#### **Terms and Conditions**

Effective Date: March 19, 2025 Last Updated: August 18, 2025

These Terms and Conditions ("Terms") govern your access to and use of the websites **MomafeyHomeTraining.com** and **Momafey-HT.com** (collectively, the "Websites"), owned and operated by **Momafey-HT Virtual Enterprise LLC**, a Florida limited liability company ("Momafey-HT," "we," "our," "us"). By accessing or using the Websites, you agree to be bound by these Terms and our Privacy Policy. If you do not agree, you must discontinue use of the Websites immediately.

#### 1. Use of the Websites

- You must be at least 18 years old to access or use the Websites.
- You agree to use the Websites for lawful purposes only and in compliance with all applicable laws and regulations.
- You may not use the Websites to engage in fraudulent, abusive, harmful, or unlawful activities.

## 2. Intellectual Property

- All content on the Websites, including but not limited to text, graphics, logos, images, videos, digital products, and software, is the property of Momafey-HT Virtual Enterprise LLC or its licensors and is protected by copyright, trademark, and other intellectual property laws.
- You may not reproduce, distribute, modify, or exploit any content without our prior written permission.

## 3. Purchases and Digital Products

• If you purchase digital products, courses, coaching services, or other materials through the Websites, all sales are final unless otherwise stated.

- You are granted a limited, non-transferable, non-exclusive license for personal use only. Redistribution or resale of our digital products without consent is strictly prohibited.
- Prices are subject to change at any time without notice.

#### 4. No Professional Advice

The information and materials on the Websites, including coaching content, motivational resources, and health and wellness materials, are provided for educational and informational purposes only. They are not a substitute for professional medical, legal, or financial advice. You should consult with a licensed professional before making decisions that may affect your health, finances, or legal status.

## 5. Disclaimers and Limitation of Liability

- The Websites are provided on an "as-is" and "as-available" basis. We make no warranties, express or implied, regarding availability, accuracy, or reliability.
- To the fullest extent permitted by law, Momafey-HT Virtual Enterprise LLC disclaims liability for any damages arising from your use of or reliance on the Websites or linked third-party sites.
- We are not liable for interruptions, data loss, or damages caused by viruses, unauthorized access, or technical failures.

## 6. Third-Party Links

The Websites may contain links to third-party websites or services. We are not responsible for the content, policies, or practices of any third-party websites.

#### 7. Indemnification

You agree to indemnify and hold harmless Momafey-HT Virtual Enterprise LLC, its members, officers, employees, and affiliates from any claims, damages, liabilities, and expenses (including attorney's fees) arising from your use of the Websites or violation of these Terms.

# 8. Governing Law and Jurisdiction

These Terms are governed by and construed under the laws of the **State of Florida**, without regard to its conflict of law provisions. Any disputes arising under these Terms shall be resolved exclusively in the state or federal courts located in **St. Lucie County, Florida**.

# 9. Changes to Terms

We may update or modify these Terms at any time without prior notice. The "Last Updated" date will be revised accordingly. Your continued use of the Websites after changes constitutes acceptance of the new Terms.

#### 10. Contact Information

If you have questions about these Terms and Conditions, please contact:

# **Momafey-HT Virtual Enterprise LLC**

Email: contact@momafey-ht.com

Websites: MomafeyHomeTraining.com | Momafey-HT.com

Registered in Florida, USA