



CLIENT AGREEMENT & ORDER FORM

[CV1033]

I, the undersigned below do hereby agree to the following terms & conditions of this Client Agreement (The "Agreement"):

BUSINESS CREDIT PROGRAM: I agree to pay PPMP Group (PPMP) the non-refundable Program Fee and Monthly Service Fee explained below as indicated by my selection, and understand that products and services will only be delivered once I have paid for them in full. (Initial next to the Program you are selecting)

	PROGRAM FEE	PROGRAM NAME	PROGRAM INFO	EST. MAX. POSSIBLE CREDIT
<u> </u> A:	\$995	Start-Where-You-Are	Use Your Existing Business	Depends on your Current Business
<u> </u> B:	\$1,490	Start-From-Scratch	We Incorporate Your New Business	\$15,000
<u> </u> C:	\$3,950	2-Up on the Competition	Purchase 2-Year Old Business	\$50,000
<u> </u> D:	\$5,750	3-Up on the Competition	Purchase 3-Year Old Business	\$75,000
<u> </u> E:	\$11,950	5-Up on the Competition	Purchase 5-Year Old Business	\$150,000
<u> </u> F:	\$27,850	10-Up on the Competition	Purchase 10-Year Old Business	\$250,000+

SUBJECT TO FINANCING:

Strong Personal Credit but Short on Cash? Initial this Box to make this Agreement Subject to Financing. THIS OPTION IS ONLY AVAILABLE FOR PROGRAMS "E" AND "F" ABOVE. If you choose this option you MUST complete and sign the Professional Consulting Agreement (ask us for it if you do not have it) and you MUST purchase the Business Credit Program within 2 Business Days after having access to funds:

ALL PROGRAMS INCLUDE:

1. Set-Up Business Credit File with Dunn & Bradstreet, Experian Business, and Equifax Business Credit Agencies.
2. Obtain 5 or more Business Credit Accounts that report to one or more of the Business Credit Agencies w/ NO Personal Guarantee.
3. Get your Business listed with 411 Directory Assistance and the major Phone Directories.
4. Assistance in obtaining City and County Occupational Licenses, Bank Accounts, Shared Office Space w/ Receptionist and Mail Forwarding, and Hosted Voice-Over-IP Business-Class Phone Service with Auto Attendant and Unlimited Extensions.

RECOMMENDED ADD-ONS:

(Initial next to the Add-On you are selecting)

CREDIBILITY Package – Be Credible & Be Found! (\$495):

Domain-Name Registration (1 Year) + Enterprise-Class E-Mail Account with your Domain Name (Up to 50 Users included) + Easily Customizable Business Website (5 Pages, 1 Year of Hosting)

MARKETING Package – Be Credible & Be VERY EASILY Found! (\$995):

Same as the Basic Package + Google Search Engine Listing + Google Maps Listing + Google Local Listing + Search-Engine-Optimized Registration with 750 Online Business Directories + Google AdWords Pay-Per-Click Account Setup with your Top 10 Keywords

MONTHLY SERVICE: I understand and agree that in order to realize the Full Benefits of the Business Credit Program I am purchasing, it is very important to continue to obtain new Business Credit Accounts on an ongoing basis and therefore I agree to pay to PPMP a Monthly Service Fee of \$299 that shall be paid in advance so that PPMP may continue to build my Business Credit and obtain additional Business Credit Accounts and that I can cancel this Monthly Service at any time and without penalty.

CLIENT DISCLOSURES: I have read, understand, and agree with the "Client Disclosures" document attached here and understand that such document is an important and integral part and continuation of this Agreement.

BUSINESS NAME: _____ NAME: _____

PHONE: _____ FAX: _____ E-MAIL: _____

ADDRESS: _____ CITY, STATE, ZIP: _____

X

DATE: _____

(Signature) Individually and on behalf of Business



CREDIT CARD AUTHORIZATION

[CV1033]

ALL CLIENTS MUST PROVIDE A VALID CREDIT CARD – NO EXCEPTIONS!

