

Terms of Use

Please review our complete Terms of Use.

INTRODUCTION

Welcome to BLO.com, the site for real estate investors, operated by Breglio Law Office, LLC (“BLO”). Please read these Terms of Use of our website (the “Agreement” or “Terms”) carefully before using our website. This Terms of Use sets forth a legally binding agreement, including the terms and conditions for your use of BLO.com and all other domains and sites owned and operated by BLO and/or its affiliates (collectively, the “Website”), and all services offered by or through the Website. By accessing, browsing or using the Website in any manner, including, but not limited to, visiting or browsing the Website or contributing content, information, or other materials or services to the Website, whether or not you register as an Investors Club member, you agree to be bound by this Agreement, the Privacy Policy (as amended from time to time and posted in the Website), and all policies and procedures that may be published by us from time to time on the Website (collectively, the “Published Information”), each of which is incorporated by reference and each of which may be updated by us from time to time without notice to you. If you wish to become a BLO Consulting Member or Investors Club Member (individually and collectively “Member”) and make use of our Website in any way (“Service”), please read these Terms of Use. If you object to anything in this Agreement or the Published Information, do not use the Website or the Service. Use of the aforementioned constitutes Acceptance of Terms of Use Agreement.

Your use of the Website is governed by the then current Terms in effect on the date of such use. BLO may, at its sole discretion, modify and replace the Terms at any time and without prior notice to you by posting the updated Terms on the Website. By using and accessing the Website, you will be deemed to have accepted and will be legally bound to the updated Terms at the time of each use of the Website, whether or not you have reviewed such updated Terms. The resolution of any dispute that arises between you and BLO concerning your use of the Website will be governed by the Terms in effect at the time of your use of the Website and the events giving rise to the dispute. BLO reserves the right, in its sole discretion, to block or otherwise discontinue your access and use of the Website at any time and for any reason. You agree that BLO and its subsidiaries and affiliates will not be liable to you or to any third party for any such modification, suspension or discontinuance.

These Terms are in addition to any other agreements between you and BLO, including any customer, account or marketing agreements, and any other agreements that govern your use of products, services, content, tools, and information available on the Website. This Agreement does not alter in any way the terms or conditions of any other agreement you may have with BLO or its subsidiaries or affiliates.

This Agreement applies to all users of the Website, including investment sponsors, investment managers, current and prospective investors and visitors to the Website, who

in any way use the Website. Nothing in these Terms shall be deemed to confer rights on Users or third parties.

AUTHORIZED USE

Anyone is permitted to access and view the public areas of our Website. However, the use of our Website for investment or any other purposes is intended only for those individuals who are at least 18 years old (and at least the legal age in your jurisdiction) acting in an individual capacity or who are legally authorized and acting on behalf of a legally and validly formed entity, who has provided to us personal information and/or created a profile and whose access has been authorized by us, but not suspended or removed (an “Authorized User”). Membership in the Service is void where prohibited. By entering the Website through a user ID and password, you represent that you are the individual to whom the user ID and password have been authorized, you have not transferred to, or permitted access to the Website using your user ID and password by, any other person and your profile and other information provided in or through the Website is current, accurate, truthful and complete. You further represent and warrant that you have the right, authority and capacity to enter into this Agreement and to abide by all of the terms and conditions of this Agreement. The password-protected areas of our Website are available only to Authorized Users.

BLO may, in its sole discretion, refuse to permit access to the Website to any person. Access to the Website is not available to any user who has been suspended or removed from the Website. By accessing the Website, including entering a user ID and password, you represent that you are an Authorized User.

ONLINE SALES; REFUND POLICY

There are no refunds for purchases made through <https://bregliolaw.com>. If you have registered for a live Education and are unable to attend, please contact us and we will allow you to register for another workshop at no additional cost or substitute another person. For clarification purposes, there are NO refunds of any payment made through <https://bregliolaw.com>.

