TERMS OF USE

Divine Wealth Group, LLC

A North Carolina Limited Liability Company

Effective Date: June 01, 2026

Last Updated: June 18, 2026

PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE ACCESSING OR USING THIS WEBSITE OR ANY PRODUCTS OR SERVICES OFFERED BY DIVINE WEALTH GROUP, LLC. BY ACCESSING THE WEBSITE, PLACING AN ORDER, SUBMITTING AN INQUIRY, OR OTHERWISE ENGAGING WITH ANY SERVICE OR PLATFORM OPERATED BY DIVINE WEALTH GROUP, LLC, YOU AGREE TO BE LEGALLY BOUND BY THESE TERMS OF USE IN THEIR ENTIRETY. IF YOU DO NOT AGREE TO THESE TERMS, YOU MUST IMMEDIATELY DISCONTINUE ALL USE OF THIS WEBSITE AND ITS ASSOCIATED SERVICES.

SECTION 1. AGREEMENT TO TERMS

These Terms of Use (hereinafter "Terms," "Agreement," or "Terms of Use") constitute a legally binding agreement between you, the individual or entity accessing or using this website and its associated services (hereinafter "User," "you," or "your"), and Divine Wealth Group, LLC, a limited liability company organized and existing under the laws of the State of North Carolina (hereinafter "Company," "we," "us," or "our"). These Terms govern your

access to and use of the Company's website, any products purchased through the website, and any services, communications, or platforms facilitated by the Company.

By accessing this website, browsing its content, initiating or completing a purchase, submitting a contact or inquiry form, or engaging with any service or community platform offered or supported by the Company, you acknowledge that you have read, understood, and agree to be bound by these Terms of Use, as well as any additional policies incorporated herein by reference, including without limitation the Company's Privacy Policy. These Terms apply to all visitors, registered users, customers, and any other persons who access or use the website in any capacity whatsoever.

If you are accessing or using the website on behalf of a business, organization, or other legal entity, you represent and warrant that you have the authority to bind that entity to these Terms, and in such case, "you" and "your" shall refer to that entity. If you lack such authority, or if you do not agree with any provision of these Terms, you are expressly prohibited from using this website and must cease all access immediately.

The Company reserves the right to amend, update, or modify these Terms at any time and at its sole discretion. The most current version of the Terms of Use will always be accessible on the website and will reflect the date of the most recent revision. Your continued use of the website following the posting of any changes constitutes your binding acceptance of those changes. It is your responsibility to review these Terms periodically.

SECTION 2. ABOUT DIVINE WEALTH GROUP, LLC

Divine Wealth Group, LLC is a for-profit limited liability company incorporated under the laws of the State of North Carolina. The Company

operates a multi-faceted business enterprise encompassing four primary lines of business: (1) the authorship, publication, and sale of children's literature; (2) the production and e-commerce sale of organic, home-baked dog treats and related pet food products; (3) real estate portfolio management, investment strategy, and consulting communications; and (4) community initiative support through participation in and promotion of the Share360 platform and program.

All products, services, content, communications, and platforms accessible through or promoted via the Company's website are offered exclusively by Divine Wealth Group, LLC, unless otherwise expressly stated. The Company's website serves as its primary digital storefront and communications hub, through which Users may browse and purchase products, engage with educational and informational content, submit real estate inquiries, and access or learn about community programs supported by the Company.

Nothing on this website shall be construed to create, imply, or suggest any affiliation, partnership, joint venture, charitable status, or nonprofit relationship between the Company and any third party, unless a separate written agreement executed by an authorized representative of the Company expressly establishes such a relationship.

