

By proceeding to use the the AI for the Rest of Us, LLC D/B/A Unburdn, a Colorado LLC with a mailing address of: 1500 N Grant St # 5302 Denver, CO 80203 ("Company") website and/or services, you understand and agree to the following:

Disclaimer

All rights reserved.

TERMS OF SERVICE

DO NOT USE THIS WEBSITE OR SERVICES IF YOU DO NOT AGREE WITH THESE TERMS OF SERVICE. By using these Terms of Service, you acknowledge that you have read and agreed to be bound to these Terms of Service, and you agree to be bound by all applicable laws and regulations.

Company does not validate, verify, nor guarantee the accuracy of information posted on the Company website, third party links, or user generated content. **DO NOT RELY ON THIS INFORMATION - ALL INFORMATION IS "AS IS" AND USED AT YOUR OWN RISK.**

The following definitions shall apply in these Terms of Service: "Site" refers to any web site made available by Company. "Services" refers to the Site and all services, information, documents, forms, and templates provided by Company. "Company," "we", "us" and "our" refer to Company (the owner and operator of www.unburnd.ai) and any of our affiliates (including officers, directors, employees, consultants, agents and representatives). "You" and "your" refer to each customer, visitor or user of any Services. If you access or use the Services on behalf of a company, organization, or other entity, then (a) "you" and "your" also refers to that entity, (b) you represent and warrant that you are an authorized representative of the entity with the authority to bind the entity to these Terms of Service, and (c) you agree to these Terms of Service on the entity's behalf.

As provided below, by agreeing to these Terms of Service You agree that any dispute arising from the use of Company materials and services will be decided in binding Arbitration, in accordance with the terms and conditions provided below. In no case will disputes be decided by any court, jury trials, or class action, other than the Arbitration tribunal hereby indicated in the Terms of Service, unless one of the exceptions apply.

YOU AGREE THAT BY USING THE SERVICES YOU ARE AT LEAST 18 YEARS OF AGE AND YOU ARE LEGALLY ABLE TO ENTER INTO A CONTRACT.

YOU ACKNOWLEDGE THAT BY USING THE SERVICES YOU DO NOT HAVE A COMPETITIVE PRODUCT TO THE SERVICES, NOR DO YOU HAVE AN INTENT TO BUILD A COMPETITIVE BUSINESS TO THE SERVICES. WE RESERVE THE RIGHT TO PROTECT OUR INTELLECTUAL PROPERTY AND SERVICES.

Modifications to Terms of Service

If we modify these Terms of Service, we will either post the modification on the Site or otherwise provide you with notice of the modification. We will also update the "Last Updated" date at the bottom of these Terms of Service. By continuing to access or use the Site or Services after we have posted a modification on the Site or have provided you with notice of a modification, you are indicating that you agree to be bound by the modified Terms. If the modified Terms are not acceptable to you, your only recourse is to cease using the Site and Services. If at any time you find these Terms of Service unacceptable or if you do not agree to these Terms of Service, please do not access the Services.

Additional Terms and Policies

Your use of our site, your use of any Services we offer, and our offering of any Services to you may also be subject to additional terms or policies, including our Privacy Policy. We may offer Services that are subject to additional terms and policies specific to those Services. By using any such Services, you acknowledge that you have read and agreed to be bound by any such additional terms and policies in addition to these Terms of Service.

Disclaimer

Company is not a law firm nor a tax advice firm and does not provide any legal advice, nor tax advice of any kind. As part of our Services, we may collect information from you that is then forwarded to an associated Company.

As part of our Services, we may offer self-help, courses, or other services. If you buy or download self-help, courses, or other services on the Site, these Terms of Service control unless the services incorporate specific terms that, if conflicting with these Terms of Service, then the specific services terms control.

User Interaction and User Content

You are solely responsible for your interactions with other users of the Services. You are also solely responsible for the content you upload to our servers, and by using our products and services, you agree to abide by the rules related to any content you upload to or generate in relation to your Company account. We reserve the right, but have no obligation, to monitor

disputes and interactions between you and other users. Company shall have no liability for your interactions with other users, or for any user's action or inaction.

Videos on the Company website may express opinions that are not the opinions of Company, but rather, are personal opinions of third parties. You agree to treat such opinions, statements, advice, and/or rhetoric as not expressed by Company for which Company is not responsible. Do not follow advice from videos posted on Company website unless and until you have had your attorney review the applicability of the video content for your needs.

Some areas of the Services may allow users to submit or post content such as profile or transaction information, comments, questions, and other content or information (any such materials a user submits, posts, displays, or otherwise makes available on the Services "User Content"). You retain ownership of your User Content, but grant Company rights with respect to your User Content as outlined in these terms of service. You grant Company an unlimited license to the use of your User Content as described in these Terms of Service.