FEES AND PAYMENTS

If you select a paid membership level, we bill you through your online account (“Account”) for use of the Service. You agree to pay BLO all charges at the prices you agreed to for any use of the Service by you or other persons (including your agents) using your Account, and you authorize BLO to charge your chosen payment provider (“Payment Method”) for the Service. You agree to make payment using that selected Payment Method. BLO may correct any billing errors or mistakes that it makes even if it has already requested or received payment. This Section includes any agreements you made with BLO on the Website when becoming a Member or subscribing to the Service. The terms of your payment will be based on your Payment Method and may be

determined by agreements between you and the financial institution, credit card issuer or other provider of your chosen Payment Method.

AUTOMATIC RENEWAL

If you select a recurring paid membership option, your subscription will continue indefinitely until cancelled by you. After your initial subscription commitment period, and again after any subsequent subscription period, your subscription will automatically continue for an additional equivalent period, at the price you agreed to when subscribing. You agree that your account will be subject to this automatic renewal feature. If you cancel your subscription, your subscription will not be renewed after your then-current term expires. You won't be eligible for a prorated refund of any portion of the subscription fee paid for the then-current subscription period. By subscribing, you authorize BLO to charge your Payment Method now and again at the beginning of any subsequent subscription period. You also authorize us to charge you for any sales or similar taxes that may be imposed on your subscription payments. Upon the renewal of your subscription, if <https://bregliolaw.com> does not receive payment from your Payment Method provider, (i) you agree to pay all amounts due on your Billing Account upon demand, and/or (ii) you agree that bregliolaw.com may either terminate or suspend your subscription and continue to attempt to charge your Payment Method provider until payment is received (upon receipt of payment, your account will be activated and for purposes of automatic renewal, your new subscription commitment period will begin as of the day payment was received).

Your non-termination or continued use of the Service reaffirms that BLO is authorized to charge your Payment Method. BLO may submit those charges for payment and you will be responsible for such charges. This does not waive our right to seek payment directly from you. Your charges may be payable in advance, in arrears, per usage, or as otherwise described when you initially subscribed to the Service.

FREE TRIALS AND OTHER PROMOTIONS

Any free trial or other promotion that provides Member-level access to the Service must be used within the specified time of the trial. Your subscription of the trial period may be terminated at the end of the trial period or it may revert to a paid subscription service subject to the terms of your agreement with BLO.

TERM

This Agreement will remain in full force and effect while you use the Website and/or are a Member. You may terminate your membership and/or subscription at any time, for any reason, by following the instructions on the Cancel Subscription pages on the Website, or you may Contact us. You may terminate your subscription at any time. Your services will continue through the end of the period for which you've paid. BLO may terminate your membership and/or subscription by sending notice to you at the email address you provide in your application for membership, or such other email address as you may later

provide to us. If we terminate your membership in the Service because you have breached this Agreement, you will not be entitled to any refund of unused subscription fees. All decisions regarding the termination of accounts shall be made in the sole discretion of BLO. BLO is not required to provide you notice prior to terminating your membership and/or subscription. BLO is not required, and may be prohibited, from disclosing a reason for the termination of your account. After your membership or subscription is terminated, all terms that by their nature may survive termination of this Agreement shall be deemed to survive such termination.

NON-COMMERCIAL USE BY NONMEMBERS PROHIBITED

The Website is for the personal use of individual Members only and may not be used in connection with any commercial endeavors. Organizations, companies, and/or businesses may not become Members and should not use the Service or the Website for any purpose. Illegal and/or unauthorized uses of the Website, including collecting usernames and/or email addresses of members by electronic or other means for the purpose of sending unsolicited email and unauthorized framing of or linking to the Website may be investigated, and appropriate legal action will be taken, including without limitation, civil, criminal, and injunctive redress. Use of the Website is with the permission of BLO, which may be revoked at any time, for any reason, in BLO's sole discretion.

ACCOUNT INFORMATION

If you create an account and become a registered user of the Website, you agree to (i) provide accurate, current and complete information about you as may be prompted at registration ("Account Information"); (ii) maintain the security of your password and identification; (iii) maintain and promptly update your Account Information, and any other information that you provide to BLO (such as a change in billing address, card number or expiration date), to keep it accurate, current and complete; and (iv) accept all risks of unauthorized access to your personal information and any other information you provide to BLO. You further agree to promptly notify us if your Payment Method is canceled (including if you lose your card or it is stolen), or if you become aware of a potential breach of security (such as an unauthorized disclosure or use of your name or password). Changes to such information can be made at "Account" on the Website. If you fail to provide us any of the foregoing information, you agree that you are responsible for fees accrued under your Billing Account. In addition, you authorize us to obtain updated or replacement expiration dates and card numbers for you credit or debit card as provided by your credit or debit card issuer.

