

To sign this agreement, click or visit the following link:
<https://sendlink.co/documents/doc-form/6a32d135f5f797f5fd89404a?locale=en-US>

Note: If you are an existing SPARK member upgrading to the Accelerator, your previously signed agreement remains in effect and no new signature is required.

SPARK & MORE FOR WOMEN REAL ESTATE WHOLESALING ACCELERATOR TERMS OF USE & ENROLLMENT AGREEMENT

Effective Date: _____ (If left blank, the Effective Date shall be the date of initial purchase.)

This Enrollment Agreement (the "Agreement") is entered into between **Next Chapter Property Solutions, LLC** (the "Company," "we," or "us"), the operator of **MORE by Next Chapter Property Solutions™**, and the individual purchasing access to the program ("Member" or "you").

1. ELIGIBILITY & ENROLLMENT

By enrolling, you represent that you are at least 18 years of age and legally able to enter into a binding agreement.

Enrollment - Limited Shared Access:

Enrollment in the Program is personal to you and may not be sold, transferred, assigned, sublicensed, or shared with any third party except as expressly permitted herein.

- A Member may request approval to share access with one (1) additional individual who is either: (a) the Member's spouse, fiancé(e), domestic partner, significant other, parent, child, sibling, or other blood relative; or (b) the Member's bona fide business partner who is actively involved in the same business venture or investment activities as the Member.
- The Company reserves the right, in its sole discretion, to approve or deny any request for shared access and may require documentation reasonably sufficient to verify the relationship, including but not limited to a marriage certificate, proof of shared address, business formation documents, operating agreements, partnership agreements, company records, or other evidence deemed acceptable by the Company.
- Any approved shared access is limited to one (1) additional individual only and does not permit further sharing, distribution, sublicensing, recording, reproduction, or dissemination of the Program Materials. The original enrollee remains fully responsible for the conduct of the additional participant and for ensuring compliance with this Agreement.
- Any unauthorized sharing of login credentials, Program Materials, recordings, templates, or proprietary information, or any attempt to circumvent the limitations set forth herein, shall constitute a material breach of this Agreement and may result in immediate termination of access for all participants without refund, in addition to any other rights or remedies available to the Company.

2. THE PROGRAMS

- **SPARK:** A self-paced, foundational program designed to help women build a practical understanding of real estate wholesaling. SPARK covers the core concepts, opportunity identification frameworks, market selection, and a structured action plan to create clarity and initial momentum. Access is ongoing with no expiration. SPARK is delivered through the Skool platform.

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- **Real Estate Wholesaling Accelerator:** A 12-week guided implementation program for Members who are ready to go beyond foundational knowledge and execute with support. The Accelerator covers in-depth deal analysis, negotiation, buyer management, advanced sourcing, and scaling systems. It includes live coaching calls (schedule communicated via email), and access to proprietary frameworks and community resources. The Accelerator is delivered through our member portal.

3. INVESTMENT & PAYMENT TERMS

All payments are subject to applicable taxes calculated based on your location at the time of checkout and collected by Whop where required by law.

- **SPARK:** One-time payment of \$297 (plus tax and fee) for lifetime access.
- **Accelerator (Early Bird Rate):** One-time payment of \$2,997 (plus tax and fee). Available during a limited enrollment window prior to the start of each new Accelerator cohort, as announced by the Company. Early Bird windows are cohort-specific, may occur at any time following the conclusion of a prior cohort, and are published on the Accelerator sales page. The Company reserves the right to determine the opening and closing dates of each Early Bird window at its sole discretion.
- **Accelerator (Standard):** One-time payment of \$3,497 (plus tax and fee).
- **Installment Plan:** Total program price is \$3497, not including tax and fee. Payment is made as one \$1,500 deposit (plus tax and processing fee) + two (2) payments of \$998.50 (plus tax and processing fee) beginning 30 days from the date of deposit and 30 days following the first installment.

By enrolling, you hereby authorize the Company to charge the payment method provided for all costs associated with your selected tier, including the Spark, Accelerator Pay-In-Full, Accelerator Installment Plan, or Upgrade from Spark to Accelerator as outlined herein.