You may also submit or upload documents and content onto the Company Platform within your private Company account, which may be stored on our internal servers or third party servers ("Account Content"). You retain ownership of your Account Content, and you may remove any Account Content you upload at any time. You agree to abide by the terms and conditions herein regarding the type of Account Content you may permissibly upload to the Company Platform.

You agree not to post User Content or Account Content that: (i) may create a risk of harm, loss, physical or mental injury, emotional distress, death, disability, disfigurement, or physical or mental illness to you, to any other person, or to any animal; (ii) may create a risk of any other loss or damage to any person or property; (iii) seeks to harm or exploit children by exposing them to inappropriate content, asking for personally identifiable details or otherwise; (iv) may constitute or contribute to a crime or tort; (v) contains any information or content that we deem to be unlawful, harmful, abusive, racially or ethnically offensive, defamatory, infringing, invasive of personal privacy or publicity rights, harassing, humiliating to other people (publicly or otherwise), libelous, threatening, profane, or otherwise objectionable; (vi) contains any information or content that is illegal (including, without limitation, the disclosure of insider information under securities law or of another party's trade secrets); (vii) contains any information or content that you do not have a right to make available under any law or under contractual or fiduciary relationships; or (viii) contains any information or content that you know is not correct and current. You agree that any User Content or Account Content that you post does not and will not violate third-party rights of any kind, including without limitation any Intellectual Property Rights (as defined below), rights of publicity and privacy. You acknowledge and agree that any User Content that you post may be displayed and disclosed to other users as permitted through the functionality of the Services. Company reserves the right, but is not obligated, to edit, remove, re-categorize, pre-screen, reject and/or otherwise modify any User Content or Account Content that Company believes, in its sole discretion, violates these provisions. You understand that publishing your User Content on the Services is not a substitute

for registering it with the U.S. Copyright Office, the Writer's Guild of America, or any other rights organization.

For the purposes of these Terms of Service, "Intellectual Property Rights" means all patent rights, copyright rights, mask work rights, moral rights, rights of publicity, trademark, trade dress and service mark rights, goodwill, trade secret rights and other intellectual property rights as may now exist or hereafter come into existence, and all applications therefore and registrations, renewals and extensions thereof, under the laws of any state, country, territory or other jurisdiction.

In connection with your User Content and Account Content, you affirm, represent and warrant the following:

1. Your User Content, Account Content and Company's use thereof as contemplated by these terms of service and the Services will not violate any law or infringe any rights of any third party, including but not limited to any Intellectual Property Rights and privacy rights.
2. Company may exercise the rights to your User Content granted under this terms of service without liability for payment of any guild fees, residuals, payments, fees, or royalties payable under any collective bargaining agreement or otherwise.
3. To the best of your knowledge, all your User Content, Account Content and other information that you provide to us is truthful and accurate.

Company takes no responsibility and assumes no liability for any User Content or Account Content that you or any other user or third party posts or sends over the Services. You shall be solely responsible for your User Content and the consequences of posting or publishing it, and you agree that we are only acting as a passive conduit for your online distribution and publication of your User Content. You understand and agree that you may be exposed to User Content that is inaccurate, objectionable, inappropriate for children, or otherwise unsuited to your purpose, and you agree that Company shall not be liable for any damages you may incur as a result of User Content.

Company has no obligation to publish, display, promote, or use any User Content. We have the right, but not the obligation to monitor User Content and we may remove, redact, append, or modify User Content at any time, for any reason (or for no reason at all). We will not be liable in any way for any User Content submitted or posted. We will not be liable for any third party's use or access of any User Content and you acknowledge that User Content you post or submit may be made accessible to third parties that are not subject to the control of Company and whose actions will not create any liability for Company. If we do publish or post User Content, we may include your name in connection with such publication or posting. By submitting or posting any User Content, you grant Company the right to use your name and/or user name in connection with the publication or posting.

By posting any User Content on the Services, you expressly grant, and you represent and warrant that you have a right to grant, to Company a royalty-free, sublicensable, transferable, perpetual, irrevocable, non-exclusive, worldwide license to use, reproduce, modify, publish, list information regarding, edit, translate, distribute, syndicate, publicly perform, publicly display, and make derivative works of all such User Content and your name, voice, and/or likeness as contained in your User Content, in whole or in part, and in any form, media or technology, whether now known or hereafter developed, for use in connection with the Services. You also hereby grant each user of the Services a non-exclusive license to access your User Content through the Services, and to use, reproduce, distribute, display and perform such User Content as permitted through the functionality of the Services and under these Terms of Service.