ACCOUNT SECURITY

You are responsible for maintaining the confidentiality of the username and password that you designate during the Registration process, and you are fully responsible for all activities that occur under your username and password. You agree to (a) immediately notify BLO of any unauthorized use of your username or password or any other breach of security, and (b) ensure that you exit from your account at the end of each session. BLO

will not be liable for any loss or damage arising from your failure to comply with this provision. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information.

YOUR INTERACTIONS WITH OTHER MEMBERS

YOU ARE SOLELY RESPONSIBLE FOR YOUR INTERACTIONS WITH OTHER MEMBERS. YOU UNDERSTAND THAT BLO CURRENTLY DOES NOT CONDUCT CRIMINAL BACKGROUND CHECKS ON ITS MEMBERS AND ALSO DOES NOT INQUIRE INTO THE BACKGROUNDS OF ALL OF ITS MEMBERS OR ATTEMPT TO VERIFY THE STATEMENTS OF ITS MEMBERS. BLO MAKES NO REPRESENTATIONS OR WARRANTIES AS TO THE CONDUCT OF MEMBERS.

NO SOLICITATION, RECOMMENDATION, OR ADVICE

None of Opinions, advice, statements, offers, or other information or content made available through the Website or the Service constitutes a recommendation, solicitation or offer to buy or sell any securities, options or other financial instruments or other assets or the provision of investment advice. The information contained in the Website has been prepared without reference to any particular user's investment requirements or financial situation. BLO does not: (i) guarantee the accuracy, completeness, or usefulness of any information on the Service, or (ii) adopt, endorse or accept responsibility for the accuracy or reliability of any opinion, advice, or statement made by any party that appears on the Website. The Website is not intended for use by any person or entity in any jurisdiction where the provision or use thereof would be contrary to applicable laws, rules or regulations or where BLO is not authorized to provide such use.

You acknowledge that you are not relying on BLO or any of its affiliates, officers, directors, partners, agents or employees in making an investment decision. BLO does not endorse any investments and shall not be responsible in any way for any transactions you enter into with other users. You agree that BLO and its affiliates, officers, directors, partners, agents or employees will not be liable for, and you will indemnify such parties against, any losses or damages arising out of or incurred as a result any reliance on information or other content posted on the Website or transmitted to or by any Members.

UNAUTHORIZED USE

Unauthorized use of the Website, including, but not limited to, unauthorized entry into our systems, the misuse or sharing of passwords or misuse of any other information, is strictly prohibited. You may not use the Website in any manner that could damage, disable, overburden, or impair the operations of the Website or interfere with any other party's use and enjoyment of the Website. You agree that you will not engage in any activities related to the Website that are contrary to applicable laws or regulations. You may be liable and may be required to indemnify for any losses or damages incurred by BLO or authorized users due to any unauthorized use of your user ID and Password.

You further agree that you are responsible for any unauthorized use of your user ID and Password that is made before you have notified us and we have had a reasonable opportunity to act on that notice. BLO reserves the right at its discretion to suspend or cancel your account and/or password, even without receiving such notice from you, if we suspect that it is being used in an unauthorized or fraudulent manner.

You are solely responsible for maintaining the confidentiality of your authorized access to the Website and you agree to promptly report any unauthorized or suspicious activity to us by email at admin@bregliolaw.com.

PROPRIETARY RIGHTS

The Website contains proprietary property/content of BLO (such as logos, copyrights, trademarks, technology, processes, etc.) (“BLO Proprietary Property”), which may be protected by copyright, trademark, patent, trade secret, and other laws. BLO owns and retains all rights in and to the BLO Proprietary Property. BLO hereby grants you a limited, revocable, nonsublicensable license to display and/or utilize the BLO Proprietary Property solely for your use in connection with using the Website for the purposes authorized by these Terms. Except as explicitly permitted herein or unless you have received express, prior written permission, from BLO, you do not have the right to use the BLO Proprietary Property for any commercial use or to receive any monetary or other compensation in connection with the BLO Proprietary Property. Except as expressly provided by this Agreement, your use of BLO Proprietary Property is strictly prohibited.

