

## **Genesis User AGREEMENT (applicable to any users of the Genesis System)**

I acknowledge that by logging into the Genesis system, I understand and agree to the following terms in their entirety:

### **Genesis Software Licensing Subscription:**

#### **1. License:**

(a) Subject to compliance by you with the terms and conditions of this Agreement, Live Well Financial, Inc. hereby grants you, the "licensee", a limited, nonexclusive, nontransferable license to use the Live Well Financial Inc's Genesis system and any accompanying written materials (collectively, the "Product") and to receive Product and financial updates and any accompanying written materials including, without limitation, updates of mortgage products and rates via the Internet (collectively, the "Updates"). You may use the Product and Updates solely for your own internal business and not for any service bureau purpose. You may use the Product and Updates on your computers at any given time.

(b) YOU SHALL USE THE PRODUCT EXCLUSIVELY IN CONNECTION WITH ORIGINATING AND PROCESSING REVERSE MORTGAGE LOANS TO BE SUBMITTED TOLIVE WELL FINANCIAL, INC. ANY OTHER USE OF THE PRODUCT WOULD BE A VIOLATIONOF THIS AGREEMENT, RESULTING IN AUTOMATIC AND IMMEDIATE TERMINATION OF YOUR LICENSE. YOU SHALL LIMIT THE USE OF THE PRODUCT TO AUTHORIZED USERSAS DETERMINED BY LIVE WELL FINANCIAL, INC.

(c) You may not use, copy, modify, transfer, export, sublicense, rent, lease, convey, translate, convert to any other programming language, reformat or alter the Product or any portion thereof, or Updates or any portion thereof, except as expressly permitted in this license. You may not reverse engineer, decompile or disassemble the code with respect to the Product or Updates.

(d) Live Well Financial, Inc. reserves the right, in any way and without notice, to revise, update or modify, the Product and Updates or the information upon which the Product and Updates was based. Live Well Financial, Inc. assumes no responsibility, unless specified in this Agreement, for (i) protecting the Product and Updates against obsolescence, (ii) providing any improvements or updates to the Product and Updates, (iii) maintaining the Product and Updates, or (iv) providing other services with respect to the Product and Updates.

**2. Proprietary Protection:** You recognize that the Product and Updates consist of proprietary and confidential information and trade secrets owned by Live Well Financial, Inc., which is protected by US Copyright, trademarks, and trade law. Title to, ownership of, and all proprietary rights in, the Product and Updates and any derivatives thereof created by you are reserved to and will at all times remain with Live Well Financial, Inc. You shall not permit any employees or agents to use, copy or disclose the Product and Updates for any purpose that is not specifically authorized under this Agreement. You agree to take all reasonable steps to safeguard the confidentiality of the Product and Updates, and to prevent the unauthorized disclosure thereof.

In addition, any information, to include customer information, housed or contained in the Genesis System is owned by Live Well Financial, Inc. This information is proprietary and confidential in nature. If working remotely from the home office in Richmond, VA, employees are not authorized to save proprietary or confidential information on personal or home office computers. Printing the proprietary or confidential information contained in the Genesis system is also prohibited. Exceptions to this policy must be approved by the Director or Operations or the Chief Operating Officer.

**3. Licensee Responsibilities:** You are responsible for (i) procuring, installing and operating the computer hardware and operating systems necessary to run the Product and (ii) establishing adequate manual back-up provisions for the creation of back-up copies of your files and other information

necessary in the event of a defect or malfunction that renders the Product or the applicable computer system non-operational. Any results produced by the Product regarding any aspect of a potential borrower's qualification for a reverse mortgage is subject to the final determination by Live Well Financial, Inc., and there is no guarantee that Live Well Financial, Inc. shall accept any registration from you.

**4. Limited Warranty & Disclaimers:** Live Well Financial, Inc. warrants that the Product and Updates do not infringe any United States copyright or patent. Except for the warranty set forth above, the product and updates are provided "as is" and Live Well Financial, Inc. disclaims all warranties or representations, expressed or implied, including, but not limited to, any implied warranty of merchantability, fitness for any particular purpose, or otherwise with respect to the product and updates. Live Well Financial, Inc. does not warrant and specifically disclaims any representation that the product or updates will meet licensee requirements. The entire risk as to the quality and the performance of the product and updates is with the licensee. Live Well Financial, Inc. does not warrant that the operation of the product will be uninterrupted or error free, or warrant against damage caused by accident, abuse or misapplication. Therefore, you should not rely on the accuracy, completeness or adequacy of the Product or Updates provided hereunder or of information developed or produced by using the Product and Updates. You agree to take adequate measures to confirm the accuracy of information provided, produced or developed by the Product and Updates (including, without limitation, the accuracy of interest rates and closing costs) before using such information or providing such information to a third party.