4. SPARK-TO-ACCELERATOR CONVERSION

We encourage Members to "**prove the model**" during the SPARK program.

- **The Credit:** If you upgrade to the Full Accelerator within 30 calendar days of your SPARK purchase, your **\$297 base payment** will be applied as a credit toward the Accelerator investment.
- **Note on Taxes/Fees:** Taxes and processing fees paid during SPARK are non-creditable. The upgrade transaction will incur its own tax and fee calculation based on the remaining balance. This offer expires 30 calendar days after your initial SPARK purchase.
- **Continuity of Terms:** You acknowledge that this Agreement governs your relationship with the Company across all program tiers. Should you elect to upgrade from the SPARK to the Accelerator Program, the terms and conditions outlined herein - including but not limited to Intellectual Property, Confidentiality, and Disclaimers - shall remain in full force and effect for the duration of your enrollment in the Accelerator Program. No additional signature shall be required to validate the continuation of these terms upon upgrade.

5. REFUND & CANCELLATION POLICY

Due to the digital nature of the materials, the proprietary MORE systems, and the allocation of resources for each enrollment:

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- **SPARK:** All payments for the SPARK are strictly non-refundable. Immediate access to the curriculum is granted upon enrollment; therefore, no refunds or credits will be issued.
- **Accelerator:** Accelerator Refund Policy. Members may request a refund within seven (7) calendar days of the original purchase date by submitting a written request to the Company. No refunds will be granted after the seven (7) day period, regardless of participation level, attendance, access of materials, personal circumstances, dissatisfaction with results, failure to complete assignments, or failure to utilize the Program.
 - If a refund is approved within the seven (7) day period, the refund shall be limited to the base program purchase price only. All taxes, payment processing fees, financing charges, and third-party transaction fees are non-refundable.
 - By enrolling, Member acknowledges that the Program includes immediate access to proprietary digital materials, educational content, and community resources and agrees that, except as expressly provided herein, all sales are final.
 - Installment Plan Commitment. By electing an installment plan, Member agrees to pay the full program investment and understands that the installment option is a payment convenience and not a month-to-month subscription. Cancellation of participation in the Program does not relieve Member of the obligation to complete all remaining payments.
- **Exclusions:** Any approved refund will be for the **base program price only**. Because the Company is required to remit taxes and fees to third parties at the time of transaction, **all Sales Tax and payment processing fees are strictly non-refundable**.
- **Default on Installments:** If an installment payment fails and is not cured within five (5) business days, access to the program curriculum, community areas, and any live sessions (where applicable) will be immediately suspended. To protect the integrity of the program environment, suspended Members will not be permitted to participate until their account is brought current.

6. CHARGE-BACKS & PAYMENT DISPUTES

Participant acknowledges that enrollment in the MORE for Women Real Estate Wholesaling Accelerator constitutes the purchase of educational services, digital content, and access to proprietary materials and coaching. By enrolling, Participant expressly agrees not to initiate any credit card chargeback, payment reversal, bank dispute, or similar action without first providing written notice to Company and allowing Company at least fifteen (15) business days to investigate and attempt to resolve the matter in good faith.

Participant further agrees that dissatisfaction with the Program, failure to attend sessions, failure to utilize the materials provided, failure to achieve desired results, or a change in personal or financial circumstances does not constitute grounds for a chargeback or payment dispute. Any unauthorized chargeback or payment dispute initiated in violation of this Agreement shall constitute a material breach of this Agreement, and Company reserves all rights and remedies available at law or in equity, including recovery of the disputed amounts, chargeback fees, collection costs, reasonable attorneys' fees, and any other damages permitted by law.

Member acknowledges that initiating a chargeback after receiving access to the Program may constitute theft of services and agrees that the Company may submit this Agreement, proof of access, login records, attendance records, and communications to the financial institution in response to any dispute.

7. INTELLECTUAL PROPERTY & TRADE SECRETS

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All Program Materials are the exclusive property of the Company and protected by copyright and trade secret laws. Unauthorized sharing or distribution of materials will result in immediate termination without refund.