The Website may contain proprietary property/content provided by one or more third parties, such as logos, copyrights, trademarks, etc. (“Third Party Proprietary Property”). BLO hereby grants you a limited, revocable, nonsublicensable license to display and/or utilize the Third Party Proprietary Property solely for your use in connection with using the Website for the purposes authorized by these Terms. You do not have the right to use the Third Party Proprietary Property for any commercial use or to receive any monetary or other compensation in connection with the Third Party Proprietary Property. Except as expressly provided by this Agreement, your use of the Third Party Proprietary Property is strictly prohibited.

Unless expressly permitted by these Terms or in the Website, you may not copy, modify, edit, translate, publish, broadcast, transmit, distribute, perform, display, sell or otherwise use any BLO Proprietary Property, any Third Party Proprietary Property or any other content appearing on or through the Website. You acknowledge that BLO is not responsible for, does not control and makes no representation or warranty regarding the reliability, accuracy, usefulness, safety, legitimacy or quality of any content. BLO does not endorse any content on the Website or any statement, opinion, suggestion or advice contained therein, and BLO expressly disclaims any and all liability in connection therewith. You agree that you will bear any and all risk of reliance on the accuracy, validity or legitimacy of any content on the Website. You further understand and agree that in the course of your use of the Website, you may be exposed to content on the

Website that is illegal, inaccurate, offensive, indecent or objectionable and you hereby waive, any legal or equitable rights or remedies you have or may have against BLO with respect thereto.

USER CONTENT

The Website may allow you and other users to submit, post, transmit and share content, which may include, without limitation, personal and representative profiles and information sheets on certain private companies or other issuers, streaming feeds articles, documents, brochures, presentations, pictures, images, audiovisual works, other information materials and any user comments or other unedited or third party content submitted by you and other users on or through the Website (collectively, “User Content”). With respect to such User Content submitted by you or any other person, you represent, warrant and affirm as follows:

User Content is made available on or through the Website for informational purposes only and is not otherwise reviewed or controlled by BLO. You understand that BLO does not guarantee any accuracy or confidentiality with respect to any such User Content, and strongly recommends that you think carefully about what you transmit, submit or post to or through the Website.

User Content you submit will not: (i) infringe, violate, or misappropriate any third-party right, including any copyright, trademark, patent, trade secret, moral right, privacy right, right of publicity, or any other intellectual property or proprietary right; (ii) violate any applicable laws, rules or regulations (including, without limitation, United States federal and state securities or blue sky laws or regulations, securities exchange or self-regulatory organization’s rules or regulations, or equivalent laws or regulations in foreign jurisdictions); or (iii) require obtaining a license from or paying any fees and/or royalties to any third party, unless you and BLO otherwise agree.

All User Content and any information contained in such User Content are the sole responsibility of the person(s) who originated such User Content. This means that you, and not BLO, are entirely responsible for all User Content that you upload, post, transmit, or otherwise make available through the Website as well as any consequences of submitting and publishing your User Content on the Website. You affirm, represent, and warrant that you own or have the necessary licenses, rights, consents, and permissions to publish User Content you submit; and you license to BLO all patent, trademark, trade secret, copyright or other proprietary rights in and to such User Content for publication on the Website.

By submitting User Content, you hereby grant BLO and its affiliates, sublicensees, partners, designees, and assignees a worldwide, non-exclusive, royalty-free, sub-licensable and transferable license to use, reproduce, distribute, prepare derivative works of, display, and perform the User Content for promotion, redistribution or any other purposes and in any media formats or channels.

You hereby grant each user a non-exclusive license to access your User Content through the Website, and to use, reproduce, distribute, display and perform such User Content as permitted through the functionality of the Website and under these Terms. The above licenses granted by you in User Content you submit to the Website shall not terminate. You understand and agree that BLO may retain copies of your User Content even though it has or they have been removed or deleted.