SECTION 3. PERMITTED USE

Subject to your full compliance with these Terms of Use, the Company grants you a limited, non-exclusive, non-transferable, revocable license to access and use this website and its content solely for lawful purposes and in accordance with these Terms. The following constitute examples of permitted uses of the website:

1. **Product Browsing and Purchasing.** You may browse available products, including children's books and organic dog treats, and place orders through the Company's e-commerce system in accordance with the purchase terms set forth herein.
2. **Real Estate Service Inquiries.** You may contact the Company through designated communication channels for the purpose of inquiring about real estate portfolio management, investment consulting, or related services, provided that all information submitted is truthful, accurate, and not misleading.
3. **Share360 Program Participation.** You may access information regarding the Share360 community initiative platform and participate in such programs pursuant to the Share360 platform's own governing terms and conditions, as applicable.
4. **General Informational Access.** You may access the website's publicly available informational content for personal or professional reference, provided such access does not violate these Terms or any applicable law.

All permitted use is conditioned upon your compliance with applicable federal law, the laws of the State of North Carolina, and all local ordinances and regulations. Any use of the website or its content that is not expressly authorized under these Terms is strictly prohibited and may result in the immediate termination of your access.

SECTION 4. PROHIBITED USE

Users are strictly prohibited from engaging in any use of the website, its content, or its associated services that is unlawful, harmful, fraudulent,

deceptive, or otherwise in violation of these Terms. Without limiting the generality of the foregoing, the following conduct is expressly prohibited:

5. **Intellectual Property Infringement.** Copying, reproducing, distributing, displaying, performing, transmitting, publishing, licensing, sublicensing, selling, reselling, or otherwise exploiting any children's book text, illustrations, cover art, character names, story elements, or any other intellectual property owned by or licensed to the Company, without the prior express written consent of an authorized representative of the Company.
6. **Fraudulent Transactions.** Initiating fraudulent orders, submitting false payment information, filing chargebacks or payment disputes without a legitimate legal or factual basis, or otherwise engaging in any act of fraud, misrepresentation, or deceit in connection with any transaction or communication with the Company.
7. **Misrepresentation in Real Estate Inquiries.** Submitting false, misleading, or materially inaccurate information when contacting the Company regarding real estate services, investment consulting, or property inquiries, including but not limited to misrepresenting your identity, financial standing, ownership status, or intent.
8. **Product Formulation Misappropriation.** Attempting to reverse-engineer, replicate, reproduce, or commercially exploit the formulations, recipes, ingredient combinations, or production methods of the Company's organic dog treat products or any other proprietary product offerings.
9. **Harmful or Disruptive Conduct.** Harassing, threatening, defaming, or abusing any Company representative or other user; transmitting unsolicited commercial communications (spam); using automated tools to scrape, mine, or extract data from the website; attempting to

gain unauthorized access to the website's systems, servers, or databases; introducing or transmitting any virus, malware, ransomware, trojan, worm, or other malicious or disruptive code; or interfering with or disrupting the integrity, performance, or operation of the website in any manner.

10. **Unlawful Activity.** Using the website, its services, or any Company platform for any purpose that violates any applicable federal law, the laws of the State of North Carolina, or any applicable local ordinance or regulation, including without limitation laws governing consumer protection, data privacy, intellectual property, electronic commerce, and anti-fraud.
11. **Unauthorized Resale.** Purchasing or acquiring any Company product or service for the purpose of unauthorized resale, redistribution, or commercial exploitation without the prior written authorization of the Company.

Violation of any prohibition set forth in this Section may result in immediate suspension or termination of your access to the website, cancellation of any pending orders, and pursuit of all available legal remedies, including injunctive relief, monetary damages, and referral to appropriate law enforcement authorities.

SECTION 5. E-COMMERCE AND PRODUCT SALES

The Company operates an e-commerce platform through which customers may purchase children's books and organic home-baked dog treat products. All purchases made through the website are subject to the general and product-specific terms set forth in this Section, as well as any additional terms communicated during the checkout process. By completing a purchase,

you represent that you are at least eighteen (18) years of age and are legally authorized to enter into binding commercial transactions.

5(a). Children's Books

The Company authors, publishes, and sells a catalog of children's books in physical and, where applicable, digital formats. All product descriptions, cover images, synopses, and related marketing materials are provided in good faith based on information available at the time of publication; however, the Company does not warrant that such descriptions are error-free or exhaustive. Product availability is subject to change without notice, and the Company reserves the right to discontinue any title at any time.