**5. Limitation of Liability:** IN NO EVENT SHALL LIVE WELL FINANCIAL, INC. (ITS OFFICERS, DIRECTORS, AGENTS, OR ANY ENTITY CONTROLLED BY, CONTROLLING OR UNDER COMMON CONTROL WITH LIVE WELL FINANCIAL, INC.) BE LIABLE TO LICENSEE OR ANY THIRD PARTY FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, EXEMPLARY, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATED TO THIS AGREEMENT, THE PRODUCT OR UPDATES (INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFIT, LOST DATA, BUSINESS INTERRUPTION, LOSS OF BUSINESS REPUTATION OR GOOD WILL, COSTS OF SUBSTITUTE PRODUCTS OR UPDATES, OR DOWNTIME COSTS), HOWEVER CAUSED AND UNDER ANY THEORY OF LIABILITY WHETHER OR NOT LIVE WELL FINANCIAL, INC. HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY. LIVE WELL FINANCIAL, INC. (ITS OFFICERS, DIRECTORS, AGENTS, EMPLOYEES, AND ANY OTHER ENTITY CONTROLLED BY, CONTROLLING OR UNDER COMMON CONTROL WITH LIVE WELL FINANCIAL, INC.) AGGREGATE LIABILITY FOR ALL DAMAGES FOR ANY CAUSE WHATSOEVER ARISING OUT OF OR RELATING TO THIS AGREEMENT, THE PRODUCT OR UPDATES, REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT, NEGLIGENCE OR OTHERWISE, SHALL NOT EXCEED THE LICENSE FEES PAID BY LICENSEE TO LIVE WELL FINANCIAL, INC. OR THE PRODUCT OR UPDATES, LIVE WELL FINANCIAL, INC. SHALL NOT BE LIABLE TO YOU FOR ANY DESIGN, PERFORMANCE, OR OTHER FAULT OR INADEQUACY OF THE PRODUCT OR UPDATES, OR FOR ANY DAMAGES OF ANY KIND ARISING OUT OF, OR IN ANY WAY RELATED TO, OR CONNECTED WITH, SUCH FAULT OR INADEQUACY. LIVE WELL FINANCIAL, INC. SHALL NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND ARISING OUT OF, OR IN ANY WAY RELATED TO, THE ACCURACY, COMPLETENESS, OR ADEQUACY OF THE INFORMATION PROVIDED, PRODUCED OR DEVELOPED BY THE PRODUCT AND UPDATES.

**6. Term and Termination:** This Agreement shall automatically terminate upon the termination of your employment or correspondent arrangement between Live Well Financial, Inc. and you or upon the earlier of: (i) the date that you cease being employed by/working with Live Well Financial, Inc.; (ii) the date that you cease using the Product for the purpose of originating and processing reverse mortgage products to be submitted to Live Well Financial, Inc. (iii) the date that you violate the terms of this Agreement. In addition, Live Well Financial, Inc. may terminate this license upon ten (10) days' prior written notice, with or without cause. Upon termination or expiration of this Agreement, you shall immediately discontinue all use of the Product and all rights granted to you hereunder shall immediately terminate and revert to Live Well Financial, Inc.

Promptly upon termination or expiration of this Agreement for any reason or upon discontinuance or

abandonment of your possession or use of the Product, you shall destroy all materials pertaining to the Product. You shall promptly certify your compliance with this Section upon Live Well Financial, Inc.'s request. In addition, upon termination of this Agreement, you shall promptly (i) pay to Live Well Financial, Inc. any accrued, but unpaid license fees pursuant to this Agreement and (ii) provide a final report as required pursuant to this Agreement.

**7. Indemnification:** You shall and do hereby agree to indemnify, hold harmless, and save Live Well Financial, Inc. from any third party claims arising out or relating to any claim, demand, loss, or action resulting from your unauthorized use or modification of the Product and Updates.