You may be exposed to User Content that is, without limitation, inaccurate, inappropriate, misleading, unlawful, offensive or otherwise objectionable and BLO makes no representations or warranties regarding any User Content, is not responsible for the accuracy, usefulness, or intellectual property rights of or relating to any User Content and does not endorse any User Content submitted or any opinion, recommendation, or advice expressed. All User Content is offered "AS IS" and "AS AVAILABLE".

PROHIBITED ACTIVITIES

You agree that you are responsible for your own conduct while using the Website and for any consequences thereof. You agree to use the Website only for purposes that are legal, proper and in accordance with this Agreement, the BLO Privacy Policy, which is included in the Website, and any applicable laws, rules or regulations. By way of example, and not as a limitation, you agree to not take any action that is listed below:

Infringe Rights: You agree not to upload, post, email, transmit, submit, or otherwise make available through the Website or Service any material or content that infringes any patent, trademark, copyright, trade secret or other proprietary right of any party, unless you are the owner of such rights or have the permission of the owner to post such content. You further agree to not take any action that infringes any patent, trademark, trade secret, copyright, right of publicity, or other right of any other person or entity, or violates any law or contract, including removing any copyright, trademark or other proprietary rights notices contained in or on the Website.

Distribution without Consent: You agree not to distribute in any medium any part of the Website or Service or any content available thereon without BLO's prior written authorization. The only exceptions are where BLO makes available the means for such distribution through functionality offered in the Website.

Alterations or Modifications: You agree not to alter or modify any part of or information contained in the Website.

Submitting False, Defamatory or Harassing Information: You agree not to upload, post, email, transmit or submit or otherwise make available through the Website inappropriate, defamatory, infringing, obscene, false, misleading, inaccurate, harassing, threatening or unlawful material or content or imply that such content is sponsored or endorsed by BLO, any of its affiliates or any third parties. You further agree not to take any action that would defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.

Unlawful Purposes: You agree not to use the Website for any illegal or unauthorized purpose (including, without limitation, in violation of any United States federal and state consumer protection, anti-money laundering, anti-corruption, unfair competition, and anti-discrimination laws or regulations or equivalent laws or regulations in foreign jurisdictions).

Non-Public Areas: You agree not to access, tamper with, or use non-public areas of the Website or any other computer systems or networks connected to the Website.

Breach of Security Measures: You agree not to breach any of BLO's security or authentication measures.

Unauthorized Access or Contact: You agree not to gain unauthorized access to the Website, any other BLO affiliated website or service, or the computer systems or networks connected to the Website through hacking, password mining or any other means. You further agree not to contact any party or user other than as allowed through the Website.

Generate Artificial Traffic: You agree not to use the Website to artificially generate traffic or page links to a website or for any other purpose not expressly allowed under these Terms.

Commercial Uses: You agree not to use the Service for any commercial uses or purposes, unless you obtain BLO's prior written consent and approval. Such commercial uses include but are not limited to: (i) soliciting other users for investments of any kind; (ii) offering or selling any products or services of any kind; (iii) making investment recommendations to other users; and (iv) advertising, sponsorships, or promotions placed on or within the Website.

Unlawful Schemes or Activities: You agree not to upload, post, email or transmit, or otherwise make available through the Website any materials that promote pyramid schemes, chain letters or disruptive commercial messages or advertisements, or anything else prohibited by law, these Terms, BLO's Privacy Policy or any Published Information. You further agree not to promote or provide instructional information about illegal activities or promote physical harm or injury against any group or individual.

Disabling Security Features: You agree not to circumvent, disable or otherwise interfere with security-related features of the Website or any other computer systems or networks connected to the Website. You also agree not to circumvent, disable or otherwise interfere with features that prevent or restrict use or copying of any material or content or enforce Website or content use limitations.

Impersonation. You agree not to impersonate any person or entity, including any employee or representative of BLO, or falsify or delete any author attributions, legal or

other proper notices or proprietary designations or labels of the origin or source of any materials.

