Software Bundle Agreement

Tax software and credit restoration software, licensed together for $800.00

This Agreement is between **Mac Financial Tech Group, Inc.**, doing business as **Mac FinTech Solutions** ("MFS"), its affiliate **Mac Financial Wealth Management Group Inc.**, a Mississippi corporation doing business as **Mac Wealth Group** ("MWG") (MFS and MWG together, "Mac"), and the licensee named in the Key Terms ("Licensee"). It licenses two products to Licensee at one bundle price: the professional tax software provided by MWG (Part A) and the credit restoration software with tradeline services provided by MFS (Part B). Part C applies to both. Each company is responsible only for its own product. The bundle price is paid to MFS, which collects it for both companies.

Key Terms

Licensee (legal name / DBA)	_____
Licensee principal	_____
Licensee address	_____
Licensee's own EFIN (IRS-issued, in Licensee's name)	_____
Licensee PTIN (principal)	_____
State credit services registration / bond no. (if required)	_____
Effective Date	_____
Tax Software term	2027 filing season (tax year 2026), through December 31, 2027
Credit Platform term	Twelve (12) months from the Effective Date
Add-On Fee revenue share (tax software)	[ ] None. Licensee keeps 100%. [ ] 70% to Licensee / 30% to MWG
Tradeline Services	Priced per order at the price shown in the Platform when the order is placed
Mac contact	Mac FinTech Solutions | 1000 Highland Colony Parkway, Building 5000, Suite 5203, Ridgeland, MS 39157 | (888) 693-9074 | brandonmcdaniel@macwealthgroup.com

Bundle Pricing

Product	Regular upfront price	Bundle
Tax Software license, one EFIN / office, one Tax Season	$500.00	Included

Product	Regular upfront price	Bundle
Credit Restoration Platform license, twelve months	$500.00	Included
Total if licensed separately	$1,000.00	
Bundle price, due upfront at signing		**$800.00**
Bundle savings		$200.00

Part A: Tax Software

1. Definitions for Part A

- **Tax Software** means MWG's private-label professional tax preparation and e-file software, desktop and/or web, for the covered Tax Season.
- **Licensor** means the third-party software company from which MWG licenses the Tax Software for private-label distribution.
- **Bank Product** means a refund transfer or similar refund-settlement product offered by a third-party bank or processor through the Tax Software.
- **Add-On Fee** means any fee charged to a taxpayer through the Tax Software in addition to Licensee's tax preparation fee, such as a service bureau, technology or transmission fee, as listed in Schedule 1.
- **Taxpayer Data** means all tax return information and personal information of Licensee's tax clients entered into or produced by the Tax Software.
- **Tax Season** means the period from the IRS opening of e-file for a tax year through December 31 of that calendar year.

2. Tax Software License

2.1 **Grant.** Subject to payment of the bundle price and compliance with this Agreement, MWG grants Licensee a limited, non-exclusive, non-transferable, revocable license to install, access and use the Tax Software during the Tax Season, solely to prepare and electronically file tax returns for Licensee's own clients at one office location under the EFIN in the Key Terms. Additional locations or EFINs require additional licenses.

2.2 **Users.** Only Licensee's owners, employees and contractors who hold a valid PTIN where one is required may use the Tax Software, each with unique login credentials. Licensee is responsible for everything done under its credentials.

2.3 **Licensor terms.** Licensee accepts the Licensor's end-user license terms presented at installation or login. If those terms conflict with this Agreement on a matter of software use, the stricter term applies.

2.4 **Restrictions.** Licensee will not copy, modify, reverse engineer or create derivative works of the Tax Software; resell or sublicense it; share credentials; let anyone file under an EFIN that is not their own; prepare a return it knows or should know is false or unsupported; or bypass any fee, security, bank-product or compliance control.

3. Licensee's EFIN and IRS Compliance

3.1 **Licensee-provided EFIN.** Licensee represents that it holds an active EFIN issued by the IRS in its own name or its business's name and in good standing. Licensee will file only under that EFIN. MWG does not provide, lend, rent or manage an EFIN under this Agreement. Licensee will give MWG its IRS e-Services EFIN application summary before activation.

