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You agree that you are financially willing and able to invest in this Program or Product by choice, and that by so doing, you are not incurring any economic hardship in any way.

In the event that payment is not received by the date due, you will have a three (3) day grace period to make the payment otherwise the Program or Product will not continue and we reserve the right to cease your access immediately and permanently.

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Since we have a clear and explicit Refund Policy in these Terms of Use that you have agreed to prior to completing the purchase of any of our Programs or Products, we do not tolerate or accept any type of chargeback threat or actual chargeback from your credit card company and your agreement with us will automatically terminate upon such attempt to seek a chargeback from your credit card company. You will remain responsible for payment in full for the Programs and Products which you have purchased.

In the event that a chargeback is placed on a purchase or we receive a chargeback threat during or after your purchase, we reserve the right to report the incident to all three credit reporting agencies or to any other entity for inclusion in any chargeback database or for listing as a delinquent account which could have a negative impact on your credit report score. The information reported will include your name, email address, order date, order amount, and billing address. Chargeback abusers wishing to be removed from the database shall make the payment for the amount of the chargeback.

We also reserve our right to seek payment from you for any delinquent payment that is not provided by or upon the date due by enlisting the help of a collections agency, and we may exercise our right to report your delinquent payment to all three credit reporting agencies, either directly or through the help of a collections agency.

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We reserve the right in our sole discretion to refuse or terminate your access to our Programs or Products, in full or in part, at any time without notice, by sending you an email to the e-mail address you provided upon purchase of the Program or Product.

In the event of cancellation or termination by either of us, you will have 24 hours to pay any and all remaining payments or balances that are owed.

Upon termination by either of us, we reserve the right to immediately refuse or terminate your access to any aspect of our Programs and/or Products, including but not limited to our Website, private forum, e-mail communications, Facebook groups, live webinars or conference calls, or any other method of communications related to our Programs or Products at any time without notice and in our sole discretion.

All of the terms of this Terms of Use, including but not limited to all copyright, trademark, and intellectual property rights, disclaimers, limitations of liability, release of claims, and our Refund Policy will still apply now and in the future, even after termination by you or us.

Governing Law.

This Agreement shall be construed according to the laws of the State of Virginia where my principal place of business is located.

Dispute Resolution.

Should we ever have a conflict, it is hoped that we could work it out amiably. However, if we are unable to seek resolution through good-faith negotiation within 30 days, we agree now that that the only method of legal dispute resolution that will be used is binding arbitration before a single arbitrator, jointly selected by both of us, unless we both agree otherwise in writing or otherwise provided by law. You understand and agree now that the only monetary damages that can be awarded to you through arbitration is the full refund of your Payment made to date. No other financial awards of consequential damages, or any other type of damages, may be granted to you. We both agree now that the decision of the arbitrator is final and binding and may be entered as a judgment into any court having the appropriate jurisdiction. You also agree that should arbitration take place, it will be held in Virginia Beach, Virginia where my principal place of business is located, and the prevailing party shall be entitled to all reasonable attorneys' fees and all costs necessary to enforce the decision of the arbitrator. For a breach of contract claim,

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