Other: You agree not to: (i) use the Website or take any action that imposes or may impose (as determined by BLO in its sole discretion) an unreasonable or disproportionately large load on BLO's or its third-party providers' infrastructure or that could damage, disable, overburden, or impair the Website, or interfere with any other party's use and enjoyment of the Website; (ii) interfere or attempt to interfere with the proper working of the Website or any activities conducted on the Website; (iii) bypass any measures the BLO may use to prevent or restrict access to the Website (or other accounts, computer systems, or networks connected to the Website); (iv) run Maillist, Listserv, or any form of auto-responder or "spam" on the Website; (v) use any robot, spider, site search/retrieval application, or other device to retrieve or index any portion of the Website or collect information about users for any unauthorized purpose; or (vi) transmit any viruses, worms, defects, Trojan horses, or any items of a destructive nature.

We reserve the right to investigate and terminate your membership if you have misused the Service, or behaved in a way which could be regarded as inappropriate or whose conduct is unlawful or illegal.

MODIFICATIONS TO SERVICE

BLO reserves the right at any time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that BLO shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Service.

BLOCKING OF IP ADDRESSES

In order to protect the integrity of the Service, BLO reserves the right at any time in its sole discretion to block Members from certain IP addresses from accessing the Website.

COPYRIGHT POLICY

BLO does not permit infringement of intellectual property rights on the Website and BLO will remove copyright infringing activities or related User Content if BLO is properly notified that such User Content infringes on another's intellectual property rights. If you believe that your work has been copied in a way that constitutes copyright infringement, or that any material on the Website violates these Terms or your intellectual property rights, please notify us as soon as possible by sending an email to admin@bregliolaw.com, or by contacting BLO Agent, with the following information pursuant to the Digital Millennium Copyright Act ("DMCA") (please confirm these requirements with your legal counsel, or see the U.S. Copyright Act, 17 U.S.C. §512(c)(3), for more information): (i) an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest; (ii) a description of the copyrighted work that you claim has been infringed; (iii) a description of where the material that you claim is infringing is located on the Website, sufficient for BLO us to

locate the material; (iv) your contact information, including your address, telephone number, and email address; (v) a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and (vi) a statement by you that the information in your notice is accurate and, under penalty of perjury, that you are the copyright owner or authorized to act on the copyright owner's behalf.

Please Contact Us for BLO's Copyright Agent for notice of claims of copyright infringement.

For the avoidance of doubt, only DMCA notices should go to our Designated Copyright Agent. You acknowledge that if you fail to comply with all of the requirements of this section, your DMCA notice may not be valid. We reserve the right to remove User Content alleged to be infringing or otherwise illegal without prior notice and at our sole discretion. In appropriate circumstances, BLO will terminate a user's account if the user is determined to be a repeat infringer.

The Website may allow you to correspond or otherwise interact with other users who may provide you with investments, investment information, advice, services and/or events, or provide you with other information about various companies or organizations. You acknowledge that such other users are not affiliated with or controlled by BLO or its affiliates, and BLO cannot influence the investments, information, advice or services provided by them. Your correspondence or interaction with other users is solely between you and such other users. You agree that BLO and its affiliates will not be responsible or liable for any loss or damage of any sort incurred as the result of any interactions between you and other users. Furthermore, if you provide any investments, information, advice or services to other users through the Website, you acknowledge that you are not affiliated with, or controlled or influenced in any way by, BLO or its affiliates.

If you have a dispute with one or more users, you irrevocably and forever release BLO (and BLO's affiliates, officers, directors, agents, subsidiaries, joint ventures and employees) from claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, arising out of or in any way connected with such disputes. If you are a California resident, you waive California Civil Code Section 1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor."

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The Website may contain content from and links to third party websites or content that is not owned or controlled by BLO (collectively, "Third Party Content"). BLO does not control, endorse, investigate or adopt any Third Party Content, and assumes no responsibility for any Third Party Content, or the accuracy, availability, privacy policies, or practices of such content. In addition, BLO will not and cannot censor or edit such Third Party Content and makes no representations or warranties of any kind regarding the

Third Party Content, including with respect to accuracy or completeness. By using the Website, YOU EXPRESSLY RELIEVE BLO FROM ANY AND ALL LIABILITY ARISING FROM YOUR USE OF ANY THIRD-PARTY CONTENT. Accordingly, we encourage you to be aware when you leave the Website and to read the terms and conditions and privacy policy of every other website that you visit. Users use such Third Party Content at their own risk.

