

The Art of Homeownership

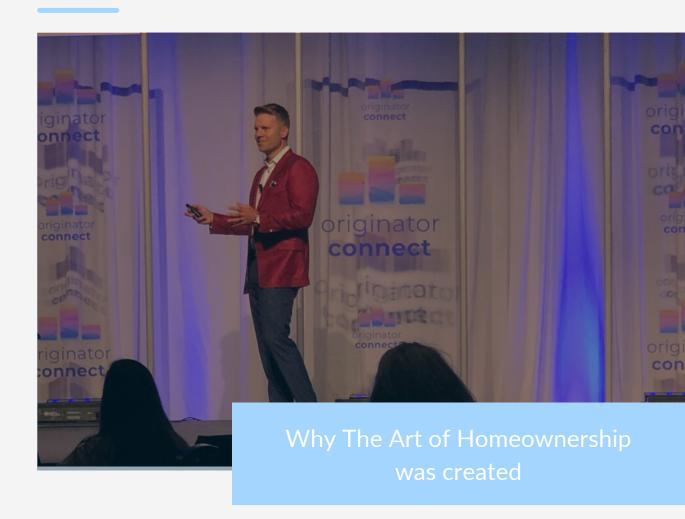


Service & Licensing Agreement

Prepared By: The Art of Homeownership

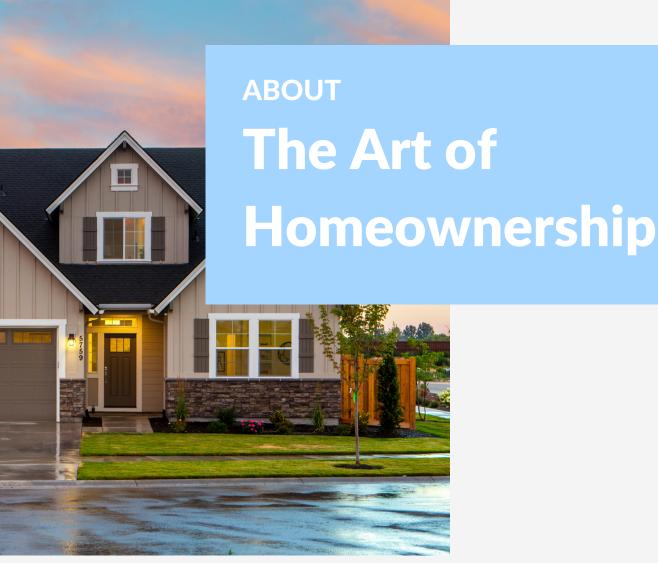
artofhomeownership.com

Where it all started



Ryan Grant, Founder & CEO of Art of Homeownership, earned himself a spot among top Mortgage Professionals in the country year after year. But something was missing - he didn't feel like he was helping any of his clients by simply selling them debt. This was why The Art of Homeownership was created.

As the technology was packaged into a Marketable value proposition, it became clear that this is more than just a platform, this is a movement to change the Mortgage industry for the better. The professionals that commit to this movement are among the top in the country, striving to be more valuable and educate their clients day in and day out.

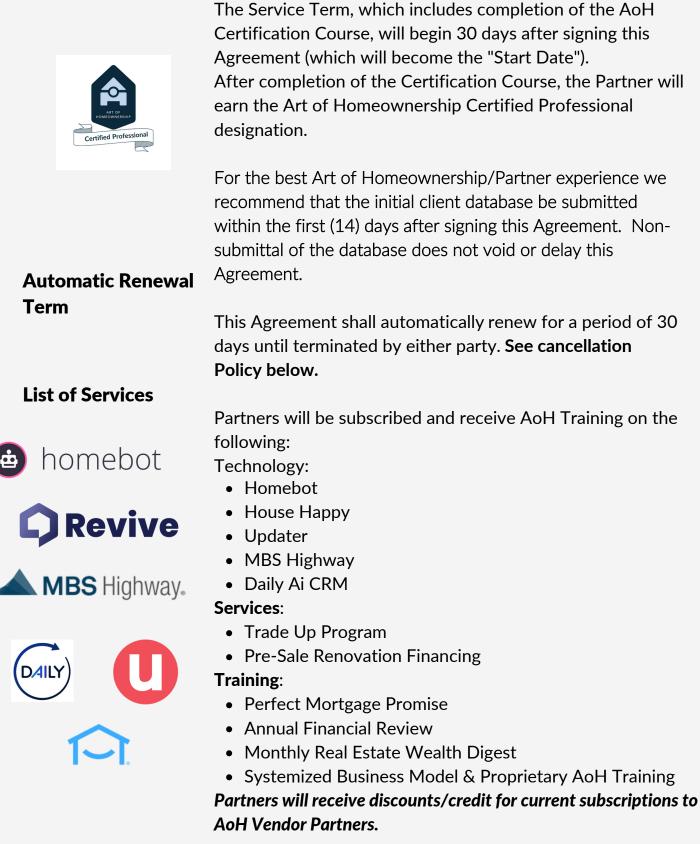


The Art of Homeownership was created in 2019 and continues to provide the tools that Mortgage Professionals need to educate their clients around homeownership. By putting the client first, the Mortgage Professional adopts a value proposition that is unmatched in this space.

Over the past 2 years, our team has traveled to events spreading the word about our message on our mission to change the industry. We have 8 team members, over 150 partners in 24 states within the United States, host weekly partner webinars, bi-weekly live events with industry experts and are making strides toward reaching our goal. We're **so** excited for you to join us.