- **License:** You are granted a single-user license for personal business use. Your single-use license may include one additional person limited to a blood-relative, or personal or business partner. You may be required to provide proof of their relationship to you.
 - For the avoidance of doubt, any approved shared enrollment constitutes a single enrollment license and does not create separate ownership rights, transfer rights, or additional licenses to the Program Materials.
- **Confidentiality:** You agree to maintain strict confidentiality regarding our proprietary methodologies, frameworks, and processes. This obligation survives termination.

8. DIGITAL DELIVERY ACKNOWLEDGEMENT

Member acknowledges that access to the Program, community, digital curriculum, recordings, templates, and proprietary materials may be granted immediately upon enrollment and constitutes delivery of digital goods and services.

9. NO EARNINGS CLAIMS

Member acknowledges that the Company has made no guarantees regarding income, profits, deals completed, or financial success. Any examples of earnings or results shared by the Company or other participants are illustrative only and are not promises or guarantees of future performance.

10. ELECTRONIC SIGNATURE

Electronic signatures and electronic acceptance of this Agreement shall be deemed originals and shall have the same force and effect as handwritten signatures.

11. NON-DISPARAGEMENT

Member agrees not to publish knowingly false or misleading statements regarding the Company, its owners, employees, or programs. Nothing herein restricts Member from providing truthful opinions or reviews based on their experience.

12. DISPUTE RESOLUTION

Prior to filing any legal action, the parties agree to attempt in good faith to resolve disputes through informal discussions and mediation. Any dispute arising out of or relating to this Agreement that cannot be resolved informally shall be submitted to binding arbitration in the State of Maryland. The prevailing party in any arbitration or legal proceeding shall be entitled to recover its reasonable attorneys' fees and costs.

13. CONFIDENTIALITY OF CLIENT DATA

You acknowledge that in the course of your participation in the Program, you may receive from third-party prospects or clients ("Clients") confidential or proprietary information ("Client Information"). You represent and warrant that you are solely responsible for such Client Information and will not disclose it to the Company or its representatives without the Client's prior written authorization. You agree to indemnify, defend, and hold harmless the Company and

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its officers, employees, and agents against any claims brought against them by a Client related to your wrongful disclosure or mishandling of Client Information. Under no circumstances shall you disclose to the Company the personal identification information of Clients, including but not limited to Social Security numbers, credit card or banking information, or health information.

14. PUBLICITY RELEASE & CONDUCT

- **Media Consent:** You consent to the recording of all Zoom calls and grant the Company an irrevocable right to use your likeness and comments in the program for educational or promotional purposes.
- **Conduct:** We reserve the right to remove any participant, without refund, whose conduct is unprofessional or violates community guidelines.

15. DISCLAIMERS & LIMITATION OF LIABILITY

- **No Guarantees:** Individual results depend on execution. No financial outcomes are guaranteed.
- **Not Legal Advice:** We are not attorneys. Consult local professionals for specific contracts.
- **Liability Cap:** To the maximum extent permitted by law, the Company's total liability shall not exceed the amount paid by you to the Company in the six (6) months preceding any claim.

16. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the **State of Maryland**.

17. TERMINATION

We reserve the right to terminate this Enrollment Agreement and your membership immediately, without refund, if you breach any of the terms outlined above or if your conduct becomes disruptive to the community.

18. ACKNOWLEDGMENT & SIGNATURE

By purchasing this program and signing below, I acknowledge that I have read, understood, and agree to be bound by all terms and conditions outlined in this **SPARK & MORE for Women Real Estate Accelerator Terms of Use & Enrollment Agreement**.

Signature Requirement: I understand that a signed agreement is required to confirm my registration. **If this agreement is not signed within 48 hours of my initial purchase, I understand that my registration will be cancelled, and my payment will be refunded, less all applicable processing fees and taxes. I understand that access to program materials will not be granted without my having signed this Terms of Use & Enrollment Agreement as required.**

Furthermore, I **expressly authorize the Company to charge the payment method provided** for the full cost of my selected program, whether SPARK, Accelerator Full Pay, Accelerator Installment Plan, or upgrade from Spark to Accelerator. I understand that this authorization applies to both immediate payments and any future recurring installments as outlined in my selection.

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MEMBER

Signature: _____

Printed Name: _____

Email Address: _____ **Phone:** _____

Date: _____