All sales of digital book products are final upon delivery of the digital file or access credentials. Physical book purchases are final upon fulfillment and shipment. Returns or exchanges of physical books will be considered solely in cases where the product arrives materially damaged, defective, or in a condition inconsistent with its described format, and must be reported to the Company within seven (7) calendar days of confirmed delivery. The Company does not accept returns based on change of preference, duplicate purchases, or gift-related circumstances. All approved returns are subject to the Company's review and may result in a replacement or store credit at the Company's sole discretion.

All textual content, illustrations, cover artwork, character names, narrative elements, and associated marketing materials contained within or relating to the Company's children's books are protected by United States copyright law and constitute the exclusive intellectual property of Divine Wealth Group, LLC. No reproduction, adaptation, distribution, public display, or derivative use of any book content is permitted without the prior express written authorization of the Company. Unauthorized use may expose the infringing party to civil liability and criminal penalties under applicable law.

5(b). Organic Home-Baked Dog Treats

The Company produces and sells a line of organic, home-baked dog treats using natural and organic ingredients. These products are prepared in small batches and are intended solely for consumption by domesticated dogs. All products are made with care; however, the Company expressly advises customers that its dog treat products have not been evaluated or approved by the United States Food and Drug Administration (FDA). These products are not intended to diagnose, treat, cure, or prevent any disease, illness, or medical condition in any animal.

It is the sole responsibility of the purchasing customer to review the full ingredient list of each product prior to purchase and to confirm that their pet does not have any known or suspected allergies, dietary restrictions, sensitivities, or medical conditions that may be adversely affected by any listed ingredient. By purchasing any dog treat product, you represent and warrant that you have reviewed all applicable ingredient information and assume full responsibility for any adverse reaction, health outcome, or consequence arising from your pet's consumption of the product. The Company strongly recommends consulting a licensed veterinarian prior to introducing any new food product into your pet's diet.

Due to the perishable and handmade nature of these products, all sales are final upon shipment. Returns or refunds will be considered only in instances where products arrive visibly damaged, spoiled, or contaminated due to a verifiable error in packaging or shipping, and such claims must be submitted to the Company within forty-eight (48) hours of confirmed delivery, accompanied by photographic documentation. The Company does not accept returns based on palatability preferences of the animal or change of mind by the purchaser.

Bulk orders and subscription arrangements for dog treat products are subject to additional terms and conditions, which will be communicated to the

customer in writing at or before the time of checkout or agreement. Such additional terms shall be deemed incorporated into and made a part of these Terms of Use by reference.

5(c). General E-Commerce Terms

The following terms apply to all product purchases made through the Company's website, regardless of product category:

12. **Pricing.** All prices displayed on the website are stated in United States dollars and are subject to change at any time without prior notice. The price applicable to any transaction is the price displayed at the time the order is confirmed. The Company is not responsible for pricing errors resulting from typographical mistakes and reserves the right to cancel any order placed at an erroneous price.
13. **Order Acceptance and Cancellation.** Submission of an order through the website constitutes an offer to purchase and does not constitute a binding contract until accepted by the Company. The Company reserves the right, at its sole discretion and without liability, to refuse, modify, or cancel any order for any reason, including without limitation suspected fraud, product unavailability, inaccurate pricing, or a customer's prior violation of these Terms.
14. **Payment.** Full payment, including applicable taxes and shipping fees, must be received and confirmed by the Company before any order is processed or shipped. The Company accepts payment methods as specified during the checkout process. By submitting payment information, you represent and warrant that you are authorized to use the designated payment method and that the information provided is accurate and complete.