We will try to delete your User Content quickly upon request. Please note, however, that there might be latency in deleting User Content from our servers and backed-up versions might exist after deletion. In addition, we do not delete User Content from our servers that you have in common with other users. Your request for deletion of your User Content does not affect the rights and licenses granted to Company under these terms of service. We may retain and use your User Content as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Rights

Except as provided in these Terms of Service, Company retains all rights in the Services. Except for your User Content, the Services and all materials therein or transferred thereby, including, without limitation, software, images, text, graphics, illustrations, logos, patents, trademarks, service marks, copyrights, photographs, audio, videos, music, and User Content (the "Company Content"), and all Intellectual Property Rights related thereto, are the exclusive property of Company and its licensors. Except as explicitly provided herein, nothing in these Terms of Service shall be deemed to create a license in or under any such Intellectual Property Rights, and you agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works from any materials or content accessible on the Services. Use of Company Content or materials on the Services for any purpose not expressly permitted by these Terms of Service is strictly prohibited.

You may choose to or we may invite you to submit comments or ideas about the Services, including without limitation about how to improve the Services or our products ("Ideas"). By submitting any Idea, you agree that your disclosure is gratuitous, unsolicited and without restriction and will not place Company under any fiduciary or other obligation, and that we are free to use the Idea without any additional compensation to you, and/or to disclose the Idea on a non-confidential basis or otherwise to anyone. You further acknowledge that, by acceptance of your submission, Company does not waive any rights to use similar or related ideas previously known to Company, or developed by its employees, or obtained from sources other than you.

Limited License

Company grants you a limited license. Subject to your compliance with these Terms of Service, you are hereby granted a non-exclusive, limited, non-transferable, freely revocable license to use the Services as designed and as set forth in these Terms of Service. Company reserves all rights not expressly granted herein in the Services and the Company Content (as defined in this Terms of Service). Company may terminate this license at any time for any reason or no reason.

Subject to the other provisions of these Terms of Service, Company grants you permission to download, view, copy and print Document Materials on any single, stand-alone computer or device (or, for Microsoft Agave users, one copy of the Application on up to five devices affiliated with your Marketplace Windows Live ID account) solely for your personal, informational, non-commercial use. You agree that you will not download, view, copy, print, replicate or modify the Document Materials in whole or part other than authorized editing or in the course of making a document accurate or effective for your actual individual use of the document for the purpose for which that kind of document exists. This permission terminates automatically without notice if you breach any of the terms or conditions of these Terms of Service. On any such termination, you agree to immediately destroy any downloaded or printed Document Materials and to cease using the service. Any unauthorized use of any Document Materials contained on the Site or available through the Services may violate copyright laws, trademark laws, laws of privacy and publicity and communications regulations and statutes.

Prohibited Activities

You agree not to engage in any of the following prohibited activities: (i) copying, distributing, or disclosing any part of the Services in any medium, including without limitation by any automated or non-automated "scraping"; (ii) using any automated system to access the Services in a manner that sends more request messages to the Company servers than a human can reasonably produce in the same period of time by using a conventional on-line web browser (except that Company grants the operators of public search engines revocable permission to use spiders to copy materials from publicly accessible web pages at www.unburdn.ai for the sole purpose of and solely to the extent necessary for creating publicly available searchable indices of the materials, but not caches or archives of such materials); (iii) transmitting spam, chain letters, or other unsolicited email; (iv) attempting to interfere with, compromise the system integrity or security or decipher any transmissions to or from the servers running the Services; (v) taking any action that imposes, or may impose at our sole discretion an unreasonable or disproportionately large load on our infrastructure; (vi) uploading invalid data, viruses, worms, or other software agents through the Services; (vii) collecting or harvesting any personally identifiable information, including account names, from the Services; (viii) using the Services for any commercial solicitation purposes; (ix) impersonating another person or otherwise misrepresenting your affiliation with a person or entity, conducting fraud, hiding or attempting to hide your identity; (x) interfering with the proper working of the Services; (xi) accessing any content on the Services through any technology or means other than those provided or authorized by the Services; or (xii) bypassing the measures we may use to prevent or restrict access to the Services, including without limitation features that prevent or restrict use or copying of any content or enforcing limitations on use of the Services or the content therein.

Change of Services

Company retains the right to change or stop providing Services and features. Company may, without prior notice, change the Services; stop providing the Services or features of the Services, or create usage limits for the Services. Company may permanently or temporarily terminate or suspend your access to the Services without notice and liability for any reason, including if in our sole determination you violate any provision of these Terms of Service, or for no reason. Upon termination for any reason or no reason, you continue to be bound by these Terms of Service. Any data, account history and account content residing on the servers running the Services may be deleted, altered, moved or transferred at any time for any reason at Company's sole discretion, with or without notice and with no liability of any kind. Company does not provide or guarantee, and expressly disclaims, any value, cash or otherwise, attributed to any data residing on the servers running the Services.

