FULFILLMENT POLICY

Introduction

Uriel Research Institute, Inc. is committed to providing our clients with exceptional Services in personal credit, business credit, business funding, and real estate acquisition education. This Fulfillment Policy outlines the terms and conditions related to the delivery of our Services, ensuring compliance with applicable U.S. laws and regulations.

Service Delivery

a. Access to Services

- **Digital Products:** Upon successful payment, clients will receive immediate access to our Services (memberships, education, and consulting), including any associated digital products, online courses and downloadable materials. Access details will be sent via email within one (1) hour of purchase.
- **Consultation Services:** For Services requiring scheduled consultations, clients will receive a confirmation email within 24 hours to arrange or verify meeting times.

b. Service Duration

- **Digital Access:** Clients will have lifetime access to purchased digital products unless otherwise specified.
- **Consultation Validity:** Scheduled consultations must be utilized within six (6) consecutive calendar months of the date of purchase.

Compliance with Federal Laws

a. Credit Repair Organizations Act (CROA) – 15 U.S.C. §§ 1679-1679j

As a user of Third-Party Service Providers for credit repair services, Uriel Research Institute, Inc. adheres strictly to the CROA, which mandates:

- **Written Contracts:** All services are accompanied by a written contract detailing the services to be performed, payment terms, and the time frame for service completion.
- **Right to Cancel:** Clients have the right to cancel the contract without penalty within three (3) business days of signing. A Notice of Cancellation form is provided with every contract.
- **No Advance Fees:** We do not charge or receive payment for credit repair services before they are fully performed.

- **Truthful Representation:** We refrain from making any untrue or misleading statements regarding our services.

b. Equal Credit Opportunity Act (ECOA) – 15 U.S.C. §§ 1691-1691f

In our business funding Services, we comply with the ECOA by ensuring:

- **Non-Discrimination:** We do not discriminate against applicants based on race, color, religion, national origin, sex, marital status, age, or because they receive public assistance.
- **Disclosure of Reasons:** If a client's application for funding assistance is denied, we provide a written explanation upon request.

c. Truth in Lending Act (TILA) – 15 U.S.C. §§ 1601-1667f

For any Services involving credit terms, we ensure:

- **Clear Disclosures:** All credit terms, including annual percentage rates (APR), total costs, and payment schedules, are clearly disclosed to clients.
- **Right of Rescission:** Clients have the right to rescind certain credit transactions within three (3) business days.

Changes to This Policy

We reserve the right to update this Fulfillment Policy at any time. Changes to this Fulfillment Policy will be posted to the Website and identified by the date posted as "Last Updated."

Acknowledgment

By purchasing our Services, clients acknowledge that they have read, understand, and agree to the terms outlined in this Fulfillment Policy.

Contact Us

If you have any questions or concerns about this Fulfillment Policy, please contact us:

Uriel Research Institute, Inc.

Address: 341 South Third Street, Suite 100, Columbus, Ohio 43215, United States

Email: support@UrielResearch.org

Phone: (614)701-9055