USE OF LINKS

The Website may permit you to link to other websites or resources on the Internet, and other websites or resources may contain links to the Website. When you access third party websites, you do so at your own risk. These other websites are not under BLO's control, and you acknowledge that BLO is not responsible or liable for the content, functions, accuracy, legality, appropriateness or any other aspect of such websites or resources, even if linked in some way to the Website. The inclusion of any such link does not imply an affiliation, sponsorship, or endorsement by BLO or any association with its operators. You further acknowledge and agree that BLO shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any information, goods or services available on or through any such website or resource. You should also be aware that the terms and conditions and privacy policy of such sites may be different from those applicable to your use of the Website.

ACCOUNT TERMINATION

BLO reserves the right – without cause or notice to you – to terminate or suspend your access to some or all of the Website, effectively immediately, if you engage in activities that we conclude, in our discretion, breach these Terms or our Privacy Policy or for any other reason. Users should also understand that the Terms and Privacy Policy are based in many instances on principles of state and federal law. Users who violate these Terms and our Privacy Policy may be exposed under these state and federal laws to criminal charges, and civil liability to harmed parties for compensatory damages, attorney's fees, and other sanctions. BLO reserves the right at all times to disclose information it deems necessary to satisfy any applicable law, regulation, legal process, or governmental request.

BLO reserves the right to decide, in its own discretion, whether User Content violates these Terms for reasons other than copyright infringement, such as, but not limited to, pornography, obscenity, or excessive length. BLO may at any time, without prior notice and in its sole discretion, remove such User Content and/or terminate or suspend a user's account for submitting such material in violation of these Terms our Privacy Policy or for any other reason. Additionally, if BLO determines, in our discretion, that it is necessary, we will disable or take other related action concerning accounts that in our view are using excessive bandwidth or other system resources. Upon any termination or expiration of your account and/or your access to the Website, whether by you or us, BLO may remove and discard all or any part of any User Content uploaded by you and such User Content

may no longer be accessible by you. BLO will have no obligation to maintain any such information in its databases or to forward any such information to you or any third party.

Account termination may result in the forfeiture and destruction of all information associated with your account. If you wish to terminate your account, you may do so by contacting BLO customer service or by deleting your account and discontinuing your use of the Website. Any fees paid to us are non-refundable, unless otherwise specified and you shall remain obligated to pay all outstanding charges, if any, relating to your use of the Website prior to such termination. All provisions of these Terms that by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability.

MODIFICATION OF AGREEMENT

BLO reserves the right, in its sole and absolute discretion and without any prior notice to you, to modify, correct or replace any of these Terms, or change, suspend, or discontinue the Website at any time. Such modification shall become a part of these Terms and is automatically effective once posted on the Website. This Agreement may not be orally amended. BLO may also impose limits on certain features and services or restrict your access to all or a part of the Website without notice or liability. It is your responsibility to check these Terms periodically for changes. Your continued use of the Website following the posting of any changes to the Terms constitutes your acceptance of those changes.

WARRANTY DISCLAIMER

YOU AGREE THAT YOUR USE OF THE WEBSITE AND ANY INVESTMENTS, CONTENT, PRODUCTS, SERVICES, OR FEATURES MADE IN CONJUNCTION WITH OR THROUGH THE SITE SHALL BE AT YOUR SOLE RISK AND UNLESS OTHERWISE EXPRESSLY STATED BY BLO, ARE PROVIDED “AS IS” AND “AS AVAILABLE”. TO THE FULLEST EXTENT PERMITTED BY LAW, BLO, ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SERVICE AND YOUR USE THEREOF, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT OF PROPRIETARY RIGHTS, COMPLIANCE WITH UNITED STATES FEDERAL AND STATE LAWS OR REGULATIONS, AND EQUIVALENT LAWS OR REGULATIONS IN FOREIGN JURISDICTIONS, CORRECTNESS, ACCURACY AND RELIABILITY.