Payment

You agree to pay Company in accordance with our terms of sale. Certain aspects of the Services may be provided for a fee or other charge. If you elect to use paid aspects of the Services, you agree to the terms of sale, pricing, payment, billing policies, and refund policies applicable to such fees and charges. Company may add new services for additional fees and charges, or amend fees and charges for existing services, at any time in its sole discretion. You authorize Company to charge your credit card for all fees and charges incurred in connection with your use of the Services, including Company's fees, government fees, taxes and other third party fees.

Please note that any fee or charge collected by Company from you may be used to pay an associated company on your behalf. Alternatively, Company may be paid by an associated company for marketing purposes or facilitating the connection between you and said company.

If you register with us, or subscribe to any subscription offerings that Company may offer, you may cancel your account at any time; however, there are no refunds for cancellation. All purchases are final and refunds are discretionary and may be considered on a case-by-case basis in accordance with our refund policy. Unless otherwise stated in writing as part of an official offer, the Company refund policy is that there are no refunds and all sales are final. In the event that Company suspends or terminates your account or these Terms of Service, you understand and agree that you shall receive no refund or exchange for any Company Content, any unused time or service on a subscription, any license or subscription fees for any portion of the Services, any content or data associated with your account, or for anything else.

You agree to pay all charges incurred by users of your credit card, debit card, or other payment method used in connection with a purchase or transaction or other monetary transaction interaction with the Services at the prices in effect when such charges are incurred. You will pay any applicable taxes, if any, relating to any such purchases, transactions or other monetary transaction interactions.

Subscriptions, Renewal, and Billing

Company may offer Services as a one-time purchase and/or Services on a subscription basis. If you elect to use Services that Company offers on a subscription basis, your initial purchase will provide you access to the Services for an “Initial Service Period,” typically equal to one year (although this is subject to the specifications as described in the subscription sign-up). Your paid subscription will automatically renew at the end of the Initial Service Period and will automatically renew on an annual basis each year thereafter. Your payment method will be charged upon each renewal of your paid subscription.

Company may send a courtesy reminder to your account’s email address before any automatic renewal, but this is not required of Company and any such email that is sent may go to your spam folder. Unless required by applicable law, Company is not required to provide such notice. You agree that your failure to read, your failure to receive, or Company’s failure to send any such notice creates no liability for Company or any right to rescind an automatic renewal payment.

If you wish to cancel the automatic renewal of your paid subscription, you must cancel your plan through your account. You may request assistance with canceling your plan by emailing to help@unburdn.ai. Any such cancellation must be made at least one day before the next automatic renewal. There are no refunds for any unused portion or time remaining in a subscription. Company may change the renewal price for your paid subscription at any time upon notice to you. Notice may include sending an email to the email address you provided to Company - you agree that emailing you is sufficient notice whether you read the email or not. Any changes made will only take effect upon the next automatic renewal following the provision of notice to you regarding the change in renewal price. If you do not wish to renew at the changed renewal price, you must cancel your plan through your account or by providing notice to help@unburdn.ai. Any such cancellation must be made at least one day before the next automatic renewal.

You agree that Company may store your payment method and related payment information. You authorize us to automatically charge your payment method for any automatic renewal payments. You may update your payment method through your account or by contacting Company at help@unburdn.ai. If any attempt to charge your payment method is not successful or if the automatic renewal payment fails for any reason, Company may suspend or terminate your access to the Services without notice to you.

Risk and Consent

You provide us your data at your own risk and consent to have it processed in the United States. We care about the privacy of our Users. You can view our privacy policy at www.unburdn.ai and look at the bottom of the page for “Privacy Policy”. You consent to have your personal data collected, used, transferred to and processed in the United States, including the potential capture of your keystroke and page specific input data using session replay technology for customer service and product optimization purposes. By using the site, you acknowledge that

your interaction with the site may be recorded for quality assurance purposes. Company has implemented commercially reasonable technical and organizational measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration or disclosure. Company may rely on third parties to perform technical and organizational measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration or disclosure. However, Company cannot guarantee that unauthorized third parties will never be able to defeat those measures or use your personal information for improper purposes. You agree that you provide your personal information and other data provided to Company at your own risk. Company Services and any products are offered for use in the United States of America and not suitable for any jurisdictions outside of the United States of America.

Security and Shared Access

You must ensure security and integrity of your account. When you open an account to use or access certain Services or provide us with information in connection with a purchase or transaction, you must provide Company with accurate, complete and current information. You may also be asked to provide a username and password. You are entirely responsible for maintaining the confidentiality of your password. You are solely responsible for the activity that occurs on your account, including when you use the shared access function. You share access to your documents at your own risk. You must keep your account password secure and you may not use a third party's account at any time. Company shall not be liable for any losses you incur as a result of someone else's use of your account. You may be held liable for any losses incurred by Company due to someone else's use of your account.

