

NON-REFUNDABLE AGREEMENT FOR Heelz and Hammerz Educational Program

This Non-Refundable Agreement (the "Agreement") is made and entered into as of the [Date] by and between Heelz and Hammerz and [Client Name].

WHEREAS, Heelz and Hammerz offers an Educational Program that provides education and training in real estate investing; and

WHEREAS, the Client desires to enroll in the Educational Program.

NOW, THEREFORE, in consideration of the mutual covenants contained herein, the parties agree as follows:

1. Program Fees

The Client agrees to pay Heelz and Hammerz a non-refundable Educational Program fee of [Amount] for enrollment in the Educational Program. The Educational Program Fee is due and payable upon execution of this Agreement.

2. No Refunds

The Client acknowledges and agrees that the Educational Program Fee is non-refundable. The Client will not be entitled to a refund of the Educational Program Fee for any reason, including, but not limited to, dissatisfaction with the Educational Program, failure to achieve desired results, or inability to complete the Educational Program.

3. No Guarantees or Promises of Results

Heelz and Hammerz makes no guarantees or promises of results with respect to the Educational Program. The Client's success in real estate investing will depend on a variety of factors, including, but not limited to, the Client's own effort, skill, and experience. Heelz and Hammerz does not guarantee that the Client will make any money or achieve any results as a result of participating in the Educational Program.

4. Entire Agreement

This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior or contemporaneous communications, representations, or agreements, whether oral or written.

5. Severability

If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck from this Agreement and the remaining provisions shall remain in full force and effect.

6. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Virginia.

7. Waiver

No waiver of any provision of this Agreement shall be effective unless in writing and signed by both parties.

8. Notices

All notices and other communications hereunder shall be in writing and shall be deemed to have been duly given when delivered in person, upon the first business day following deposit in the United States mail, postage prepaid, certified or registered, return receipt requested, addressed as follows:

If to Heelz and Hammerz: 110 Coliseum Crossing Suite 5383 Hampton, VA 23666

If to the Client: [Client Address]

or to such other address as either party may designate in writing from time to time.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first written above.

Heelz and Hammerz CEO:

Denise Williams, CEO

CLIENT:

[Client Signature]