BLO HAS NO CONTROL OVER AND NO DUTY TO TAKE ANY ACTION REGARDING AND MAKES NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THIS SITE’S CONTENT OR THE CONTENT OF ANY SITES LINKED TO THIS SITE AND ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY:

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To the extent permitted by applicable law, you agree to defend, indemnify and hold harmless BLO, its affiliates, officers, directors, employees, contractors, suppliers, representatives and agents, from and against any and all claims, damages, obligations, losses, liabilities, costs or debts, and expenses (including but not limited to attorney's fees) arising from or relating to: (i) your use or misuse of and access to the Website, or any content thereon; (ii) your violation of any of the Terms or BLO's Privacy Policy (iii) infringement by you or any third party using your access identification to the Website, including without limitation any copyright, property, or privacy right; or (iv) any claim that your User Content caused damage to a third party.

This defense and indemnification obligation will survive this Agreement and your use of the Website. BLO reserves the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with us in asserting any available defenses.

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Accessing the Website is prohibited from territories where the Website or any content thereon is illegal. If you access the Website from other locations, you do so at your own initiative and are responsible for compliance with local laws.

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This Agreement (and any further rules, policies, or guidelines incorporated by reference) shall be governed by and construed and enforced in accordance with the laws of the State of Utah as they apply to agreements entered into and to be performed entirely within Utah between Utah residents, without giving effect to any principles of conflicts of law. By your agreement to the Terms and your use of the Website, you agree to submit to personal jurisdiction in Utah for all purposes, and you agree to waive, to the maximum extent permitted by law, any right to a trial by jury for any matter.

Unless otherwise agreed in writing by you and BLO, any dispute arising out of or relating to the Terms, or any breach thereof, shall be finally resolved by binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, or such arbitration body as required by law, rule or regulation, and final judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitration will be conducted in the English language before a single arbitrator in Utah. Such arbitration must be commenced within one (1) year after the claim or cause of action arises. Judgment on any award entered by the arbitrator may be entered in any court having jurisdiction thereof. Notwithstanding the foregoing, either BLO or you may apply to any court of competent jurisdiction for injunctive relief without breach of this arbitration provision.

Any cause of action arising out of or related to the Website, and all products and services offered via the Website must commence within one (1) year after the cause of action

accrues. Otherwise, such cause of action is permanently barred. You acknowledge and agree that you may bring claims against BLO only in an individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.

ELECTRONIC DELIVERY AND NOTICE POLICY

By using the Website, you consent to receive from BLO, or any of its affiliates, officers, directors, partners, agents, or employees, all communications, including notices, agreements, legally required disclosures, or other information in connection with the Website or investment offerings made available to you via the Website (collectively, "Notice Information") electronically. BLO may provide the electronic Notice Information by posting it on the Website or sending the Notice Information to the email address you provided to us during the account registration process. If you desire to withdraw your consent to receive Notice Information electronically, you must discontinue your use of the Website. Except as explicitly stated otherwise, legal notices will be served, with respect to BLO and the Website to admin@bregliolaw.com.

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These Terms of Service together with the Privacy Policy and any other legal notices published by BLO on the website, shall constitute the entire agreement between you and BLO concerning the Website and your use thereof, and supersedes all prior or contemporaneous communications, agreements and understandings between BLO and you with respect to the subject matter hereof. To the extent these Terms conflict with the terms of our Privacy Policy, these Terms will control. These Terms shall not be assignable by you, either in whole or in part. BLO reserves the right to assign its rights and obligations under these Terms without restriction. The failure of BLO to enforce any right or provision of these Terms will not constitute a waiver of future enforcement of that right or provision. The waiver of such right or provision may only become effective upon written agreement signed by a duly authorized representative of BLO. The section titles in these Terms and in the Privacy Policy are for convenience only and have no legal or contractual effect. If for any reason any provision of these Terms, or a portion thereof, shall be unenforceable, that provision shall be enforced to the maximum extent permissible so as to effect the intent of these Terms, and the remainder of these Terms shall continue in full force and effect. If any provision of the Terms shall be unlawful, void, or for any reason unenforceable, then that provision will be deemed severable from the Terms and will not affect the validity and enforceability of any remaining provisions.

A printed version of these Terms shall be admissible in judicial or administrative proceedings.

QUESTIONS?

We provide assistance and guidance through our Contact Us form found on the Website.

BY THE USE OF THIS SITE, I HAVE READ THIS AGREEMENT AND AGREE TO ALL OF THE PROVISIONS CONTAINED ABOVE.

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