**8. Confidential Information:** You shall keep in confidence and protect the confidentiality of the Product and Updates, architecture, documentation, plans and other information, materials or data disclosed by Live Well Financial, Inc., or accessed by you, including any copies and analysis of any of the foregoing, (collectively, the "Confidential Information") from disclosure to third parties and restrict its use as provided in this Agreement. The Confidential Information shall be kept strictly confidential by you and you may use the Confidential Information only in pursuance of your business or employment relationship with Live Well Financial, Inc. You will not disclose the Confidential Information to any third party without Live Well Financial, Inc.'s prior consent. You will take those measures you take to protect your own confidential and proprietary information of a similar nature to avoid disclosure, dissemination or unauthorized use of the Confidential Information, but in no event less than a reasonable degree of care. You will notify Live Well Financial, Inc. immediately upon discovery of any unauthorized use or disclosure of the Confidential Information or any other breach of this Agreement. You will cooperate with Live Well Financial, Inc. in every reasonable way to help Live Well Financial, Inc. regain possession of such Confidential Information and prevent its further unauthorized use.

**9. Injunctive Relief:** You acknowledge and agree that monetary damages alone would be an inadequate remedy in the event of a breach by you of your obligations under this Agreement regarding Live Well Financial, Inc.'s proprietary rights in the Product and Updates and that, in such event, Live Well Financial, Inc. shall be entitled to obtain injunctive relief to require you to Comply with such obligations hereunder.

**10. Survival:** Sections 3, 5, 6, 7, 8, 9, 10, 13 (and this Section) shall survive the completion, expiration and termination of this Agreement.

**11. Assignment:** None of your rights hereunder may be assigned without the prior written consent of Live Well Financial, Inc. Live Well Financial, Inc. may assign this Agreement without your consent. Any assignment or delegation in contravention of this agreement shall be null and void.

**12. Jurisdiction and Governing Law:** This Agreement and all claims arising out of or relating to this Agreement, including, without limitation, tort claims, shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia without regard to conflicts of laws provisions. By executing this Agreement, each party hereto consents to personal jurisdiction in the state and federal courts in the Commonwealth of Virginia.

**13. Amendments, Modifications and Waivers:** No amendment or modification of this Agreement shall be binding unless it is in writing and signed by an authorized representative of the party against whom enforcement of the amendment or modification is sought. The failure to enforce or the delay in enforcement of any provision, right or option of this Agreement by either party hereto shall in no way be construed to be a waiver of such provision, right or option unless signed by the party waiving such provision right or option. In no event shall such action be deemed a waiver of any other right which that party may otherwise have at law or in equity.

**14. Severability:** In the event that any of the terms of this Agreement is or becomes or is declared to be invalid, illegal or unenforceable, it shall, to the extent possible, be modified in such a manner to be valid, legal and enforceable but so as to most nearly retain the intent of the parties, and if such modification is not possible, such term or terms shall be null and void and shall be severed from this Agreement, and in either case all the remaining terms of this Agreement shall remain in full force and effect.

**15. Headings:** The section headings used in this Agreement are for convenience and reference purposes only and shall not affect the meaning or interpretation of this Agreement.

**16. Force Majeure:** Live Well Financial, Inc. shall not be liable for delay in performance or failure to perform its obligations in whole or in part pursuant to the terms of this Agreement due to causes reasonably beyond the reasonable control of Live Well Financial, Inc., including without limitation, communications failure, labor dispute, strike, labor shortage, war or act of war, insurrection, riot or civil commotion, accident, fire, flood or other act of God, act of any governmental authority, judicial action, short or reduced supply of fuel or raw materials, technical failure, and any such delay or failure should not be considered a breach of this Agreement.

**17. U.S. Government Restricted Rights:** The Product is provided with Restricted Rights. You agree (a) if the Product is being supplied to the Department of Defense or other unit or agency of the U.S. Government subject to the DFARs (the "DOD"), the Product is classified as "Commercial Computer Software" and any documentation included in or with the Product or Updates is classified as "Commercial Software Documentation" and pursuant to DFARs Section 227.7202 the U.S. Government is acquiring the Product in accordance with the terms of this Agreement; and (b) if the Product is being supplied to any unit or agency of the U.S. Government other than the DOD, the Product is classified as "Commercial Computer Software" and any documentation included in or with the Product or Updates is classified as "Commercial Items" and pursuant to FAR Section 12.212, the U.S. Government is acquiring the Product in accordance with the terms of this Agreement.