DMCA Notice

We respect content owner rights and it is Company's policy to respond to alleged infringement notices that comply with the Digital Millennium Copyright Act of 1998 ("DMCA"). If you believe that your copyrighted work has been copied in a way that constitutes copyright infringement and is accessible via the Services, please notify Company's copyright agent as set forth in the DMCA. For your complaint to be valid under the DMCA, you must provide the following information in writing:

1. An electronic or physical signature of a person authorized to act on behalf of the copyright owner;
2. Identification of the copyrighted work that you claim has been infringed;
3. Identification of the material that is claimed to be infringing and where it is located on the Services; Information reasonably sufficient to permit Company to contact you, such as your address, telephone number, and, e-mail address;
4. A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or law;

5. A statement, made under penalty of perjury, that the above information is accurate, and that you are the copyright owner or are authorized to act on behalf of the owner.

The above information must be submitted to the following: DMCA Agent, 1500 N GRANT ST # 5302, DENVER, CO 80203

UNDER FEDERAL LAW, IF YOU KNOWINGLY MISREPRESENT THAT ONLINE MATERIAL IS INFRINGING, YOU MAY BE SUBJECT TO CRIMINAL PROSECUTION FOR PERJURY AND CIVIL PENALTIES, INCLUDING MONETARY DAMAGES, COURT COSTS, AND ATTORNEY'S FEES.

Please note that this procedure is exclusively for notifying Company and its affiliates that your copyrighted material has been infringed. The preceding requirements are intended to comply with Company's rights and obligations under the DMCA, including 17 U.S.C. §512(c), but do not constitute legal advice. It may be advisable to contact an attorney regarding your rights and obligations under the DMCA and other applicable laws.

In accordance with the DMCA and other applicable law, Company has adopted a policy of terminating, in appropriate circumstances and at Company's sole discretion, members who are deemed to be repeat infringers. Company may also at its sole discretion limit access to the Services and/or terminate the accounts of any users who infringe any intellectual property rights of others, whether or not there is any repeat infringement.

Third Party Services

The Services may contain links to third-party websites, white-label services with the logo of Company, advertisers, services, special offers, or other events or activities that are not owned or controlled by Company ("Third Party Website" or "Third Party Site"). Company may also provide links to other citations or resources with whom it is not affiliated. Company does not endorse or assume any responsibility for any such third-party sites, information, materials, products, or services. If you access a third party website from the Services, you do so at your own risk, and you understand that these Terms of Service and Company's Privacy Policy do not apply to your use of such sites. You expressly relieve Company from any and all liability arising from your use of any third-party website, service, or content. Additionally, your dealings with or participation in promotions of advertisers found on the Services, including payment and delivery of goods, and any other terms (such as warranties) are solely between you and such advertisers. You agree that Company shall not be responsible for any loss or damage of any sort relating to your dealings with such advertisers. You also understand and acknowledge that Company may be compensated by said third parties and/or advertisers - such compensation may be based on your commercial activity with said third party and/or advertiser.

Company is not responsible for and does not endorse or accept any responsibility for the availability, contents, products, services or use of any Third Party Site, any website accessed from a Third Party Site or any changes or updates to such sites. Company makes no

guarantees about the content or quality of the products or services provided by such sites. Company is not responsible for webcasting or any other form of transmission received from any Third Party Site. Company is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by Company of the Third Party Site, nor does it imply that Company sponsors, is affiliated or associated with, guarantees, or is legally authorized to use any trade name, registered trademark, logo, legal or official seal, or copyrighted symbol that may be reflected in the links. You acknowledge that you bear all risks associated with access to and use of content provided on a Third Party Site and agree that Company is not responsible for any loss or damage of any sort you may incur from dealing with a third party. You should contact the site administrator for the applicable Third Party Site if you have any concerns regarding such links or the content located on any such Third Party Site.

Use of Company Legal Forms. On Company's website, through our Applications, and through certain partners, we may offer self-help, courses, and other services. If you buy a product or service from one of our partners, you will be directed to that partner's website and their terms of use will control. If you buy or download a self-help, course, or other service on our Site or Application, the terms and conditions of this Agreement of Terms of Use control unless there are specific terms associated with that service in which case those specific terms shall control. You understand that your purchase, download, and/or- use of a self-help, course, or other service is neither legal advice nor the practice of law, not tax advice nor the practice of a tax professional, and that each service and any applicable instructions or guidance is not customized to your particular needs.

YOU INDEMNIFY US

You agree to defend, indemnify and hold harmless Company and its agents, licensors, managers, and other affiliated companies, and their employees, contractors, agents, officers and directors, from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses (including but not limited to attorney's fees) arising from: (i) your use of and access to the Services, including any data or content transmitted or received by you; (ii) your violation of any term of these Terms of Service, including without limitation your breach of any of the representations and warranties above; (iii) your violation of any third-party right, including without limitation any right of privacy, publicity rights or Intellectual Property Rights; (iv) your violation of any law, rule or regulation of the United States or any other country; (v) any claim or damages that arise as a result of any of your User Content or any that is submitted via your account; (vi) any other party's access and use of the Services with your unique username, password or other appropriate security code; (vii) your use and interactions with any third party advertiser, affiliate, or partner of Company.