15. **Shipping and Delivery.** Shipping timelines and estimated delivery dates provided by the Company or its shipping partners are estimates only and do not constitute a guarantee of delivery by a specific date. The Company shall not be liable for shipping delays caused by carriers, weather conditions, customs processing, or other circumstances beyond its reasonable control. Risk of loss or damage passes to the customer upon delivery to the carrier.
16. **Sales Tax.** The Company will collect and remit applicable sales taxes as required by North Carolina law and any other jurisdiction in which the Company is legally obligated to do so.

SECTION 6. REAL ESTATE CONSULTING AND COMMUNICATIONS

The Company's website provides informational content related to real estate portfolio management and investment strategy, and facilitates communications between Users and the Company regarding potential consulting engagements. All real estate-related content published on the website, including but not limited to articles, blog posts, market commentary, property descriptions, investment overviews, and related materials, is provided for general informational and communication purposes only. Such content does not constitute, and shall not be construed as, a binding offer, contract, listing agreement, representation agreement, or legal, financial, or investment advice of any kind.

The submission of an inquiry form, contact request, or any other communication through the website regarding real estate services does not establish, imply, or create a client-agent relationship, fiduciary duty, brokerage relationship, or any other legally recognized professional relationship between you and the Company. No such relationship shall be

deemed to exist unless and until a separate, written agreement has been executed by an authorized representative of Divine Wealth Group, LLC and the applicable counterparty.

The Company does not guarantee, represent, or warrant any specific investment outcome, return on investment, property appreciation, rental yield, market performance, or property valuation in connection with any information, analysis, or consulting communication provided through the website or otherwise. All real estate investment activities carry inherent risk, including the risk of loss of capital, and past performance is not indicative of future results.

Users are strongly encouraged to independently consult with a licensed real estate broker or agent, a qualified financial advisor, and independent legal counsel before making any real estate investment or transactional decision. The Company expressly disclaims any responsibility for decisions made in reliance upon information published on the website or communicated informally by Company representatives.

SECTION 7. SHARE360 PLATFORM AND THIRD-PARTY SERVICES

Divine Wealth Group, LLC supports, promotes, and participates in Share360, a community initiative platform and program. The Company's involvement with Share360 is part of its broader commitment to facilitating community engagement and economic empowerment through structured programs. However, Share360 may be independently operated, co-managed, or maintained in partnership with one or more third-party entities, organizations, or platforms. Your use of Share360, including registration, participation, content submission, and any financial or transactional activity conducted through the Share360 platform, is governed exclusively by

Share360's own terms of service, user agreements, and privacy policies, which are separate from and independent of these Terms of Use.

Divine Wealth Group, LLC makes no representations or warranties regarding Share360's platform, content, data practices, service availability, or the acts or omissions of Share360 or any of its operators, administrators, partners, or participants. The Company shall not be liable for any loss, damage, claim, or harm arising from your participation in or reliance upon the Share360 platform or any third-party service, platform, or program referenced, linked, or promoted through the Company's website.

This website may contain hyperlinks to third-party websites, platforms, or digital resources that are not owned, operated, or controlled by Divine Wealth Group, LLC. Such hyperlinks are provided solely for the convenience of Users and do not constitute an endorsement, sponsorship, affiliation, or recommendation by the Company of such third-party sites or their content, products, services, or operators. The Company has no control over and assumes no responsibility for the content, privacy practices, data security, availability, or accuracy of any third-party website or resource.

Your access to and use of any third-party website or resource linked from this website is at your sole risk, and the Company expressly disclaims all liability for any harm, damage, loss, or consequence arising therefrom. Users are advised to review the terms of use and privacy policies of any third-party platform before engaging with it.

SECTION 8. INTELLECTUAL PROPERTY

All content published on or through the Company's website, including but not limited to text, written copy, children's book narratives, illustrations, cover artwork, character designs, photographs, graphics, logos, trade names,

service marks, trademarks (including without limitation the mark "Divine Wealth Group"), product names, slogans, domain names, website architecture, layout design, marketing materials, promotional content, and all other creative and proprietary materials (collectively, "Company IP"), are the exclusive intellectual property of Divine Wealth Group, LLC and are protected by applicable United States and international laws governing copyright, trademark, trade dress, and other intellectual property rights.