(Even if you are paying via Wire Transfer)

IMPORTANT:

Charges may show on your Credit Card Statement as

“Jade Rock Enterprises LLC”

I, the undersigned below, do hereby authorize PPMP Group to charge my credit card account below for all Fees due PPMP as they become due.

() VISA () MASTERCARD () AMERICAN EXPRESS

CARD NUMBER: _____

EXP. DATE: _____ SECURITY CODE: _____

NAME ON CARD: _____

BILLING ADDRESS: _____

CITY: _____

STATE: _____

ZIP: _____

PHONE: _____

Security Code: (CVV2) is a three-digit code that appears either on the signature panel or on a white box to the right of the signature panel. Portions of the account number may also be present on the signature panel. This information will be immediately destroyed upon processing.

*****SPECIAL OFFER*****

 YES, I WOULD LIKE TO SAVE 5% BY PAYING VIA WIRE TRANFER.

I will be sending a Wire Transfer, ACH Transfer, or making a Counter Deposit to the Bank Account below instead of paying via Credit Card, and understand that I must still provide a valid Credit Card as a back-up and that my Credit Card will be automatically charged if I do not make this payment in a timely manner:

Name on Account: Jade Rock Enterprises LLC

Account #: 898013207073

Routing #: 026009593 (Wire Transfers) or 063100277 (ACH Transfers/Counter Deposits)

Bank Name: Bank of America, 700 N Virginia St, Reno, NV

X

(Signature) Individually and on behalf of Business

DATE: _____



INFORMATION FORM

[CV1033]

REQUIRED Personal Information:	
Full Name	
Home Phone #	
Cell Phone #	
E-Mail	
Home Address	
City, State, ZIP, County	
Time at Current Address	
Previous Address	
Do you Own or Rent?	
Value of Home	
Personal Liquid Assets	
Personal Retirement Funds	
Value of Personal Property (Cars + Boats + Household Goods)	
OPTIONAL Personal Information:	
Primary Bank Name	
SS# and Date of Birth	
Driver's License #	
Driver's License Issue Date	
Driver's License Issuing State	
Driver's License Exp Date	
Nearest Relative Not Living w/ You	
Relative's Phone #	

Business Information (Only required if you are using an Existing Business)	
Full Legal Name	
Fictitious Name/DBA	
Business Phone #	
Business Fax #	
Federal Tax ID (EIN) #	
Street Address	
City, State, ZIP, County	
Entity Type	
State and Date of Incorporation	
# of Employees (Including Owners)	
Business Description	
Primary Bank Name	
Primary Bank Account #	
Primary Bank Routing #	
2008 Gross Sales	
2008 Net Income	
2007 Gross Sales	
2007 Net Income	
Business Liquid Assets	
Accounts Receivable	
Accounts Payable	
List ALL existing Unsecured Business Loans and Lines of Credit you currently have: (Lender, Balance, Credit Limit, Payment)	