NO WARRANTY

THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. USE OF THE SERVICES IS AT YOUR OWN RISK. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES ARE PROVIDED WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED

WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM COMPANY OR THROUGH THE SERVICES WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED HEREIN. WITHOUT LIMITING THE FOREGOING, COMPANY AND ITS LICENSORS DO NOT WARRANT THAT THE CONTENT IS ACCURATE, RELIABLE OR CORRECT; THAT THE SERVICES WILL MEET YOUR REQUIREMENTS; THAT THE SERVICES WILL BE AVAILABLE AT ANY PARTICULAR TIME OR LOCATION, UNINTERRUPTED OR SECURE; THAT ANY DEFECTS OR ERRORS WILL BE CORRECTED; OR THAT THE SERVICES ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. ANY CONTENT DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICES IS DOWNLOADED AT YOUR OWN RISK AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM SUCH DOWNLOAD OR YOUR USE OF THE SERVICES. TO THE EXTENT PORTIONS OR ALL OF THIS PARAGRAPH ARE IN VIOLATION OF NORTH CAROLINA LAW, TO THE EXTENT PORTIONS OR ALL OF THIS PARAGRAPH ARE IN VIOLATION OF NORTH CAROLINA LAW, THIS PARAGRAPH DOES NOT APPLY TO NORTH CAROLINA CONSUMERS.

COMPANY DOES NOT ENDORSE, GUARANTEE, OR ASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OR OFFERED BY A THIRD PARTY THROUGH THE COMPANY SERVICES OR ANY HYPERLINKED WEBSITE OR SERVICE, AND COMPANY WILL NOT BE A PARTY TO OR IN ANY WAY MONITOR ANY TRANSACTION BETWEEN YOU AND THIRD-PARTY PROVIDERS OF PRODUCTS OR SERVICES EVEN IF COMPANY MAY BE COMPENSATED FOR SUCH A TRANSACTION BETWEEN YOU AND THIRD-PARTY PROVIDERS OR PRODUCTS OR SERVICES..

LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL COMPANY, ITS AFFILIATES, AGENTS, DIRECTORS, EMPLOYEES, SUPPLIERS OR LICENSORS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, THAT RESULT FROM THE USE OF, OR INABILITY TO USE, THIS SERVICES. UNDER NO CIRCUMSTANCES COMPANY BE RESPONSIBLE FOR ANY DAMAGE, LOSS OR INJURY RESULTING FROM HACKING, TAMPERING OR OTHER UNAUTHORIZED ACCESS OR USE OF THE SERVICES OR YOUR ACCOUNT OR THE INFORMATION CONTAINED THEREIN. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, COMPANY ASSUMES NO LIABILITY OR RESPONSIBILITY FOR (I) ANY ERRORS, MISTAKES, OMISSIONS OR INACCURACIES OF CONTENT; (II) ANY PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO OR USE OF OUR SERVICES; (III) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION STORED THEREIN; (IV) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SERVICES; (V) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE THAT MAY BE

TRANSMITTED TO OR THROUGH OUR SERVICES BY ANY THIRD PARTY; (VI) ANY LOSS OR DAMAGE INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, EMAILED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE THROUGH THE SERVICES; AND/OR (VII) ANY USER CONTENT OR THE DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF ANY THIRD PARTY. Company EXPLICITLY DISCLAIMS ANY AND ALL LIABILITY AND/OR RESPONSIBILITY FOR ANY DISCLOSURE OF INFORMATION THAT MAY BE DEEMED CONFIDENTIAL BY YOU OR ANY THIRD PARTY. IN NO EVENT SHALL COMPANY, ITS AFFILIATES, AGENTS, DIRECTORS, EMPLOYEES, SUPPLIERS, OR LICENSORS BE LIABLE TO YOU FOR ANY CLAIMS, PROCEEDINGS, LIABILITIES, OBLIGATIONS, DAMAGES, LOSSES OR COSTS IN AN AMOUNT EXCEEDING THE AMOUNT YOU PAID TO COMPANY HEREUNDER. THIS LIMITATION OF LIABILITY SECTION APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER BASIS, EVEN IF COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. THE FOREGOING LIMITATION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION. TO THE EXTENT PORTIONS OR ALL OF THIS PARAGRAPH ARE IN VIOLATION OF NORTH CAROLINA LAW, THIS PARAGRAPH DOES NOT APPLY TO NORTH CAROLINA CONSUMERS.