3.2 **IRS rules.** Licensee will comply with IRS Publication 1345, Publication 3112, Revenue Procedure 2007-40, Treasury Circular 230 where it applies, and all federal and state rules for authorized e-file providers and paid preparers.

3.3 **Responsibility for returns.** Licensee is solely responsible for the accuracy of every return it prepares, for preparer due-diligence requirements under Internal Revenue Code section 6695(g), and for signed Forms 8879 and required records. MWG provides software and support only and gives no tax advice.

3.4 **Notice of problems.** Licensee will tell MWG within two (2) business days if its EFIN or any PTIN is suspended, revoked or placed under review, or if it receives a preparer penalty notice or becomes the subject of a criminal tax investigation.

4. Add-On Fees and Bank Products

4.1 **Schedule.** Only the Add-On Fees listed in Schedule 1 may be charged through the Tax Software, and only up to the amounts stated there.

4.2 **Fee rules.** Every Add-On Fee must be (a) a flat dollar amount, never a percentage of the refund or based on the refund amount; (b) disclosed to the taxpayer in writing before the return is filed, on the fee disclosures the Software and the Bank Product provider generate; (c) charged the same way to every taxpayer in the same circumstances; and (d) within any limit set by the Bank Product provider, the IRS or state law. Licensee will not add, rename, stack or disguise any fee, or label any Add-On Fee as an IRS, government or bank fee.

4.3 **Who keeps them.** Licensee's tax preparation fees belong entirely to Licensee. Add-On Fees actually collected are kept or shared as checked in the Key Terms. Where a share is payable, the party that receives the fee will pay the other its share within fifteen (15) days after receipt, and no share is owed on a fee that was not collected.

4.4 **Bank Products.** Bank Products are offered by a third-party provider under its own agreements. Licensee must enroll with and be approved by the provider and will follow its program rules, fee limits, disclosures, advertising rules and training. Licensee will not describe a refund transfer as a loan. MWG does not control the timing of fee disbursements and does not guarantee that any Bank Product or advance will be available, approved or funded.

5. Taxpayer Data

Licensee will maintain a written information security plan as required by the FTC Safeguards Rule (16 C.F.R. Part 314) and IRS Publications 4557 and 5708. Taxpayer Data belongs to Licensee. Neither party will use or disclose tax return information for any purpose other than preparing and filing the return, including to market the credit restoration services in Part B, unless the taxpayer has first given written consent that meets Internal Revenue Code section 7216. No taxpayer may be required to buy credit restoration services or a Tradeline as a condition of tax preparation.

Part B: Credit Restoration Platform and Tradeline Services

6. Definitions for Part B

- **Platform** means MFS's web-based credit restoration software, including client intake, credit report upload and analysis, dispute letter generation, client portal, business credit tools and the tradeline ordering module, as MFS makes it available from time to time.
- **Client** means a consumer or business that has hired Licensee for credit restoration services.
- **Client Data** means all personal, financial and credit information about Clients that Licensee or its Clients put into the Platform.
- **Tradeline** means an authorized-user position on a seasoned revolving credit account owned by a third-party cardholder.
- **Tradeline Supplier** means an independent tradeline company through which MFS, as a broker, places Tradeline orders.
- **Tradeline Services** means MFS's listing of Tradeline inventory in the Platform and its placement of Licensee's Tradeline orders with Tradeline Suppliers.

7. Platform License

7.1 **Grant.** Subject to payment of the fees and compliance with this Agreement, MFS grants Licensee a limited, non-exclusive, non-transferable, revocable right during the term to access and use the Platform over the internet, solely to operate Licensee's own credit restoration business for its own Clients.

7.2 **Users.** Only Licensee's owners, employees and contractors may use the Platform. Each user must have unique login credentials, and Licensee is responsible for everything done under its credentials.

7.3 **Restrictions.** Licensee will not copy, modify, reverse engineer or create derivative works of the Platform; resell, sublicense or white-label it without a separate signed agreement with MFS; share credentials; copy MFS's letter templates, workflows or price lists for use outside the Platform; or use the Platform to build a competing product.

