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**Company Overview:** Dovly is reshaping the consumer credit industry with the first fully automated, intelligent, and infinitely scalable online platform for removing the errors and inaccuracies that weigh down credit scores.

**Product/Service Overview:** Leveraging a proprietary, scientific algorithm, Dovly's online platform allows consumers to review 3-bureau credit reports, prompts them to dispute inaccurate items automatically (uniquely with all 3 bureaus), and monitors credit in a manner that is faster, more transparent, less intrusive, and more effective than any other solution. Dovly's B2B solution allows companies to use this platform to engage, monetize, and eventually upsell the majority of their sales leads.

**Market Opportunity:** According to the FTC, 40mm Americans have material errors on their credit reports. In turn, the BBB has reported that customers engaging professional credit repair have paid an average of \$816 for service, suggesting an initial addressable market worth more than \$31B in the U.S. alone. Dovly's end users are consumers who readily pay a monthly fee for automated service that is a fraction of the cost of traditional repair. The pathway to these users is through our growing list of B2B partners seeking to engage consumers who cannot yet qualify for a loan, credit card, or other product. In just 8 months, our partnerships with Credit Sesame, Chime Bank, MoneyLion, Varo, and QuickSpark have referred a user base of thousands with revenue growing more than 50% month-over-month.

**Management Team:** Dovly's leadership team brings uniquely relevant domain expertise and compelling functional experience to the business:

- Nirit Rubenstein, CEO/Co-Founder – 20+ yrs. managing P&L, sales, product, ops, dev, marketing, and finance; executive at Salesforce, Green Dot, and Nextiva; U.C. Berkeley MBA; Israel Defense Forces
- Tedis Baboumian, Chief Credit Officer/Co-Founder – 20+ yrs. experience in consumer credit; CEO of Rapid Credit Reports, a full-service credit reporting agency; U.S. Marine Corps
- Chuck Morehead, CTO – 20+ yrs. tech leadership, experience with agile development, service-oriented/microservices architecture; Oklahoma State University MBA
- Michael Rubenstein, VP Bus. Dev. – 20+ yrs. sales leadership; Stanford A.B. / Harvard Law School J.D.

Current directors and advisors: Ray Croghan – experienced executive and investor, former CEO of ACI (NASDAQ: ACIW); Chad Horstman – digital marketing expert, former CEO/Co-Founder of Yandy.com; Raz Yalov – technology pioneer, CEO/Co-Founder of ZCast, former CTO of 41<sup>st</sup> Parameter (acquired by Experian); Steve Baghoomian – attorney with deep expertise in consumer law and regulation