



The following Terms and Conditions govern the Agreement between You (the purchaser of the Multifamily OS ("OS")) and DobensLaw LLC, and its affiliates, sub-contractors, or assigns, with a mailing address of 89 Amherst Street, Nashua, NH 03064 ("DobensLaw"), attached hereto and entered into effective as of the date of Your signature on the Agreement ("Effective Date"). You and DobensLaw are each referred to as a "Party" and collectively as the "Parties."

1. **PAYMENT TERMS.** You authorize DobensLaw to process the credit card information you have provided to DobensLaw, in the amount set forth on the Agreement for the OS.
2. **NO RIGHT TO REFUND.** Because You will start to receive the OS services immediately, you understand and agree that You shall have no right to receive any refund for any reason or at any time, even if You cancel Your OS services. You further understand and agree that if You should fail or refuse to avail yourself of any OS services, You shall not be entitled to any refund.
3. **NO INCOME CLAIMS.** You agree that DobensLaw has not made any promise, guarantee, or other representation with respect to your future income or gains resulting from the provision of OS services. and that You have not been induced to enter the Agreement as a result of any income claim.
4. **AUTO-RENEW.** This Agreement shall automatically renew each month or year on the monthly or annual Effective Date unless You notify DobensLaw in writing at info@multifamilyinvestingacademy.com within at least thirty (30) days of the Effective Date, that You wish to cancel Your OS services. Unless You have so cancelled, You authorize DobensLaw to charge your credit card for each renewal of the OS services, according to DobensLaw published.
5. **INTELLECTUAL PROPERTY.** DobensLaw retains all right, title and interest in any and all intellectual property related to or associated with the OS Services, including without limitation: (a) trademarks and copyrights; and (b) any other proprietary right arising under the laws of the United States. You understand and agree that neither the Agreement nor the provision of OS services by DobensLaw shall constitute a transfer, assignment, or license of any intellectual property rights from or by DobensLaw. You acknowledge that the content of the OS Services, including without limitation the materials and information provided to You as education, is confidential and proprietary to DobensLaw; accordingly, you agree that You shall not communicate the teachings, materials, or information acquired or learned from DobensLaw to any other person.
6. **CONTACTS.** By signing the Agreement and providing your credit card information You agree that DobensLaw may call and text You regarding your account information and regarding other offers, products, and services.
7. **INDEMNITY.** You agree to protect, defend, indemnify, and hold harmless DobensLaw, its officers, directors, employees or their invitees, from and against all claims, demands, and causes of action of every kind and character without limit arising out of Your receipt of OS services or actions taken in response thereto. Your indemnity obligation includes, but is not limited to, any claim for personal injury sustained while travelling to or attending any seminar or other in-person training provided by DobensLaw to You.
8. **LIMITATION OF LIABILITY.** YOU AGREE THAT IN NO EVENT SHALL DOBENSLAW'S LIABILITY TO YOU FOR ANY CLAIM OF ANY KIND OR DESCRIPTION EXCEED THE AMOUNT PAID BY YOU TO DOBENSLAW IN THE TWELVE MONTHS PRECEEDING THE FACTS GIVING RISE TO ANY CLAIM BY YOU. YOU WAIVE ANY RIGHT TO SPECIAL, INDIRECT OR CONSEQUENTIAL DAMAGES OF ANY KIND OR DESCRIPTION.
9. **FORCE MAJEURE.** Except for the duty to make payments hereunder when due, and the indemnification provisions under this Agreement, neither Party shall be responsible to the other for any delay, damage, or failure caused by or occasioned by a Force Majeure Event. As used in this Agreement, "Force Majeure Event" shall mean: Any act of God, act of nature or the elements, terrorism, insurrection, revolution or civil strife, piracy, civil war or action, labor strikes, acts of public enemies, federal or state laws, rules or regulations of any governmental authorities having jurisdiction over the premises, inability to procure material, equipment, or necessary labor in the open market, acute and unusual labor, material, or equipment shortages, or any other causes (except financial) beyond the control of either Party.
10. **ARBITRATION.** Any claim or grievance of any kind, nature or description that You have against DobensLaw shall be resolved exclusively in final and binding arbitration before a single arbitrator selected by DobensLaw within a reasonable of You giving notice of arbitration to DobensLaw. Arbitration shall be held in Plymouth County, Massachusetts. You agree not to file suit against DobensLaw, any of its affiliates, subsidiaries, officers, directors, or employees. The dispute will be subject to rules of arbitration as determined by the Arbitrator. The decision of the Arbitrator will be final and binding on the Parties and may be reduced to a judgment in any court of competent jurisdiction. You agree that each Party shall bear its own costs and attorney's fees in any arbitration or litigation regardless of which Party, if either of them is deemed the prevailing party. This agreement to arbitrate survives any termination or expiration of the Agreement. Nothing in these Terms and Conditions prevents DobensLaw from applying to and obtaining from any court having jurisdiction a temporary injunction, preliminary injunction, permanent injunction, or other relief available to protect DobensLaw's interest prior to, during, or following the filing of any arbitration or other proceeding. Any claim must be brought in arbitration within one (1) year from when the claim arises.
11. **WAIVER OF CLASS ACTION.** You understand and agree that You will not have the right to participate in a representative capacity or as a member of any class of claimants pertaining to any claims that may arise under, or be in any way related to, this Agreement. Claims brought against DobensLaw may not be joined or consolidated with claims brought by anyone else.
12. **GOVERNING LAW.** This Agreement shall be governed, construed, and interpreted in accordance with the laws of the Commonwealth of Massachusetts without regard to any choice of law provisions.
13. **SEVERENCE.** In the event any provision of the Agreement or these Terms and Conditions is inconsistent with or contrary to any applicable law, rule, or regulation, the provision shall be deemed to be modified to the extent required to comply with the law, rule, or regulation, and this Agreement and these Terms and Conditions, as so modified, shall continue in full force and effect.
14. **NO ASSIGNMENT.** The Agreement cannot be assigned by You to another Party without the express written consent of DobensLaw.