7.4 **Changes and support.** MFS may update the Platform from time to time and will provide reasonable technical support by email and phone during business hours. MFS does not promise uninterrupted availability.

8. Tradeline Services

8.1 **What they are.** Through the Platform, Licensee may order authorized-user Tradelines for its Clients from the inventory MFS lists. MFS, directly or through its affiliate, acts as a broker. Tradelines are supplied and reported by independent Tradeline Suppliers and their cardholders, not by MFS.

8.2 **Orders and payment.** Each order is placed at the price shown in the Platform when the order is submitted and must be paid in full at that time. Inventory, prices, statement dates and reporting windows change without notice until an order is confirmed.

8.3 **Client information and consent.** Licensee will submit only accurate Client information, and only for a Client who has given written consent to be added as an authorized user and to share the information needed to do so.

8.4 **Orders are final.** Once MFS submits an order to a Tradeline Supplier it cannot be cancelled or changed, and it is not refundable except as Section 8.6 states.

8.5 **No guarantee of results.** MFS does not guarantee that any Tradeline will raise a credit score, lead to any credit approval, or remain on a credit report for any period. Credit bureaus and lenders decide what is reported and how it is scored.

8.6 **If a Tradeline does not post.** If a confirmed Tradeline does not appear on at least one major consumer credit bureau report within the Tradeline Supplier's stated reporting window, and the failure was not caused by inaccurate Client information, a credit freeze, a fraud alert or the Client's own act, MFS will, as it chooses, replace the Tradeline or credit the price paid. Licensee must report the failure with a current credit report within fifteen (15) days after the window closes. This is Licensee's only remedy for a Tradeline that does not post.

8.7 **Prohibited uses.** Licensee will not sell or use Tradelines together with a credit privacy number, a new or altered identity, a false address or any other false information; will not use or market Tradelines to deceive a lender or to obtain credit by misrepresentation; will not promise a Client any score increase or approval; and will not let a Client contact or try to obtain a cardholder's card or account.

8.8 **Licensee's price to its Clients.** Licensee sets the price it charges its own Clients for Tradelines and is responsible for its own contracts, disclosures and refunds to them.

9. Licensee's Legal Compliance

9.1 **Licensee is the credit services provider.** Licensee, not MFS, provides credit restoration services to its Clients. MFS is a software and brokerage provider. MFS is not a law firm, a credit repair organization for Licensee's Clients, a consumer reporting agency, a lender or a furnisher, and gives no legal advice.

9.2 **Laws.** Licensee will comply with all laws that apply to its business, including the Credit Repair Organizations Act (15 U.S.C. 1679 and following), the Telemarketing Sales Rule (16 C.F.R. Part 310), the Fair Credit Reporting Act, the FTC Act, and every state credit services organization law where it has Clients, including any registration, bond, written contract, cancellation-right and fee-timing requirement.

9.3 **Truthful disputes only.** Licensee will not use the Platform to make any statement to a credit bureau, creditor or collector that it knows or should know is untrue or misleading, including disputing accurate information as inaccurate, filing or encouraging a false identity theft report, or hiding a Client's identity. Licensee is responsible for reviewing and approving every letter and dispute sent from its account.

9.4 **Templates are tools.** Letter templates, workflows, analysis and recommendations in the Platform are general tools and not legal advice. Licensee decides whether and how to use them for each Client.

9.5 **No guarantees to Clients.** Licensee will not guarantee any Client a specific score, deletion or result, and will not use MFS's name in its advertising without MFS's written approval.

10. Client Data and Security

10.1 **Ownership.** As between the parties, Client Data belongs to Licensee. MFS will use Client Data only to provide the Platform and Tradeline Services, to support Licensee, and to meet a legal obligation.

10.2 **Authorization.** Licensee will upload a Client's credit reports and personal information only with that Client's written authorization, and will keep that authorization on file.

10.3 **Safeguards.** Licensee will protect Client Data as required by the Gramm-Leach-Bliley Act and the FTC Safeguards Rule (16 C.F.R. Part 314) where they apply, including multi-factor authentication, unique user accounts, encrypted devices and staff security training. MFS will maintain reasonable administrative, technical and physical safeguards for Client Data on the Platform.