X

(Signature) Individually and on behalf of Business

DATE: _____



CLIENT DISCLOSURES

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- 1. JURISDICTION, VENUE, & COMMUNICATIONS:** YOU HEREBY UNDERSTAND AND AGREE THAT JURISDICTION AND VENUE WILL BE EXCLUSIVELY IN THE CITY OF MIAMI, MIAMI-DADE COUNTY, STATE OF FLORIDA, REGARDLESS OF WHERE YOUR HOME OR BUSINESS IS LOCATED, AND YOU HEREBY WAIVE TRIAL BY JURY. YOU FURTHER UNDERSTAND AND AGREE THAT ALL NOTIFICATIONS AND COMMUNICATIONS RELATED TO THIS AGREEMENT SHALL BE MADE VIA E-MAIL OR FAX ONLY, UNLESS A DIFFERENT METHOD IS REQUIRED BY APPLICABLE LAW.
- 2. COMMERCIAL AGREEMENT:** YOU HEREBY UNDERSTAND AND AGREE THAT THIS AGREEMENT IS A COMMERCIAL BUSINESS TO BUSINESS AGREEMENT WITH FULL PERSONAL RECOURSE AGAINST THE BUSINESS OWNERS LISTED HERE IN CASE OF NON-PAYMENT BY THE BUSINESS AND THAT YOU HEREBY PERSONALLY GUARANTEE PAYMENT OF ALL MONIES DUE UNDER THIS AGREEMENT. YOU FURTHER AGREE THAT WE MAY PROCEED AGAINST YOU PERSONALLY WITHOUT THE NEED TO FIRST PROCEED AGAINST THE BUSINESS, AND THAT YOUR PAYMENT HISTORY MAY BE REPORTED TO BUSINESS AND/OR CONSUMER CREDIT REPORTING AGENCIES.
- 3. CREDIT AUTHORIZATION:** UPON RECEIPT OF YOUR FILE, YOU HEREBY AUTHORIZE US TO OBTAIN YOUR BUSINESS AND PERSONAL CREDIT REPORTS AND TO CHARGE YOUR CREDIT CARD FOR THE APPLICABLE FEES APPLICABLE TO THE BUSINESS CREDIT PROGRAM YOU HAVE CHOSEN. YOU ALSO AUTHORIZE US TO OBTAIN YOUR BUSINESS AND PERSONAL CREDIT REPORTS FOR PURPOSES OF REVIEWING AND/OR COLLECTING ON YOUR ACCOUNT.
- 4. NO GUARANTEES:** BECAUSE OF THE NATURE OF THIS BUSINESS, ALL SERVICES ARE PROVIDED ON A BEST-EFFORTS BASIS. WE CANNOT GUARANTEE THAT YOU WILL BE APPROVED FOR ANY SPECIFIC AMOUNT OR TYPE OF FINANCING, NOR CAN WE GUARANTEE THAT YOU WILL ACHIEVE ANY PARTICULAR BUSINESS CREDIT SCORE OR RATING, NOR NUMBER OF ACCOUNTS, NOR INTEREST RATES, NOR THAT THE ENTIRE PROCESS WILL TAKE ANY PARTICULAR TIME FRAME YOU SPECIFY. YOU HEREBY AGREE AND UNDERSTAND THAT WE WILL DO OUR BEST TO ACHIEVE THE BEST POSSIBLE RESULTS FOR YOU, BUT BECAUSE THERE ARE SO MANY VARIABLES INVOLVED AND BECAUSE EACH CLIENT'S SITUATION IS UNIQUE, WE CANNOT MAKE FURTHER GUARANTEES, BUT REST ASSURED THAT OUR INTERESTS ARE ALIGNED WITH YOURS BECAUSE THE MORE FINANCING AND THE BETTER THE CREDIT RATINGS WE OBTAIN FOR YOU, THE HAPPIER YOU WILL BE AND THE MORE LIKELY YOU ARE TO REFER OTHERS TO US.