No User or third party is authorized to copy, reproduce, modify, adapt, translate, create derivative works from, distribute, publicly display, publicly perform, transmit, broadcast, sublicense, sell, or otherwise exploit any Company IP, in whole or in part, in any medium or format, whether now known or hereafter developed, without the prior express written permission of an authorized representative of Divine Wealth Group, LLC. Any unauthorized use of Company IP is a material violation of these Terms and may give rise to civil liability and criminal prosecution under applicable federal and state intellectual property laws.

To the extent that any User submits content to the Company through the website, including without limitation product reviews, testimonials, inquiry responses, feedback, comments, or creative submissions (collectively, "User Content"), such User hereby grants Divine Wealth Group, LLC a perpetual, irrevocable, non-exclusive, worldwide, royalty-free license to use, reproduce, publish, display, distribute, modify, adapt, and otherwise exploit such User Content in any medium or format, for any lawful business purpose, including marketing, promotion, and product development, without obligation of compensation or attribution to the User. The User represents and warrants that any User Content submitted does not infringe the intellectual property, privacy, or other rights of any third party.

SECTION 9. DISCLAIMER OF WARRANTIES

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THIS WEBSITE AND ALL PRODUCTS, SERVICES, CONTENT, INFORMATION, AND MATERIALS MADE AVAILABLE THROUGH OR IN CONNECTION WITH THE COMPANY'S OPERATIONS ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT ANY REPRESENTATION OR WARRANTY OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE.

THE COMPANY EXPRESSLY DISCLAIMS ALL WARRANTIES, INCLUDING WITHOUT LIMITATION: (A) ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, OR NON-INFRINGEMENT; (B) ANY WARRANTY THAT THE WEBSITE OR ITS CONTENT WILL BE ACCURATE, COMPLETE, CURRENT, RELIABLE, UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (C) ANY WARRANTY THAT DEFECTS OR ERRORS WILL BE CORRECTED; (D) ANY WARRANTY THAT THE WEBSITE OR ITS SERVERS ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS; AND (E) ANY WARRANTY REGARDING THE RESULTS THAT MAY BE OBTAINED FROM USE OF THE WEBSITE OR ANY PRODUCT OR SERVICE OFFERED THEREIN.

With specific reference to the Company's organic home-baked dog treat products: statements made regarding product ingredients, formulations, or potential benefits have not been evaluated by the United States Food and Drug Administration. These products are not intended to diagnose, treat, cure, or prevent any disease or medical condition in any animal. No warranty is made as to the suitability of any product for any individual animal's health profile or dietary needs.

With specific reference to real estate and investment content: all information provided is for informational purposes only. No warranty is made as to the accuracy, completeness, or fitness for any particular investment purpose of any real estate content published on the website. Real estate investing involves substantial risk, and the Company makes no warranties regarding investment outcomes or market conditions.

Some jurisdictions do not allow the exclusion of implied warranties; accordingly, some of the foregoing exclusions may not apply to you. In such jurisdictions, the Company's warranties are limited to the minimum scope permitted by applicable law.

SECTION 10. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY THE LAWS OF THE STATE OF NORTH CAROLINA AND APPLICABLE FEDERAL LAW, IN NO EVENT SHALL DIVINE WEALTH GROUP, LLC, ITS MEMBERS, MANAGERS, OFFICERS, EMPLOYEES, CONTRACTORS, AGENTS, LICENSORS, OR SUCCESSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES OF ANY KIND, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFITS, LOSS OF REVENUE, LOSS OF DATA, LOSS OF GOODWILL, BUSINESS INTERRUPTION, PERSONAL INJURY, PROPERTY DAMAGE, OR ANY OTHER PECUNIARY OR NON-PECUNIARY LOSS, ARISING OUT OF OR RELATED TO:

17. Your access to or use of, or inability to access or use, the website or any content, product, or service offered thereon;
18. Any conduct or content of any third party on or accessed through the website, including without limitation Share360 or any linked platform;

19. Any product purchased from or service provided by the Company, including alleged defects or adverse reactions;
20. Unauthorized access to or alteration of your transmissions or data; or
21. Any other matter relating to the website, the Company's products or services, or these Terms of Use;

whether based on warranty, contract, tort (including negligence), strict liability, or any other legal or equitable theory, and regardless of whether the Company has been advised of the possibility of such damages.