Geography

Company Services are directed to users in the United States. The Services are controlled and operated from the United States. Company makes no representations that the Services are appropriate or available for use in other locations. Those who access or use the Services from other jurisdictions do so at their own volition and are entirely responsible for compliance with all applicable local laws and regulations, including but not limited to export and import regulations. You may not use the Services if you are a resident outside the United States, of a country embargoed by the United States, or are a foreign person or entity blocked or denied by the United States government. Unless otherwise explicitly stated, all materials found on the Services are solely directed to individuals, companies, or other entities located in the United States.

Assignment

These Terms of Service are assignable only by Company. These Terms of Service, and any rights and licenses granted hereunder, may not be transferred or assigned by you, but may be transferred or assigned by Company without restriction.

Controlling Law and Jurisdiction

You agree that: (i) the Services shall be deemed solely based in the United States of America; and (ii) the Services shall be deemed passive that do not give rise to personal jurisdiction over Company, either specific or general, in jurisdictions other than Colorado where the Company is headquartered. You expressly agree that your rights and obligations, these Terms of Service and any disputes shall be governed by and interpreted in accordance with the laws of the state of Colorado, excluding its choice of law rules. The application of the United Nations Convention

on Contracts for the International Sale of Goods is expressly excluded. Any claim or dispute between you and Company that arises in whole or in part from the Services shall be decided exclusively by a court of competent jurisdiction located in Denver County, Colorado, unless submitted to arbitration as set forth in the following paragraph. The foregoing sentence shall not apply to North Carolina consumers. You also acknowledge and agree that you and Company are each waiving the right to participate as a plaintiff or class in any purported class action or representative proceeding. Further, unless both you and Company otherwise agree in writing, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of any class or representative proceeding. This waiver of the right to participate in a class action lawsuit shall not apply with respect to a consumer who participates in an offering made to AARP members.

Dispute Resolution

You and Company agree that any dispute, claim or controversy arising out of or relating to these Terms of Service or the breach, termination, enforcement, interpretation or validity thereof, or to the use of the Services or use of the Site (collectively, "Disputes") will be settled by binding arbitration, except that each party retains the right to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation or violation of a party's copyrights, trademarks, trade secrets, patents, or other intellectual property rights. You acknowledge and agree that you and Company are each waiving the right to a trial by jury or to participate as a plaintiff or class member in any purported class action or representative proceeding. Further, unless both you and Company otherwise agree in writing, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of any class or representative proceeding. If this specific paragraph is held unenforceable, then the entirety of this "Dispute Resolution" section will be deemed void. Except as provided in the preceding sentence, this "Dispute Resolution" section will survive any termination of these Terms of Service.

Arbitration Rules and Governing Law

The arbitration will be administered by the American Arbitration Association ("AAA") in accordance with the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the "AAA Rules") then in effect, except as modified by this "Dispute Resolution" section. (The AAA Rules are available at <https://www.adr.org/active-rules> or by calling the AAA at 1-800-778-7879.) The Federal Arbitration Act will govern the interpretation and enforcement of this section.

Opt Out of Arbitration. You have the right to opt out of binding arbitration within 30 days of the date you first accepted the terms of this Agreement by sending, via U.S. certified mail, a written Notice of Opt Out to Company.. The Notice of Opt Out must be addressed to: Notice of Opt Out, help@unburdn.ai. In order to be effective, the opt-out notice must include your full name and address and clearly indicate your intent to opt out of binding arbitration. By opting out of binding arbitration, you are agreeing to resolve Disputes in accordance with Sections titled "Controlling Law and Jurisdiction" and "Dispute Resolution", though, as stated above, you agree any such

action will be brought as an individual action, and will not be brought as a class arbitration, class action or any other type of representative proceeding.

Arbitration Process

A party who desires to initiate arbitration must provide the other party with a written Demand for Arbitration as specified in the AAA Rules. (The AAA provides a form Demand for Arbitration) The arbitrator will be either a retired judge or an attorney licensed to practice law in the state of Colorado and will be selected by the parties from the AAA's roster of consumer dispute arbitrators. If the parties are unable to agree upon an arbitrator within seven (7) days of delivery of the Demand for Arbitration, then the AAA will appoint the arbitrator in accordance with the AAA Rules.

Arbitration Location and Procedure

Unless you and Company otherwise agree, the arbitration will be conducted in the county where you reside. If your claim does not exceed \$10,000, then the arbitration will be conducted solely on the basis of documents you and Company submit to the arbitrator, unless you request a hearing or the arbitrator determines that a hearing is necessary. If your claim exceeds \$10,000, your right to a hearing will be determined by the AAA Rules. Subject to the AAA Rules, the arbitrator will have the discretion to direct a reasonable exchange of information by the parties, consistent with the expedited nature of the arbitration.