- 5. FOLLOW-THROUGH ON CREDIT APPLICATIONS:** WE WILL SUBMIT APPLICATIONS ON YOUR BEHALF BUT MANY TIMES YOU WILL BE REQUIRED TO SIGN APPLICATIONS FORMS AND/OR COMMUNICATE WITH THE LENDER DIRECTLY – IF YOU DO NOT FOLLOW THROUGH ON THE CREDIT APPLICATIONS WE INITIATE, YOUR CREDIT APPLICATIONS MAY BE DENIED FOR LACK OF FOLLOW-THROUGH AND WE WILL NOT BE HELD RESPONSIBLE FOR THAT.
- 6. USE OF CREDIT ACCOUNTS:** THE CREDIT ACCOUNTS WE OBTAIN FOR YOU MUST BE USED AND PAID BACK BEFORE THE DUE DATE IN ORDER TO FINALIZE THE PROCESS OF BUILDING YOUR BUSINESS CREDIT. THAT MEANS YOU MUST PURCHASE SOMETHING FROM EACH SUPPLIER THAT PROVIDES YOU WITH BUSINESS CREDIT SO THAT THE SUPPLIER WILL HAVE A PAYMENT HISTORY TO REPORT TO THE CREDIT BUREAUS. IT IS YOUR SOLE RESPONSIBILITY TO USE AND PAY BACK THE CREDIT ACCOUNTS, AND YOU HEREBY UNDERSTAND AND AGREE THAT IF YOU DO NOT DO THAT YOU MAY NOT SEE THE ACCOUNTS REPORTED ON YOUR BUSINESS CREDIT REPORTS AND AS SUCH WILL NOT ENJOY THE FULL BENEFITS OF THE BUSINESS CREDIT PROGRAM YOU ARE PURCHASING.
- 7. CREDIT CARD CHARGEBACKS & FALSE CLAIMS:** IF YOU INITIATE A CHARGEBACK/DISPUTE WITH YOUR CREDIT CARD COMPANY OR BANK FOR FEES COLLECTED FROM YOU IN ACCORDANCE WITH YOUR SIGNED CONTRACT(S), AND SUCH CHARGEBACK/DISPUTE IS EITHER DECIDED IN OUR FAVOR BY YOUR CREDIT CARD COMPANY OR BANK, OR LATER DETERMINED TO BE A FALSE CLAIM BY A COURT OF LAW, YOU HEREBY AGREE TO PAY 25% (TWENTY-FIVE PERCENT) OF THE AMOUNT OF SUCH CHARGEBACK/DISPUTE AS LIQUIDATED DAMAGES TO US FOR THE DAMAGES CAUSED TO OUR MERCHANT PROCESSING RELATIONSHIPS BY YOUR FALSE CLAIMS. DAMAGES TO MERCHANT PROCESSING RELATIONSHIPS CAN INCLUDE HIGHER DISCOUNT RATES, ESTABLISHMENT OF RESERVE ACCOUNTS, WITHHOLDING OF FUNDS FOR UP TO 18 MONTHS, OR EVEN ACCOUNT CLOSURE.
- 8. SUBJECT TO FINANCING:** YOU HEREBY UNDERSTAND AND AGREE THAT IF YOU INITIAL THE "SUBJECT TO FINANCING" CHECKBOX, YOU ARE MAKING A FINAL AND IRREVERSIBLE COMMITMENT TO PURCHASE THE BUSINESS CREDIT PROGRAM CHOSEN WITHIN 2 BUSINESS DAYS OF HAVING ACCESS TO ENOUGH FINANCING AND/OR FUNDS TO COVER THE COST OF THE BUSINESS CREDIT PROGRAM YOU HAVE CHOSEN. YOU FURTHER AGREE TO COOPERATE WITH US TO THE FULLEST EXTENT IN FINALIZING CREDIT APPLICATIONS AND COMMUNICATING WITH LENDERS SO THAT YOU CAN BE APPROVED AND FUNDED AS QUICKLY AS POSSIBLE, AND THAT SHOULD WE, AT OUR SOLE DISCRETION, DETERMINE THAT YOU ARE NOT COOPERATING WITH US TO THE FULLEST EXTENT POSSIBLE IN FINALIZING CREDIT APPLICATIONS AND COMMUNICATING WITH LENDERS, WE MAY CANCEL THE SUBJECT TO FINANCING OPTION AND DEMAND PAYMENT IN FULL FOR THE CHOSEN BUSINESS CREDIT PROGRAM FROM YOUR OWN FUNDS WITHIN 7 CALENDAR DAYS.