10.4 **Incident notice.** Each party will notify the other within twenty-four (24) hours of discovering unauthorized access to Client Data or Platform credentials. Licensee will make all notices the law requires to its Clients.

10.5 **Data return.** For thirty (30) days after this Agreement ends, MFS will let Licensee export its Client Data on request. After that MFS may delete it, except where the law requires MFS to keep it.

Part C: Terms for Both Products

11. Bundle Price and Payment

11.1 **Bundle price.** The bundle price in the Key Terms is due upfront at signing and covers both licenses for their first terms. It is non-refundable once login credentials or installation files for either product have been delivered, except where Mac ends this Agreement without cause before delivery of both.

11.2 **The discount depends on both products.** The bundle price applies only where both products are licensed together. If Licensee cancels one product, or one is ended for Licensee's breach, no part of the bundle price is refunded and the other product continues for its term.

11.3 **Not included.** The bundle price does not include Tradeline orders, Bank Product provider fees, additional EFINs or offices, or additional Platform user accounts.

11.4 **Taxes and late amounts.** Fees exclude sales, use and similar taxes. Amounts more than thirty (30) days past due bear interest at 1.5% per month or the highest rate the law allows, whichever is lower, and Mac may suspend access until they are paid.

12. Term and Renewal

Each product runs for its own term in the Key Terms. Each renews for one further Tax Season or twelve (12) months, as applies, at Mac's then-current price, unless either party gives written notice of non-renewal at least sixty (60) days before that product's term ends. Mac will state renewal prices, including any renewal bundle price, in writing at least ninety (90) days before the term ends.

13. Suspension and Termination

13.1 **For cause.** Either party may end this Agreement, or one product under it, if the other materially breaches it and does not cure within ten (10) days after written notice.

13.2 **Immediate suspension.** Mac may suspend or end access to either product immediately if Mac reasonably believes there is return fraud, identity theft, EFIN misuse, a prohibited fee, a breach of Section 8.7 or Section 9, a data security incident, loss of EFIN or Bank Product approval, or a request from the IRS, the Licensor, the Bank Product provider, a regulator or a Tradeline Supplier.

13.3 **Loss of the Tax Software.** If Mac's rights to the Tax Software end, Mac may end Part A on notice and will refund $400.00 of the bundle price pro rata for any part of the Tax Season before April 15 in which the Tax Software was unavailable. That refund is Licensee's only remedy.

13.4 **After termination.** Licenses end, all unpaid fees become due, confirmed Tradeline orders will still be fulfilled, and Licensee remains responsible for its records, returns and Clients. Sections 4.3, 5, 8.5 through 8.7, 9, 10 and 11 through 18 survive.

14. Ownership

The Tax Software, the Platform, their templates, documentation and all related intellectual property belong to Mac and its licensors. Mac's names, logos and marks belong to Mac. Licensee receives only the licenses in Sections 2 and 7. Feedback Licensee gives may be used without restriction or payment.

15. Confidentiality and Non-Circumvention

Each party will keep the other's non-public business information confidential, including pricing, Tradeline inventory and supplier information, software credentials and client lists, and will use it only to perform this Agreement. During the term and for twelve (12) months after, Licensee will not go around Mac to obtain the same Tax Software directly from the Licensor or to deal directly with a Tradeline Supplier that Mac introduced. These duties last three (3) years after termination and indefinitely for Taxpayer Data, Client Data and trade secrets.

16. Warranties and Liability

16.1 **Disclaimer.** Both products and the Tradeline Services are provided "as is" and "as available." Mac makes no warranty that they will be error-free or uninterrupted, that any return will be accepted, or that any dispute, letter or Tradeline will produce any result, and disclaims all implied warranties, including merchantability and fitness for a particular purpose.