Arbitrator's Decision

The arbitrator will render an award within the time frame specified in the AAA Rules. The arbitrator's decision will include the essential findings and conclusions upon which the arbitrator based the award. Judgment on the arbitration award may be entered in any court having jurisdiction thereof. The arbitrator's award damages must be consistent with the terms of the "Limitation of Liability" section above as to the types and the amounts of damages for which a party may be held liable. The arbitrator may award declaratory or injunctive relief only in favor of the claimant and only to the extent necessary to provide relief warranted by the claimant's individual claim. If you prevail in arbitration you may be entitled to an award of attorneys' fees and expenses, to the extent provided under applicable law.

Fees

Your responsibility to pay any AAA filing, administrative and arbitrator fees will be solely as set forth in the AAA Rules. However, if the arbitrator finds that either the substance of your claim or the relief sought in your Demand for Arbitration was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then you will be responsible for the arbitrator fees to the fullest extent permissible by law.

Changes

Notwithstanding the provisions of the "Modifications to Terms of Service" section above, if Company changes this "Dispute Resolution" section after the date you first accepted these

Terms of Service (or accepted any subsequent changes to these Terms of Service), you may reject any such change by sending us written notice (including by email at hello@unburdn.ai) within 30 days of the date such change became effective, as indicated in the "Last Updated Date" above or in the date of Company's email to you notifying you of such change. By rejecting any change, you are agreeing that you will arbitrate any Dispute between you and Company in accordance with the provisions of this "Dispute Resolution" section as of the date you first accepted these Terms of Service (or accepted any subsequent changes to these Terms of Service).

Tax Advice Disclosure

Company does not provide tax advice of any type or for any purpose. Any information regarding taxes in any communication from Company is intended only for general education and is not to be construed or relied on as tax advice. Although Company does not provide any tax advice, we do provide this disclosure to comply with requirements imposed by the Internal Revenue Service under Circular 230:

Company informs you that any U.S. federal tax advice contained in any communication from Company is not intended or written to be used, and cannot be used, for purposes of (a) avoiding penalties under the Internal Revenue Code or (b) promoting, marketing, or recommending to another person any matters addressed therein.

Financial Advice and Features Disclosure

Company does not provide any Financial Advice of any type, for any purpose. Any financial information presented through the site or services is intended for educational purposes only, and is not to be construed as or relied upon as financial advice. Company is not responsible for, and makes no guarantee regarding the accuracy or validity of any financial insights offered through a third party integration on our website. For example, our product may allow for integration with home ownership data, including estimated value of your real estate. Company cannot guarantee the accuracy of any data provided through a 3rd party integration on our website. Any graphics or content presented within Company tools and services regarding your financial assets is intended solely for informational purposes, and may not represent an accurate picture of your finances or financial health.

Additional Terms

Additional Terms. Some Company Services may be subject to additional posted guidelines, rules or terms of service ("Additional Terms") and your use of such Services will be conditioned on your agreement to the Additional Terms. If there is any conflict between these Terms of Use and the Additional Terms, the Additional Terms will control for that Service, unless the Additional Terms expressly state that these Terms of Use will control.

Attorneys that submit User Content and provide advice do so at their own risk.

For North Carolina Consumers

We have a consumer satisfaction process to address any questions or concerns regarding the Services we offer. You may raise any questions or concerns by emailing us at hello@unburdn.ai.

Notification Procedures

Company may provide notifications, whether such notifications are required by law or are for marketing or other business related purposes, to you via email notice, written or hard copy notice, or through conspicuous posting of such notice on our website, as determined by Company in our sole discretion. Company reserves the right to determine the form and means of providing notifications to our users. Company is not responsible for any automatic filtering you or your network provider may apply to email notifications we send to the email address you provide us. Company recommends that you add hello@unburdn.ai to your email address book to help ensure you receive email notifications from us.

Our offices are located in various locations in the United States of America and our headquarters is in Denver, Colorado.

Severability

This is Company's entire Terms of Service agreement and if any portion is deemed invalid, the remaining provisions are valid. This Terms of Service Agreement, together with any amendments and any additional agreements you may enter into with Company in connection with the Service, shall incorporate Company's privacy policy and any other separate agreement between you and Company, collectively these agreements constitute the entire agreement between you and Company concerning the Services. If any provision of this Agreement or other agreements between you and Company is deemed invalid by a court of competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of this Agreement or other agreements between you and Company, which shall remain in full force and effect.

No waiver of any term of these Terms of Service shall be deemed a further or continuing waiver of such term or any other term, and Company's failure to assert any right or provision under these Terms of Service shall not constitute a waiver of such right or provision.

Last updated: June 27, 2025

YOU AGREE THAT BY USING THE SITE, ANY APPLICATIONS, AND THE SERVICES YOU ARE AT LEAST 18 YEARS OF AGE AND YOU ARE LEGALLY ABLE TO ENTER INTO A CONTRACT. ALL RIGHTS RESERVED.