**18. Entire Agreement:** THIS AGREEMENT IS THE COMPLETE AND EXCLUSIVE STATEMENT OF LIVE WELL FINANCIAL INC.'S OBLIGATIONS AND RESPONSIBILITIES TO YOU AND SUPERSEDES ANY OTHER PROPOSAL, REPRESENTATION, OR OTHER COMMUNICATION BY OR ON BEHALF OF LIVE WELL FINANCIAL INC. RELATING TO THE SUBJECT MATTER HEREOF.

## **LOAN OFFICER AGREEMENT (only applicable to Live Well Financial Loan Officers)**

THIS AGREEMENT, by and between LIVE WELL FINANCIAL, INC., a Virginia corporation (the "Corporation"), which maintains its principal office at 830 E Main Street, Suite 1000, Richmond, Virginia 23219, and Loan Officer provides as follows:

### **WITNESSETH:**

WHEREAS, the Corporation is engaged in the business of mortgage lending/servicing and as a broker for several lenders who act as mortgage lenders in the residential banking arenas; and WHEREAS, the Loan Officer desires to serve the Corporation as an employee subject to the terms and conditions hereinafter set forth; and WHEREAS, the Corporation desires to retain the services of the Loan Officer as an employee subject to the terms and conditions hereinafter set forth; NOW, THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound, agree as follows:

- 1        **Appointment of Loan Officer.** The Corporation hereby grants to the Loan Officer authority to originate loans for the Corporation with respect to all services for which the Corporation currently or in the future acts as a mortgage lender/broker.
  
- 2        **Acceptance of Appointment.** The Loan Officer accepts the appointment specified in Section 1 above and agrees to devote his time, attention and best efforts to promote the sale of the Corporation's services pursuant to the terms of this Agreement. Full time Loan Officers agree to be available during regular business hours which are 9:00am to 5:00pm. Part time Loan Officers agree to be available from 6:00pm to 8:00pm during weekdays and 9:00am to 5:00pm on weekends. Loan Officer further agrees to participate in mandatory staff meetings and management reviews where written reports of the Loan Officer's activity/performance/compliance/knowledge will be logged.
  
- 3        **Rejection of Orders.** The Corporation may at its sole option, with any liability to the Loan Officer for the lost compensation, refuse or reject, either in whole or in part, any loan originated by the Loan Officer or may cancel or consent to the cancellation of any loan either in whole or in part, after acceptance of the loan application(s). All loans obtained by the Loan Officer shall be subject to the approval and acceptance by the Corporation.
  
- 4        **Compliance with Corporation Policy.** The Loan Officer agrees to comply with policies, practices and procedures established by the Corporation, which may change from time to time, with respect to his activities on behalf of the Corporation. The Loan Officer further agrees to abide by the National Reverse Mortgage Lender's Association Code of Conduct, incorporated into this document as Exhibit A.
  
- 5        **Term.** This agreement shall remain in effect until terminated in accordance with the provisions hereinafter set forth.
  
- 6        **Sales Terms.** The product, rates, fees and all other terms relating to the loans and services offered by the Loan Officer shall be determined solely by the Corporation. The Loan Officer shall not have authority to bind the Corporation in any contract or agreement with any third party.
  
- 7        **Compensation.** In full consideration for the services to be rendered by the Loan Officer hereunder, and subject to the provisions of Section 13, the Loan Officer shall receive with respect to those items of the loans for which he originated, and which are subsequently closed and funded a commission equal to a fifty percent (50%) of the origination fee received by the Corporation from the closing of the loan ("Commission"). If the Loan Officer is requested by Live Well Financial, Inc. to meet existing Live Well Financial borrowers in his/her local area to complete the interview and application face-to-face, and that loan is subsequently closed and funded, a commission equal to twenty five percent

(25%) of the origination fee received by the Corporation from the closing of the loan ("Commission") will be paid to the loan officer.

8 **Correspondent Commission:** Loan Officer will receive commission equal to \$50 per funded loan for all loans originated by FHA approved Mortgagees, "Correspondents," if the Loan Officer directly enrolls the Correspondent with the Corporation ("Correspondent Commission").

