

## **TERMS AND CONDITIONS AGREEMENT**

**Thank you for choosing 3 Step Wholesale (“Company,” “we,” “our,” or “us”). By joining our community and making your membership payment, you (“Member,” “you,” or “your”) agree to be bound by these terms and conditions (“Agreement”). This Agreement sets forth the terms under which you may participate in our programs and community offerings.**

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### **1. Membership and Services**

#### **1.1. Membership Term**

Your payment provides access to the 3 Step Wholesale community for a period of six (6) months from the date of your enrollment (“Membership Period”).

#### **1.2. Included Services**

During the Membership Period, you will have access to the following:

- Educational content & training modules.
- Community forums and group calls.
- Support from mentors and community members.

#### **1.3. Bonus Content**

"Bonus Content" refers to any and all materials, resources, or features provided to you beyond the educational content, training modules, and resources included in the core program. This may include but is not limited to access to additional training sessions, extended community access, supplementary materials, bonus calls, or tools. Bonus Content is offered at the sole discretion of 3 Step Wholesale and is not guaranteed as part of the paid Membership Period. We reserve the right to modify, revoke, or discontinue access to Bonus Content at any time without notice.

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### **2. Payment and Refund Policy**

#### **2.1. Payment Terms**

All membership fees must be paid in full prior to accessing the program.

#### **2.2. No Refunds**

All payments are final. Refunds will not be issued for any reason, including but not limited to lack of participation, dissatisfaction, or changes in your personal circumstances.

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### **3. Participant Responsibilities**

#### **3.1. Compliance**

You agree to abide by all rules and guidelines of the community, which are designed to ensure a respectful and supportive environment. Failure to comply may result in the termination of your membership without refund.

#### **3.2. Non-Disclosure**

You agree not to share, copy, distribute, or reproduce any materials, strategies, or proprietary content provided by 3 Step Wholesale without prior written consent. This obligation of confidentiality applies during your Membership Period and shall continue in perpetuity after your membership ends. Any unauthorized use or disclosure of proprietary information will be considered a breach of this Agreement and may result in legal action.

#### **3.3. Personal Results**

You acknowledge and agree that your success in the program depends on your own efforts, participation, and circumstances. We do not guarantee specific results or earnings.

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### **4. Limitation of Liability**

#### **4.1. No Liability for Business Outcomes**

We provide education and resources, but we are not liable for any business decisions, financial outcomes, or results arising from your participation in the program.

#### **4.2. Indemnification**

You agree to indemnify and hold harmless 3 Step Wholesale, its owners, staff, mentors, and affiliates from any claims, damages, losses, or liabilities arising from your participation in the program.

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### **5. Termination and Revocation of Access**

We reserve the right to terminate your membership and access to the community at any time if you violate these terms or engage in behavior that is harmful to the community or its members. No refund will be provided in such cases.

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## **6. Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the state of California, without regard to its conflict of law principles.

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## **7. Changes to Terms**

We reserve the right to modify these Terms and Conditions at any time. Any changes will be communicated to members, and continued participation in the program constitutes acceptance of the revised terms.

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## **8. No Guarantees or Financial Advice**

### **8.1. Disclaimer of Guarantees**

While we provide education and resources to help you succeed in real estate wholesaling, we do not guarantee any specific results, income, or financial success.

### **8.2. Not Financial Advice**

The information provided in the program and community is for educational purposes only and should not be considered financial, legal, or tax advice. You are encouraged to seek independent professional advice before making any business or financial decisions.

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## **9. Intellectual Property Rights**

### **9.1. Ownership of Content**

All content provided by 3 Step Wholesale, including but not limited to videos, guides, templates, and course materials, is protected by copyright and intellectual property laws. Unauthorized use, sharing, or distribution of this content is strictly prohibited.

### **9.2. License to Use**

You are granted a limited, non-exclusive, non-transferable license to access and use the materials for your personal use during the Membership Period. This license does not grant any ownership rights to the materials.

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## **10. Non-Compete and Non-Solicitation**

### **10.1. Non-Compete**

You agree not to create, promote, or participate in a competing real estate education program, community, or business that directly or indirectly competes with 3 Step Wholesale during your Membership Period and for a period of three (3) years thereafter.

### **10.2. Non-Solicitation**

You agree not to solicit other members of the community for personal business ventures or external opportunities that compete with 3 Step Wholesale during your Membership Period and for a period of three (3) years thereafter.

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## **11. Dispute Resolution**

### **11.1. Binding Arbitration**

Any disputes arising from or relating to this Agreement or your participation in the program will be resolved through binding arbitration in accordance with the rules of the American Arbitration Association.

### **11.2. Waiver of Class Actions**

You waive the right to participate in any class-action lawsuit or class-wide arbitration against the Company.

### **11.3. Jurisdiction**

The arbitration will be conducted in Los Angeles, California, and the laws of California will apply.

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## **12. Confidentiality**

### **12.1. Confidential Information**

You may have access to confidential information, including but not limited to business strategies, templates, and insider tips. You agree not to disclose or share this information with any third party.

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## **13. Community Conduct**

### **13.1. Behavior Expectations**

You agree to engage in the community respectfully and professionally. Harassment, abusive language, or discriminatory behavior will result in immediate removal from the program without refund.

### **13.2. No Spam or Self-Promotion**

You may not post unsolicited promotional material or spam the community with offers, links, or advertisements.

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## **14. Force Majeure**

We are not liable for any delays or interruptions in service due to causes beyond our reasonable control, including but not limited to acts of God, natural disasters, pandemics, or government restrictions.

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## **15. Use of Testimonials and Case Studies**

### **15.1. Permission to Use**

By participating in the program, you grant us permission to use your feedback, testimonials, or success stories and/or any other material/content deemed fit by 3 Step Wholesale for marketing and promotional purposes, unless you specifically opt out in writing.