CLIENT DISCLOSURES (Continued)

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9. CANCELLATION: YOU MAY CANCEL THIS AGREEMENT AT ANY TIME BY SENDING A WRITTEN CANCELLATION REQUEST VIA E-MAIL TO CANCELLATIONS@PPMPGROUP.COM AND YOUR CANCELLATION REQUEST WILL BE EFFECTIVE WHEN PPMP CONFIRMS RECEIPT YOUR CANCELLATION REQUEST.

10. NO REFUNDS: ALL SALES ARE FINAL AND THERE WILL BE NO REFUNDS UNDER ANY CIRCUMSTANCE.

11. NON-DISCLOSURE: YOU HEREBY AGREE NOT TO DISCLOSE, INTENTIONALLY OR UNINTENTIONALLY, THE NAMES, CONTACT INFORMATION, CHARACTERISTICS, OR ANY OTHER INFORMATION ABOUT ANY LENDER, BANK, OR FUNDING SOURCE DISCLOSED TO YOU BY PPMP UNLESS PPMP AUTHORIZES YOU IN WRITING TO DO SO.

12. RECORDING OF TELEPHONE CONVERSATIONS: YOU HEREBY UNREVOCABLY AUTHORIZE US TO RECORD PHONE CONVERSATIONS WITH YOU WITHOUT THE NEED FOR ADDITIONAL NOTICE.

13. NON-COMPETITION: DURING THE NON-COMPETITION PERIOD, YOU SHALL NOT DIRECTLY OR INDIRECTLY ENGAGE IN A COMPETITIVE ACTIVITY (WHETHER AS AN EMPLOYEE, AGENT, CONSULTANT, ADVISOR, INDEPENDENT CONTRACTOR, PROPRIETOR, PARTNER, OFFICER, DIRECTOR OR OTHERWISE), OR HAVE ANY OWNERSHIP INTEREST IN (EXCEPT FOR PASSIVE OWNERSHIP OF TWO PERCENT (2%) OR LESS, ON A FULLY-DILUTED BASIS, OF THE TOTAL SHARES OF ALL CLASSES OF STOCK OUTSTANDING OF ANY CORPORATION HAVING SECURITIES LISTED ON THE NYSE, THE AMERICAN STOCK EXCHANGE, OR TRADED ON NASDAQ), OR PARTICIPATE IN THE FINANCING, OPERATION, MANAGEMENT OR CONTROL OF, ANY FIRM, PARTNERSHIP, CORPORATION, ENTITY OR BUSINESS THAT ENGAGES OR PARTICIPATES IN A COMPETITIVE ACTIVITY. THIS SECTION SHALL SURVIVE TERMINATION OF THIS AGREEMENT. INJUNCTIVE RELIEF: PPMP MAY PETITION THE COURT FOR INJUNCTIVE RELIEF WHERE PPMP ALLEGES OR CLAIMS A VIOLATION OF THE NON-COMPETITION SECTION OF THIS AGREEMENT. IN THE EVENT PPMP SEEKS INJUNCTIVE RELIEF, THE PREVAILING PARTY WILL BE ENTITLED TO RECOVER REASONABLE COSTS AND ATTORNEYS' FEES. THIS SECTION SHALL SURVIVE TERMINATION OF THIS AGREEMENT.

14. ASSIGNMENT: PPMP PARTY MAY ASSIGN ALL OR PART OF ITS RIGHTS OR OBLIGATIONS UNDER THIS AGREEMENT WITHOUT PRIOR NOTICE TO YOU, BUT YOU MAY NOT ASSIGN ANY OF YOUR RIGHTS OR OBLIGATIONS UNDER THIS AGREEMENT WITHOUT PPMP'S PRIOR WRITTEN AUTHORIZATION.

15. PROMOTIONAL USE: YOU HEREBY AUTHORIZE PPMP TO USE YOUR NAME, COMPANY NAME, AND CONTACT INFORMATION FOR MARKETING AND/OR PROMOTIONAL PURPOSES, INCLUDING BUT NOT LIMITED TO CASE STUDIES, SUCCESS STORIES, AND/OR TESTIMONIALS.

16. COLLECTIONS: IF YOU FAIL OR REFUSE TO PAY FEES DUE TO US WHEN THEY ARE DUE, YOUR ACCOUNT MAY BE TURNED OVER FOR COLLECTION AND POSSIBLE LITIGATION, AND YOU HEREBY AGREE TO PAY ALL REASONABLE ATTORNEYS FEES, COURT COSTS, FILING FEES, AND COLLECTION COSTS WHICH MAY BE ASSESSED BY PPMP, PPMP'S ATTORNEY, OR ANY COLLECTION AGENCY RETAINED TO PURSUE THE MATTER. YOU FURTHER AGREE TO PAY INTEREST AT THE RATE OF EIGHTEEN PERCENT (18%) PER ANNUM.