9 **Terms of Payment.** The Commission with respect to any closing shall be due and payable to the Loan Officer in accordance with the normal pay schedule followed by the Corporation, after the Corporation receives its fees, commissions and payments with respect to such closing.

10 **Loan Officer's Expenses.** The Loan Officer shall be solely responsible for all of his travel, telephone and business expenses (including but not limited to automobile expenses) incurred with respect to the Loan Officer's activities under the terms of this Agreement. Unless an officer (VP or above) agrees in writing to pay specific expenses for the Loan Officer. The corporation agrees to provide free training, and email address, processing staff & underwriting staff for the Loan Officer's reverse mortgage loans.

11 **Termination Not for Cause.** The Loan Officer or the Corporation may terminate this Agreement at any time upon thirty (30) days written notice. Termination under this section 11 shall be effective on the thirty-first (31<sup>st</sup>) day after necessary written notice is given unless an earlier effective date is mutually satisfactory to the parties. ("Effective Termination Date")

12 **Termination for Cause.** This Agreement may be terminated by the Corporation for cause at any time upon notice to the Loan Officer. For the purposes of this Section 12, "cause" is hereby defined to include (i) dishonesty, (ii) criminal conduct, (iii) a breach by the Loan Officer of any of the terms of this Agreement, (iv) the failure or refusal to faithfully and diligently perform the usual, customary duties and adhere to the provisions of this Agreement, and (v) the failure or refusal to comply with the reasonable policies, standards and regulations of the Corporation which its management of the Corporation may from time to time establish.

13 **Effect of Termination on Commission.**

a. In the event that the Loan Officer is terminated not for cause pursuant to Section 11, and provided the Loan Officer is not then in default of any of the terms and conditions of this Agreement, the Loan Officer shall be paid all sums which have been credited to his/her account as of the date on which notice is made, in accordance with the normal payroll schedule. For all loans in progress which close and fund subsequent to the "effective termination date" and before thirty (30) days hence, 35% of the usual commission shall be paid to the Loan Officer, provided that all indebtedness and/or items in the possession of the Loan Officer have been returned and/or settled. The Loan Officer shall have no claims for compensation for any and all loans which close and fund after this date.

i. In no event, however, shall compensation be paid to the Loan Officer until payment is received by the Corporation.

ii. In the event that any loan which Loan Officer has originated, regardless of the state of completeness of said Loan, is withdrawn by the applicants(s) for any reason, the Loan Officer will immediately be considered to have been terminated for cause, and the potential commission which would reasonably have been earned from said loan shall be deducted from any commissions due and payable to the Loan Officer pursuant to Section 13, paragraph (b).

b. In the event that the Loan Officer is terminated for cause under provisions of Section 12, the Loan Officer shall be paid all sums which have been credited to his account as of the day on which notice is made. Payment shall be made within thirty (30) days of termination date, unless the Corporation has reason to believe that it has liability as a result of actions of the Loan Officer, which would have

reasonably been deducted from any Commission due to the Loan Officer. In such event, any payment to the Loan Officer may be delayed an additional ninety (90) days. The Loan Officer shall not be paid any sums for incomplete loans or loans in progress regardless of the state of progress of said loans and shall have no claim for compensation with respect to such loan.

14 **Return of Corporation Property.** Upon termination of this Agreement, the Loan Officer shall promptly deliver all corporate property to the Corporation, including but not limited to: all loan files; correspondence; rate sheets; client lists; business cards; letterhead; supplies; equipment; etc., and any and all other information relating to the business of the Corporation.

15 **Representations by the Loan Officer.** The Loan Officer represents and warrants to the Corporation that: He is free to enter into this Agreement and that by doing so is not violating any agreement or understanding written or otherwise, with any third party; and No commission or other payment is owed to any third party with respect to the entering into of this Agreement by the Loan Officer. In the event that any such commission or other payment should be owed, the Loan Officer shall be solely liable for its payment; and He is not employed, not will be during the term of his employment with the Corporation, by any other real estate or mortgage company.

16 **Notice.** All written notices under the terms of this Agreement shall be made by United States Mail, first class, postage prepaid, to the party's last known address.

17 **No Partnership.** Nothing contained in this Agreement shall be deemed or construed to create a partnership or joint venture between the Corporation and the Loan Officer.