NOTWITHSTANDING ANY OTHER PROVISION OF THESE TERMS, IN ALL EVENTS THE TOTAL AGGREGATE LIABILITY OF DIVINE WEALTH GROUP, LLC TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATED TO YOUR USE OF THE WEBSITE OR ANY PRODUCT OR SERVICE, REGARDLESS OF THE FORM OR THEORY OF ACTION, SHALL NOT EXCEED THE TOTAL AMOUNT ACTUALLY PAID BY YOU TO THE COMPANY IN THE SIX (6) CALENDAR MONTHS IMMEDIATELY PRECEDING THE DATE ON WHICH THE CLAIM FIRST AROSE. IF YOU HAVE NOT MADE ANY PAYMENTS TO THE COMPANY DURING THAT PERIOD, THE COMPANY'S MAXIMUM LIABILITY TO YOU SHALL BE ONE HUNDRED DOLLARS ($100.00).

Some jurisdictions do not permit the exclusion or limitation of incidental or consequential damages; accordingly, the above limitations may not apply to you in their entirety. In such jurisdictions, the Company's liability is limited to the greatest extent permitted by applicable law.

SECTION 11. INDEMNIFICATION

You agree, at your own expense, to indemnify, defend, and hold harmless Divine Wealth Group, LLC and its members, managers, officers, employees, independent contractors, agents, successors, and assigns (collectively, the

"Indemnified Parties") from and against any and all claims, actions, demands, proceedings, losses, liabilities, damages, judgments, settlements, penalties, fines, costs, and expenses (including reasonable attorneys' fees and court costs) arising out of or related to:

22. Your access to or use of the website or any product, service, or platform offered or supported by the Company;
23. Your breach of, or failure to comply with, any provision of these Terms of Use or any policy incorporated herein by reference;
24. Your violation of any applicable federal, state, or local law or regulation, including but not limited to consumer protection laws, intellectual property laws, and privacy laws;
25. Your violation of any right of any third party, including without limitation intellectual property rights, privacy rights, publicity rights, or contractual rights; or
26. Any User Content submitted by you to the Company, including any claim that such content infringes the rights of a third party or contains false, defamatory, or harmful information.

The Company reserves the right, at its own expense, to assume exclusive defense and control of any matter otherwise subject to indemnification by you, in which case you agree to cooperate fully with the Company in asserting any available defenses. You shall not settle any claim subject to indemnification under this Section without the prior written consent of the Company. This indemnification obligation shall survive the termination or expiration of these Terms of Use and your cessation of use of the website.

SECTION 12. PRIVACY

The collection, use, storage, processing, and disclosure of personal information provided by or collected from Users in connection with their use of this website is governed by the Company's Privacy Policy, which is incorporated into and made a part of these Terms of Use by reference. By accessing or using the website, you acknowledge that you have read the Privacy Policy and consent to the collection and use of your personal information in accordance with its terms. In the event of any conflict between these Terms of Use and the Privacy Policy with respect to the handling of personal data, the Privacy Policy shall control.

Divine Wealth Group, LLC is committed to protecting the privacy of its users and customers. The Company does not sell, rent, trade, or otherwise transfer personal information to unaffiliated third parties for their own marketing or commercial purposes. Personal information collected through the website may be used by the Company for order fulfillment, customer service, business communications, marketing to existing customers, improvement of products and services, and compliance with applicable legal obligations.

The Company may share personal information with trusted third-party service providers who assist in operating the website and conducting business, provided that such parties agree to keep all information confidential and to use it solely for the purposes authorized by the Company. The Company may also disclose personal information as required by applicable law, court order, or governmental authority.