Section I Service Term

Initial Service Term



Section II Partnership Fees

Initial Set-up Fee

| Set-up Fee is due on the Effective Date of this |
|--|
| Agreement and includes the following: |
| Account activation fees for all vendors |
| Platform creation including fees and labor |
| Three (3) hours Client Success Manager Coaching, valued at \$100/hour. |
| Recurring fees will be begin 30 Days after Agreement is signed and monthly on the date of signature for each |
| |

Service Term.

Monthly Contact Additional Fees

The Partner shall pay a monthly fee based upon the total number of contacts uploaded to the Homebot account. Note that contacts submitted to Art of Homeownership are automatically enrolled in Homebot. Partner/team may take additional action to decrease the number of contacts in their Homebot account to avoid these additional fees.

These charges do not apply if the customer already has an existing, valid subscription to HomeBot. Additional monthly fees shall be due and payable on each monthly anniversary of the Start Date.

Mortgage Professional

| Number of Contacts | Monthly Fee | |
|-----------------------|-------------|--|
| 0-500 | \$0 | |
| 501-1000 | \$150 | |
| 1001-1500 | \$300 | |
| 1501-2000 | \$450 | |
| 2001-2500 | \$600 | |

Real Estate Professional

| Number of Contacts | Monthly Fee |
|-----------------------|-------------|
| 0-250 | \$0 |
| 251-500 | \$10 |
| 501-1000 | \$20 |
| 1001-1500 | \$30 |
| 1501-2000 | \$40 |
| 2001-2500 | \$50 |

Additional CRM Seats Fees

Partners may purchase additional seats in their Daily AI CRM, subject to monthly fees for each individual added according to the following guidelines.

\$100/month

Any Team member in Production

Senior Loan Officer, Junior Loan Officers, Mortgage Advisors, etc.

Assistant Team members, not in Production \$60/month

Loan Coordinators, Loan Processors, Assistants, Marketing team members, etc.

Communication Overage Fees

CRM provider observes limits on communication usage (outlined below). Ongoing communications used to facilitate Art of Homeownership systems should not exceed these limits.

In the event that the Partner has databases growing at rates above 100 new entries per month, or is using independently designed/customized campaign features within the CRM, going above these usage limits is possible.

Partner is to provide their own method of payment for overage charges, billed directly from the CRM for overages according to the below schedule.

| Communication type | Monthly limit | Cost for additional block | Block refill volume |
|-----------------------|---------------|------------------------------|---------------------|
| Voice call | 90 minutes | \$10 | 90 min |
| Email | 2,500 | \$10 | 2,500 |
| Text message | 1,000 | \$15 | 1,000 |
| Voice message | 100 | \$10 | 100 |
| Media message | 100 | \$10 | 100 |

Terms & Conditions

Section III

Refund Policy

In the event of the termination of this Agreement as set out in this Agreement, Art of Homeownership will not process a refund. Partner agrees that all sales are final and they are not entitled to a refund whether or not they utilize the Art of Homeownership services.

Late Fee Assessment

All invoices are due upon receipt. A late fee of 1.5% will be assessed on invoices that are 15 days past due. For each successive month a balance is past due, an additional 1.5% fee will be assessed.

Account in Arrears

If the Partner's Art of Homeownership account payment is not received within 30 days of the due date, the account will be considered to be in arrears and all services will be suspended until payment is received and the account is made current.

Cancellation Policy

If a Partner notifies us of his desire to cancel his membership before the 20th of the month, he will be liable for billing though the end of the month.

If a Partner notifies us of his desire to cancel his membership on the 20th of the month or later, he will be liable for 30 days of membership billing from the date of notification.

In either case, his bill will be updated with all outstanding charges and late fees, and the prorated cancellation amount will be added.

Data Ownership

We value the privacy and protection of your data. As described in Section 2.7 of artofhomeownership.com/terms-conditions, you retain your data at all times, and we will not sell or market your data, both during and after the term of your engagement with Art of Homeownership. Privacy Policy Art of Homeownership, HouseHappy, and Homebot collect Personal Identifiers ("PID"). The privacy policy can be found at artofhomeownership.com/privacy-policyArt of Homeownership, HouseHappy, and Homebot adhere to this privacy policy and maintain reasonable data security measures to safeguard your data. None of your information will be transferred to any third party other than as disclosed in our privacy policy.

Terms and Conditions of Use

This contract incorporates by reference all of Art of Homeownership's standard terms and conditions with respect to its Services and Licensing Agreements for its Mortgage & Real Estate Partners, which can be found at: artofhomeownership.com/terms-conditions(the "Standard Terms and Conditions"). The Standard Terms and Conditions may be modified by Art of homeownership from time to time by providing prior written notice to you of such changes at least 30 days prior to the effective date thereof.

Section IV Acceptance & Authorization

Privacy Policy and Terms and Conditions Acceptance.

By signing this document, I (Partner), acknowledge that I have received the full set of the Privacy Policy and Terms and Conditions which are incorporated herein by reference and have agreed to the full set of the Privacy Policy and Terms and Conditions which are incorporated herein by reference.

IN WITNESS WHEREOF, the parties hereto have caused this Services and Licensing Agreement, together with the full set of the Privacy Policy and Terms and Conditions which are incorporated herein by reference, to be executed and agreed to as of the date set forth below (the "Effective Date").

