or fees initiated before termination will remain the responsibility of The Client. Services for escalated accounts will continue until resolution is achieved, regardless of subscription cancellation.

## 25. Governing Law and Jurisdiction

This agreement shall be governed by and construed in accordance with the laws of the State of Wyoming.

1. **Applicable Law:** This agreement shall be governed by and construed in accordance with the laws of the State of Wyoming.
2. **Jurisdiction:** Any disputes arising from this agreement not subject to arbitration shall be resolved in the courts of the State of Wyoming.
3. **Legal Fees:** The prevailing party in any legal action shall be entitled to recover reasonable attorney's fees and costs.

## 26. Confidentiality

Crow Credit, LLC and The Client agree to maintain confidentiality regarding all aspects of this agreement and the information shared between the parties.

1. **Non-Disclosure of Information:** Crow Credit, LLC agrees to maintain the confidentiality of all Client-provided information, including personal, financial, and dispute-related data, except as required for service delivery or by law.
2. **Third-Party Access:** Crow Credit, LLC will not share The Client's information with third parties unless necessary for executing the services outlined in this agreement or as required by law.
3. **Client Responsibility:** The Client agrees to keep all communications, strategies, and materials provided by Crow Credit, LLC confidential and will not disclose them to third parties without prior written consent.

## 27. Entire Agreement

This agreement constitutes the entire understanding between The Client and Crow Credit, LLC and supersedes all prior agreements, understandings, or representations.

1. **Merger Clause:** This agreement constitutes the entire understanding between The Client and Crow Credit, LLC and supersedes all prior agreements, understandings, or representations, whether written or oral, relating to the subject matter herein.

2. **Amendments:** Any amendments to this agreement must be made in writing and signed by both parties to be enforceable.
3. **No Waiver:** Failure to enforce any provision of this agreement shall not constitute a waiver of that provision or any other provision in this agreement.

## 28. Severability

If any provision of this agreement is found to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

1. **Severability of Provisions:** If any provision of this agreement is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the remaining provisions shall remain in full force and effect.
2. **Effort to Preserve Intent:** The parties agree to replace any invalid or unenforceable provision with a valid and enforceable provision that most closely reflects the original intent.

## 29. Notices

All notices required or permitted under this agreement shall be provided in writing and delivered as specified below.

1. **Delivery of Notices:** Notices may be delivered via:
  - o Email to the registered addresses of both parties, or
  - o Certified mail to the physical addresses provided by each party.
2. **Effective Date of Notices:** Notices sent via email will be considered received on the same business day if sent before 5:00 PM local time; otherwise, they will be deemed received on the next business day. Notices sent via certified mail shall be deemed received three (3) business days after posting.

## 30. Survival of Terms

The following provisions shall survive the termination or expiration of this agreement.

1. **Terms That Survive Termination:** The following provisions shall survive the termination or expiration of this agreement:
  - o Clause 11: Limitations of Services
  - o Clause 21: Monetary Compensation from Arbitration, Settlement, or Similar
  - o Clause 26: Confidentiality
  - o Clause 28: Severability
  - o Clause 30: Survival of Terms

2. **Obligations Post-Termination:** The Client remains obligated to pay any outstanding fees and honor any agreements or settlements initiated prior to termination.

### 31. Dispute Escalation Procedures

In the event of a dispute between The Client and Crow Credit, LLC, the following procedures shall apply before initiating arbitration or legal action.

1. **Informal Resolution:** Both parties agree to attempt to resolve disputes informally by engaging in good-faith discussions within 30 days of notification of the dispute.
2. **Formal Written Complaint:** If the dispute cannot be resolved informally, The Client must submit a formal written complaint to Crow Credit, LLC detailing the issue and desired resolution.
3. **Mediation Option:** Both parties may agree to engage a third-party mediator to facilitate resolution before initiating arbitration.

### 32. Audit Rights

Crow Credit, LLC reserves the right to review and verify the information submitted by The Client to ensure compliance with the terms of this agreement.

1. **Scope of Audit:** Audits may include review of submitted documents, dispute claims, and account activity for accuracy and compliance.
2. **Notification:** Crow Credit, LLC will provide The Client with written notice before initiating any audit activities.
3. **Client Cooperation:** The Client agrees to cooperate with any reasonable audit requests, including providing additional documentation as needed.

### 33. Prohibited Activities

The Client agrees not to engage in the following activities while using Crow Credit, LLC's services or SaaS platform.

1. **Submitting False Information:** Providing inaccurate or misleading details regarding accounts, disputes, or financial matters.
2. **Unauthorized Access:** Attempting to access restricted areas of the platform or interfere with its functionality.
3. **Illegal Activities:** Using Crow Credit's services or platform to engage in unlawful practices.

### **34. Reinstatement of Services**

If The Client wishes to reinstate services after cancellation or suspension, the following terms apply.

1. **Payment of Outstanding Balances:** The Client must settle any unpaid fees before services are reinstated.
2. **Additional Fees:** Crow Credit, LLC reserves the right to charge a reinstatement fee to cover administrative costs.
3. **Service Agreement Renewal:** The Client must agree to the current terms of the service agreement at the time of reinstatement.

### **35. Headings for Convenience**

The headings in this agreement are provided for convenience only and shall not affect the interpretation of the terms.

### **36. Digital Signature**

By electronically signing this agreement through Crow Credit, LLC's platform or an authorized electronic signature system, The Client agrees that such signature has the same legal effect as a handwritten signature.

1. **Electronic Execution:** By electronically signing this agreement through Crow Credit, LLC's platform or an authorized electronic signature system, The Client agrees that such signature has the same legal effect as a handwritten signature.
2. **Authorization of Digital Signature:** The Client acknowledges and agrees that their electronic signature represents their intent to enter into and be bound by the terms of this agreement. Crow Credit, LLC also agrees to be bound by the terms of this agreement through its authorized representative's digital or electronic signature.
3. **Retention of Records:** Electronic records of this agreement and the associated signatures shall be maintained by Crow Credit, LLC and are admissible in any legal or arbitration proceedings as evidence of the agreement's validity.
4. **Compliance with Laws:** This clause is intended to comply with the U.S. Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and other applicable electronic transaction laws.
5. **Scope of Application:** This clause applies to this agreement and any subsequent amendments, consents, or other documents executed electronically between the parties.