16.2 **Limit of liability.** To the fullest extent the law allows, Mac's total liability under this Agreement is limited to the bundle price Licensee paid, plus, for a Tradeline claim, the price paid for that Tradeline. Mac is not liable for lost profits, lost refunds, lost data, denied credit, penalties or interest on any return, or any indirect, special or consequential damages, or for the acts of the IRS, state agencies, the Licensor, Bank Product providers, credit bureaus, creditors, Tradeline Suppliers, cardholders or hosting providers.

17. Indemnification

Licensee will defend, indemnify and hold harmless Mac and its owners, officers and employees from any claim, loss, penalty or expense, including reasonable attorneys' fees, arising from (a) any return Licensee prepares or files; (b) Licensee's services to its Clients and any letter, dispute or statement sent from its account; (c) fees Licensee charges; (d) a breach of Sections 2.4, 3, 4, 5, 8.7, 9 or 10; (e) Licensee's advertising; or (f) a data security incident at Licensee.

18. General Terms

18.1 **Governing law and venue.** Mississippi law governs this Agreement. Any lawsuit must be brought in the state or federal courts serving Madison County, Mississippi, and each party consents to that venue.

18.2 **Dispute resolution.** Before filing suit, the parties will try in good faith to resolve any dispute through a meeting of their principals within thirty (30) days after written notice. Mac may seek an injunction at any time to stop misuse of its software, marks or data.

18.3 **Independent contractors.** The parties are independent contractors. Nothing in this Agreement creates a partnership, franchise, joint venture, agency or employment relationship, and Licensee may not make any promise or warranty on Mac's behalf.

18.4 **Assignment.** Licensee may not assign this Agreement or any license without Mac's written consent. Mac may assign it to an affiliate or a successor to the relevant business.

18.5 **Notices.** Notices must be in writing and sent by email with confirmation of receipt, or by certified mail, to the addresses in the Key Terms.

18.6 **Entire agreement.** This Agreement, its Key Terms and its Schedules are the whole agreement on this subject and replace all earlier discussions. Changes must be in a writing signed by both parties, except that Mac may reduce or remove an Add-On Fee where the Licensor, the Bank Product provider or the law requires.

18.7 **Severability, waiver and force majeure.** If a court finds any term unenforceable, the rest remains in effect. A party's failure to enforce a term is not a waiver. Neither party is liable for delay caused by events beyond its reasonable control, but this does not excuse payment of amounts already due.

18.8 **Electronic signatures and counterparts.** This Agreement may be signed electronically and in counterparts, each of which is an original.

Signatures

By signing, each person confirms they have authority to bind the party they sign for.

	Mac Financial Tech Group, Inc. d/b/a Mac FinTech Solutions, and Mac Financial Wealth Management Group Inc. d/b/a Mac Wealth Group	Licensee
Signature		
Printed name	Brandon McDaniel	
Title	President & CEO	
Date		

Schedule 1: Add-On Fee Schedule (Tax Software)

This Schedule lists every Add-On Fee that may be charged through the Tax Software and the most that may be charged per return. A fee that is not listed here may not be charged. Fees are kept or shared as checked in the Key Terms.

Add-On Fee	Charged on	Maximum per return
Service bureau fee	Each funded Bank Product return	$_____
Technology / software fee	Each funded Bank Product return	$_____
Transmission / e-file fee	Each funded Bank Product return	$_____
Document / records fee (optional)	Each funded Bank Product return	$_____
Total Add-On Fees may not exceed	Per return	$_____

1. Each fee is a flat dollar amount. No fee may be a percentage of, or vary with, the taxpayer's refund.
2. The total line is a hard cap. If the Bank Product provider, the Licensor or state law sets a lower cap, that lower cap replaces the amounts above without further notice.
3. Add-On Fees apply only where the taxpayer chooses a Bank Product and the fee is disclosed on the provider's fee disclosure before filing.
4. The Bank Product provider's own fees are set and kept by the provider and are not Add-On Fees.

Authorization. Licensee authorizes MWG to set the fees above in the Tax Software and with the Bank Product provider for Licensee's EFIN and, where a revenue share is checked in the Key Terms, directs that the MWG share be paid to MWG from fee proceeds.

Licensee initials: _____ MWG initials: _____ Date: _____