If you have questions regarding the Company's privacy practices or wish to exercise any applicable privacy rights, please contact the Company using the contact information provided in Section 16 of these Terms.

SECTION 13. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms of Use, and all matters arising out of or relating to these Terms or your use of the website, shall be governed exclusively by and construed in accordance with the internal laws of the State of North Carolina, without regard to any conflict-of-law principles that would require or permit the application of the laws of any other jurisdiction. The United Nations Convention on Contracts for the International Sale of Goods shall not apply to any transaction governed by these Terms.

Informal Resolution. Before initiating any formal legal proceeding, you agree to first contact the Company in writing at the contact information provided in Section 16 and provide a detailed description of your claim or dispute. The parties shall use good-faith efforts to resolve the dispute informally within thirty (30) calendar days of the Company's receipt of your written notice. If the dispute is not resolved within that period, either party may pursue the remedies set forth below.

Binding Arbitration. If informal resolution fails, any dispute, controversy, or claim arising out of or relating to these Terms of Use, the website, or any product or service provided by the Company, including any question regarding the existence, validity, interpretation, breach, or termination of these Terms, shall be resolved by final and binding arbitration administered by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules then in effect. The arbitration shall be conducted by a single arbitrator, shall take place in the State of North Carolina, and shall be conducted in the English language. The arbitrator's decision shall be final and binding, and judgment upon the award rendered by the arbitrator may be entered in any court of competent jurisdiction. Nothing in this Section shall preclude either party from seeking emergency injunctive or other equitable

relief from a court of competent jurisdiction to prevent irreparable harm pending the conclusion of arbitration.

Venue. To the extent that any dispute is not subject to arbitration or falls within an exception to the arbitration requirement, each party consents to the exclusive personal jurisdiction and venue of the state and federal courts located in North Carolina for any such proceeding, and waives any objection based upon improper venue or inconvenient forum.

Class Action Waiver. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOU WAIVE ANY RIGHT TO PARTICIPATE IN ANY CLASS ACTION LAWSUIT, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR ANY OTHER REPRESENTATIVE OR CONSOLIDATED PROCEEDING AGAINST THE COMPANY. ALL CLAIMS MUST BE BROUGHT ON AN INDIVIDUAL BASIS ONLY.

SECTION 14. MODIFICATIONS TO TERMS

The Company reserves the right, in its sole and absolute discretion, to modify, amend, update, supplement, or replace any or all provisions of these Terms of Use at any time and without prior notice to individual users. Such modifications may be made to reflect changes in business operations, applicable law, regulatory requirements, product offerings, or Company policy.

Any modification to these Terms of Use will become effective immediately upon posting of the revised Terms to the Company's website, unless a different effective date is expressly stated in the revised document. The "Last Updated" date displayed at the top of this document will be revised to reflect the date of each amendment. It is your responsibility to visit the website periodically and review the most current version of these Terms.

Your continued access to or use of the website, purchase of any product, submission of any inquiry, or participation in any Company-affiliated program following the posting of updated Terms constitutes your irrevocable acceptance of and agreement to be bound by the modified Terms. If you do not agree to any modification, you must immediately cease all use of the website and its associated services.

The Company may, but is under no obligation to, provide notice of material modifications through the website, via email to registered account holders, or by other means deemed appropriate at the Company's discretion.

SECTION 15. TERMINATION

The Company reserves the right, at its sole discretion and without prior notice or liability to you, to suspend, restrict, or permanently terminate your access to the website and any associated accounts, services, or features for any reason, including without limitation your violation or suspected violation of any provision of these Terms of Use, any fraudulent or unlawful conduct, or any conduct the Company determines, in its reasonable judgment, to be harmful to other users, third parties, or the Company's business interests.

Upon termination of your access, any outstanding orders may be cancelled at the Company's discretion, subject to any applicable consumer rights under North Carolina law. The Company reserves the right to refuse future service to any person whose access has been terminated for cause.

