

# FELIX FINANCIAL SERVICES

123 Main Street, Suite 400

New York, NY 10001

Email: support@meetfelix.app

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## LIMITED POWER OF ATTORNEY

For Debt Negotiation and Creditor Communication Services

### RECITALS

This Limited Power of Attorney (“LPOA”) is entered into by and between the undersigned individual (“Consumer” or “You”) and Felix Financial Services (“Agent” or “Felix”), a technology-enabled debt relief service.

WHEREAS, Consumer desires to engage Agent to communicate and negotiate with Consumer’s creditors regarding certain enrolled debt accounts; and WHEREAS, Agent is willing to act on Consumer’s behalf subject to the limitations and conditions set forth herein;

NOW, THEREFORE, in consideration of the mutual covenants contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

### 1. APPOINTMENT OF AGENT

Consumer hereby appoints Felix Financial Services as Consumer’s limited attorney-in-fact for the sole and exclusive purpose of communicating and negotiating with Consumer’s creditors regarding the debt accounts that Consumer enrolls through the Felix platform (each, an “Enrolled Account”). This appointment is limited in scope to the authority expressly granted in Section 2 and is subject to the restrictions set forth in Section 3.

### 2. SCOPE OF AUTHORITY

Consumer authorizes Agent to take the following actions on Consumer’s behalf with respect to Enrolled Accounts:

- (a) Contact Consumer’s creditors and their representatives by mail, telephone, email, facsimile, or other electronic means of communication;
- (b) Request and obtain account information, including current balances, account numbers, payoff amounts, and payment histories from Consumer’s creditors;
- (c) Propose settlement terms, negotiate reduced payoff amounts, and discuss payment arrangements with Consumer’s creditors;

- (d) Receive, open, review, and relay correspondence from Consumer's creditors related to Enrolled Accounts, including settlement offers, account statements, and legal notices;
- (e) Request validation of debts pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. §1692g, and applicable state law;
- (f) Direct creditors to communicate with Agent in lieu of Consumer regarding Enrolled Accounts;
- (g) Execute settlement agreements and related documents on behalf of Consumer, but only after Consumer has provided prior written or electronic approval of the specific settlement terms.

### **3. LIMITATIONS ON AUTHORITY**

This authorization is expressly limited. Agent shall NOT have the authority to:

- (a) Accept, finalize, or bind Consumer to any settlement offer, payment plan, or other agreement without Consumer's prior explicit written or electronic approval;
- (b) Access Consumer's bank accounts, financial accounts, or payment instruments, or make any payment, transfer, or financial transaction on Consumer's behalf;
- (c) Represent Consumer in any court proceeding, arbitration, mediation, or other legal proceeding, or provide legal advice, tax advice, or financial advisory services of any kind;
- (d) Take any action with respect to any debt, account, or obligation that is not an Enrolled Account;
- (e) Bind Consumer to any financial obligation, lien, encumbrance, or commitment of any kind;
- (f) Share Consumer's personal information with any party other than the applicable creditor(s), except as required by law or as described in the Felix Privacy Policy.

Consumer retains full and sole authority over all settlement decisions. Any offer negotiated by Agent will be presented to Consumer for review, and no settlement shall be executed without Consumer's express consent.

### **4. DURATION, REVOCATION, AND TERMINATION**

This LPOA shall become effective upon Consumer's electronic execution hereof and shall remain in effect for all Enrolled Accounts—whether enrolled at the time of signing or at any time thereafter—until revoked or terminated as provided in this Section.

Consumer may revoke this LPOA at any time, for any reason or no reason, by providing written notice to Agent at support@meetfelix.app. Upon receipt of such revocation notice, Agent shall cease all creditor communications on Consumer's behalf as promptly as practicable; provided, however, that any communications already transmitted or in progress at the time of revocation shall be completed. Revocation shall not affect the validity of any action lawfully taken by Agent prior to the effective date of revocation.

This LPOA shall automatically terminate upon: (i) the closure or resolution of all Enrolled Accounts; (ii) the termination of Consumer's Felix account; or (iii) the dissolution or cessation of business operations by Agent.

## **5. PRESERVATION OF CONSUMER RIGHTS**

Nothing in this LPOA shall be construed to waive, limit, or otherwise affect any right or protection afforded to Consumer under applicable federal or state law, including but not limited to:

- (a) The Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. §1692 et seq.;
- (b) The Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681 et seq.;
- (c) The Telephone Consumer Protection Act (TCPA), 47 U.S.C. §227;
- (d) Any applicable state consumer protection, debt collection, or privacy statute.

Consumer retains the right to communicate directly with Consumer's creditors at any time, and granting this LPOA does not obligate Consumer to communicate exclusively through Agent. Consumer shall have the right to approve or reject any settlement offer before it is finalized. Consumer may request human review of any action taken or proposed by Agent at any time.

## **6. TECHNOLOGY-ASSISTED SERVICES DISCLOSURE**

Consumer acknowledges and agrees that Agent may utilize automated tools, including artificial intelligence and machine learning technologies, to assist with negotiation strategy, correspondence drafting, creditor response analysis, and case management. Consumer understands and agrees that:

- (a) No action generated or recommended by automated systems shall be final or binding without Consumer's express approval where such approval is required under this LPOA;
- (b) Consumer may request that Agent discontinue the use of automated processing for Consumer's Enrolled Accounts, in which case Agent shall handle Consumer's accounts through manual processes;
- (c) Consumer data processed by automated systems is handled in accordance with the Felix Privacy Policy and applicable data protection laws, and is not used for model training by any third-party technology provider.

## **7. ELECTRONIC SIGNATURE DISCLOSURE**

By affixing Consumer's electronic signature to this LPOA through the Felix platform—consisting of Consumer's typed full legal name and drawn signature—Consumer consents to conduct this transaction electronically and acknowledges that Consumer's electronic signature constitutes a legally binding signature under the Electronic Signatures in Global and National Commerce Act (ESIGN Act), 15 U.S.C. §7001 et seq., and the Uniform Electronic Transactions Act (UETA) as adopted by the applicable state.

The following elements are captured and retained as part of Consumer's electronic signature record: (i) Consumer's typed full legal name; (ii) Consumer's drawn signature; (iii) the IP address from which the signature was submitted; (iv) the date and time of signature; and (v) the user agent (browser information) of the signing device. A copy of this signed document is retained by Agent and shall be made available to Consumer upon request.

**8. GOVERNING LAW**

This LPOA shall be governed by and construed in accordance with the laws of the State of New York, without regard to its conflict of laws principles.

**9. SEVERABILITY**

If any provision of this LPOA is held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such invalidity, illegality, or unenforceability shall not affect any other provision of this LPOA, and this LPOA shall be construed as if such invalid, illegal, or unenforceable provision had never been contained herein.

**10. CONTACT INFORMATION**

All notices, requests, and communications under this LPOA shall be directed to:

**Felix Financial Services**

123 Main Street, Suite 400

New York, NY 10001

Email: support@meetfelix.app

**Effective Date:** April 19, 2026

**IN WITNESS WHEREOF, Consumer has executed this Limited Power of Attorney as of the date set forth below.**

\_\_\_\_\_  
Consumer Signature (Electronic)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Legal Name

\_\_\_\_\_  
IP Address