18 **Licensing/Registration:** Loan Officer agrees to obtain and maintain all necessary Origination Licenses/Registrations (if any). Loan Officer also agrees to complete all necessary continuing education requirements (if any) at his sole expense.

19 **Entire Agreement.** This Agreement constitutes the entire agreement between the parties relating to the subject matter hereof, and the parties hereto have no agreements, representations or warranties relating to the subject matter of this Agreement which are not set forth herein. No amendments or modification of this Agreement shall be valid unless made in writing and signed by the parties hereto.

20 **Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia.

21 **Gender.** The use of any gender herein shall be deemed to be or include the other genders and the use of the singular herein shall be deemed to be or include the plural (and vice versa), wherever appropriate.

22 **Signatures:** Loan Officer agrees that he/she will never sign any documentation on behalf of the customer. The loan officer may only sign documents that require his/her signature. Any violation of this stipulation represents grounds for immediate termination.

23 **Home Office:** Loan Officer understands and agrees that they are working out of the corporation's principal office but dialing in via an internet connection into the company's direct lender center/Genesis system. Loan Officer agrees not to meet customer at the loan officer's home or other offices. The Loan Officer will only meet at the borrower's home or a neutral location should customer desire such face-to-face meeting. The loan officer shall not place any signs for Live Well Financial at any foreign office or include messaging on any land phone line indicating that such location is an office of Live Well Financial. Any violation of this stipulation represents grounds for immediate termination. 1. An immediate charge for the first month's lead purchase, and

24     **Lead Purchase:** I fully understand and agree that all published prices for leads on the Live Well Financial, Inc. web store are on a per lead basis (including one time and subscription purchases). I fully understand and agree that delivery of lead purchases may take as long as thirty (3) to ninety (90) days for both one time lead orders as well for each month of a lead subscription order.

I fully understand and agree that if I have selected a lead subscription order and the purchase date is on or before the 10<sup>th</sup> of the month, I authorize Live Well Financial, Inc. to charge my credit card for the amount I selected according to the following schedule:

1. An immediate charge for the first month's lead purchase, and
2. A charge on the last business day (or a reasonably similar time) of the same month as the purchase date for the second month's lead purchase, and
3. A charge on the last business day (or a reasonably similar time) of each month thereafter for the full term of the subscription.

I fully understand and agree that if I have selected a lead subscription order and the purchase date is after the 10<sup>th</sup> of the month, I authorize Live Well Financial, Inc. to charge my credit card for the amount I selected according to the following schedule:

1. An immediate charge for the first month's lead purchase, and
2. A charge on the last business day (or a reasonably similar time) of each month thereafter for the full term of the subscription.

I fully understand and agree that Live Well Financial, Inc. will reasonably attempt to distribute leads that are within a 50 mile radius of my location, but Live Well Financial, Inc. reserves the right to distribute leads within a 100 mile radius of my location at its sole discretion.

I fully understand and agree that while Live Well Financial, Inc. will attempt to obtain quality leads using reasonable efforts, but Live Well Financial, Inc.:

1. Cannot guarantee that leads will qualify for a reverse mortgage, and
2. Cannot guarantee that information provided by potential borrowers and subsequently forwarded to me in the form of a lead is 100% accurate or complete.

I fully understand and agree it is my sole responsibility to regularly check the Genesis software to determine if a lead has been delivered to my account and that Live Well Financial, Inc. has no responsibility whatsoever to notify me that a lead has been delivered to my account in Genesis.

I fully understand and agree that once a lead has been delivered to my account in Genesis, I must work the lead and properly status the lead as worked in Genesis within ten (10) days of delivery or I will forfeit my right to the lead, it will be reassigned to another party and I will not be credited or given another lead in place of the lead I failed to status properly within the allotted ten (10) day timeframe.

I fully understand and agree that lead purchases (including both one time and subscriptions) are non-refundable and that should my employment/relationship with Live Well Financial, Inc. cease (for any reason), any and all lead purchases (including both one time and subscriptions) will be charged in full and will not be refunded to my credit card under any circumstances.

I fully understand and agree that if I terminate my employment/relationship with Live Well Financial, Inc. I will not be able to access purchased leads via Genesis and all purchased leads will become the sole property of Live Well Financial, Inc.