Termination of your access shall not limit the Company's right to pursue any other remedies available at law or in equity. Upon termination, the following provisions of these Terms of Use shall survive and remain in full force and effect indefinitely, binding both parties to the extent applicable: Section 8 (Intellectual Property), Section 9 (Disclaimer of Warranties), Section 10

(Limitation of Liability), Section 11 (Indemnification), Section 13 (Governing Law and Dispute Resolution), and any other provisions that by their nature are intended to survive termination.

SECTION 16. CONTACT INFORMATION

For any questions, concerns, legal notices, or formal communications regarding these Terms of Use, the Company's products or services, or the Company's Privacy Policy, please direct all correspondence to:

Legal Name:	**Divine Wealth Group, LLC**
Jurisdiction:	**State of North Carolina, United States of America**
Telephone:	**984-777-8084**
Email:	**info@divinewealthgroupllc.com**

All legal notices must be submitted in writing and directed to the Company's email address or such other address as the Company may designate in writing. The Company will use reasonable efforts to respond to legitimate legal inquiries within a reasonable time. General customer service inquiries may be submitted through the same contact information or through any designated contact form on the website.

SECTION 17. MISCELLANEOUS PROVISIONS

Entire Agreement. These Terms of Use, together with the Company's Privacy Policy and any additional terms expressly incorporated herein by reference, constitute the entire agreement between you and Divine Wealth Group, LLC with respect to your use of the website and the subject matter hereof, and supersede all prior and contemporaneous agreements,

representations, negotiations, and understandings, whether written or oral, relating thereto.

Severability. If any provision of these Terms of Use is held by a court or arbitrator of competent jurisdiction to be invalid, illegal, unenforceable, or contrary to public policy, such provision shall be deemed modified to the minimum extent necessary to make it enforceable, or if such modification is not possible, it shall be severed from these Terms. The remaining provisions of these Terms shall continue in full force and effect.

Waiver. No failure or delay by the Company in exercising any right, power, or privilege under these Terms shall constitute a waiver of such right, power, or privilege. No single or partial exercise of any right, power, or privilege shall preclude any other or further exercise thereof or the exercise of any other right, power, or privilege. No waiver shall be effective unless made in writing and signed by an authorized representative of the Company.

Assignment. You may not assign or transfer any of your rights or obligations under these Terms of Use without the prior written consent of the Company. The Company may freely assign these Terms and any rights or obligations hereunder to any affiliate, subsidiary, successor in interest, or acquirer of all or substantially all of the Company's assets or business, without notice or consent.

Force Majeure. The Company shall not be liable for any delay, failure, or interruption in performance of any obligation under these Terms resulting from causes beyond the Company's reasonable control, including without limitation acts of God, natural disasters, pandemic, government action, labor disputes, internet outages, supply chain disruptions, or other force majeure events.

No Third-Party Beneficiaries. These Terms of Use are entered into for the sole benefit of the Company and the User. Nothing in these Terms, express or

implied, is intended to or shall confer upon any other person or entity any legal or equitable right, benefit, or remedy of any nature whatsoever under or by reason of these Terms.

Headings. Section headings used in these Terms of Use are for convenience of reference only and shall not affect the construction or interpretation of any provision hereof.

ACKNOWLEDGMENT

BY ACCESSING OR USING THE WEBSITE OR ANY PRODUCT OR SERVICE OF DIVINE WEALTH GROUP, LLC, YOU ACKNOWLEDGE THAT YOU HAVE READ, FULLY UNDERSTOOD, AND AGREE TO BE LEGALLY BOUND BY THESE TERMS OF USE IN THEIR ENTIRETY.

Divine Wealth Group, LLC | North Carolina, United States | 984-777-8084 | info@divinewealthgroupllc.com

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This document is provided for general business and informational purposes. It does not constitute legal advice. Divine Wealth Group, LLC recommends consultation with qualified legal counsel regarding the applicability and enforceability of these Terms in your jurisdiction.