

12. **NO ATTORNEY-CLIENT RELATIONSHIP:** TDN is not an attorney and does not provide legal advice. This agreement does not create an attorney-client relationship; TDN has no right to enter into contracts on Client's behalf.
13. **INITIAL CONSULTATION:** Client understands that TDN's recommendation(s) for services are primarily based upon the financial information provided by Client. In addition, Client understands that any figures quoted by TDN during the initial consultation were based exclusively upon the financial information provided by the Client and that such figures were estimates. Specifically, Client indicated to TDN the following.

Total Debt Owed: \$5,000.00

IRS: \$5,000

State: \$0

Monthly Disposable Income: \$200

14. **SERVICES TO BE PERFORMED:** Client understands and affirms that the services listed below are the specific and only services for which Client has contracted TDN. If Client requests TDN to perform additional services not listed in this Agreement, a new written agreement must be executed, and additional fees may be required. Unless specifically mentioned below, Client has not contracted TDN for any other services.
- a) **FILE FORM 2848, IRS POWER OF ATTORNEY.** This allows a licensed professional, (Attorney, Certified Public Accountant, IRS Enrolled Agent) to represent Client with the IRS on matters related to Client's Federal Tax Issue(s). This document will be delivered in a separate email and is to be hand signed.
 - b) **FILE FORM 8821, TAX INFORMATION AUTHORIZATION.** This allows a licensed professional to request and obtain Client's IRS records. Included in Client's IRS record is income information (W-2, 1099) that has been reported to the IRS. The licensed professional will review Client's IRS records for general accuracy and appropriateness. This document will be delivered in a separate email and is to be hand signed.
 - c) **Credit Consultation and Analysis** MS will assign a Credit Specialist to download credit reports from the three main credit bureaus (TransUnion, Equifax, & Experian). The Credit Specialist will review and evaluate each item on the report. The Credit Specialist will communicate directly with client and request additional information based on the reports, and advise on each trade item on the reports regarding their meaning and affect on credit score.
 - d) **Client Account Setup** The case setup fee encompasses all indirect expenses incurred in managing the case such the client's case folder set-up, maintenance/processing of payments made to MS, and storage of encrypted client information.

- e) **Investigative Tax Analysis** MoneySolver will communicate with the IRS to obtain information regarding Client's IRS record of accounts. MoneySolver will inquire about tax debt periods and associated balances, Collection Statue Expiration Dates, tax return filing requirements along with any other information that is relevant to Client's tax challenges as described to MoneySolver. MoneySolver will review the information and consult with Client as to the amount, extent and nature of all tax liabilities to determine which MoneySolver financial services best fit Client's specific situation. Client understands that this service is for an investigation only and does not include representation for resolution services. Client agrees that the fee for this service is non-refundable and will be applied against any additional fees if Client agrees to the recommend additional services.
- f) **Federal Power of Attorney Consultation & Representation - Personal** Client indicated to MS that the IRS has assessed a tax liability against Client. Client wishes to have a licensed tax professional take over the case and provide guidance on next appropriate steps. Based on these representations, MS will assign a licensed tax professional (Attorney, CPA or Enrolled Agent) to consult with Client as to the nature and scope of the IRS's case against Client. Specifically, the tax professional will communicate with the IRS Agent assigned to Clients case (Revenue Officer, Revenue Agent or Collections Agent) and obtain the status of the case as well as any pending actions planned against Client. The tax professional will act as an intermediary between the Client and the IRS Agent. The objective with this service is to obtain for Client a resolution which is acceptable to the IRS but which does not create an unnecessary or over-burdensome hardship on Client or Clients family. Client understands that this process will require ongoing negotiations with the IRS and its Agent and that the Tax Professional will require that the Client maintain an open line of communication with the Tax Professional.