17. LIMITED POWER OF ATTORNEY: YOU HEREBY APPOINT PPMP, ITS PRINCIPALS, EMPLOYEES, AND/OR REPRESENTATIVES, YOUR TRUE AND LAWFUL ATTORNEY-IN-FACT, FOR YOU AND IN YOUR NAME, PLACE, AND STEAD, AND FOR YOUR USE AND BENEFIT TO ENDORSE IN YOUR NAME, SUBMIT, EXECUTE, ACKNOWLEDGE AND/OR DELIVER CREDIT APPLICATIONS AND OTHER DOCUMENTATION TO POTENTIAL LENDERS, AND TO COMMUNICATE WITH SUCH LENDERS REGARDING YOUR ACCOUNT WITHOUT THE NEED FOR FURTHER AUTHORIZATION FROM YOU. YOU FURTHER GIVE AND GRANT UNTO YOUR SAID ATTORNEY-IN-FACT FULL POWER AND AUTHORITY TO DO AND PERFORM EVERY ACT AS PPMP, ITS PRINCIPALS, EMPLOYEES, AND/OR REPRESENTATIVES, SHALL DEEM NECESSARY AND PROPER TO BE DONE IN THE EXERCISE OF ANY OF THE FOREGOING POWERS AS FULLY AS YOU MIGHT OR COULD DO IF PERSONALLY PRESENT, WITH FULL POWER OF SUBSTITUTION AND REVOCATION.

18. RELEASE & HOLD HARMLESS: YOU HEREBY CERTIFY AND AGREE THAT ALTHOUGH PPMP MAY PROVIDE INFORMATIONAL ADVICE AND/OR GUIDANCE ON LENDER REQUIREMENTS FOR APPROVAL, THE INFORMATION PROVIDED TO PPMP AND TO LENDERS IS TRUTHFUL, ACCURATE, AND COMPLETE, AND HEREBY RELEASE AND HOLD HARMLESS PPMP AND ITS PRINCIPALS, EMPLOYEES, AND/OR REPRESENTATIVES OF ANY AND ALL LIABILITY OR RESPONSIBILITY THAT MAY ARISE AS A RESULT OF CREDIT APPLICATIONS SUBMITTED BY YOU OR ON YOUR BEHALF, INCLUDING INCORRECT NUMBERS, DATES, AND DESCRIPTIONS.



CLIENT DISCLOSURES (Continued)

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19. SEVERABILITY: IF A PROVISION OF THIS AGREEMENT IS OR BECOMES ILLEGAL, INVALID OR UNENFORCEABLE IN ANY JURISDICTION, THAT SHALL NOT AFFECT THE VALIDITY OR ENFORCEABILITY IN THAT JURISDICTION OF ANY OTHER PROVISION OF THIS AGREEMENT OR THE VALIDITY OR ENFORCEABILITY IN OTHER JURISDICTIONS OF THAT OR ANY OTHER PROVISION OF THIS AGREEMENT.

DEFINITIONS: "SUBMISSION": THE FORWARDING OF A COMPLETED CREDIT APPLICATION DIRECTLY TO UNDERWRITING (OR IN SOME CASES DIRECTLY TO YOU, WITH SPECIFIC INSTRUCTIONS ON HOW TO SUBMIT IT TO UNDERWRITING, WHICH MAY NEED TO BE DONE VIA PHONE, FAX, OR IN SOME CASES IN PERSON, DEPENDING ON THE LENDER AND THE CIRCUMSTANCES). "APPROVED": WE HAVE RECEIVED VERBAL OR WRITTEN CONFIRMATION FROM YOU OR FROM THE LENDER THAT A CREDIT APPLICATION HAS BEEN APPROVED BY THE LENDER, WITH OR WITHOUT FURTHER APPROVAL OR FUNDING CONDITIONS. "FUNDED": FUNDS HAVE BEEN MADE AVAILABLE TO YOU. "ASSISTANCE OF PPMP": THE EXPERT REVIEW, ADVICE, PREPARATION, AND/OR SUBMISSION OF YOUR CREDIT APPLICATIONS BY ANY OF OUR PRINCIPALS, EMPLOYEES, CONTRACTORS, AND/OR REPRESENTATIVES. "YEARS IN BUSINESS": THE NUMBER OF YEARS YOUR BUSINESS HAS BEEN ESTABLISHED, AS EVIDENCED BY THE SECRETARY OF STATE RECORDS IN YOUR STATE AS OF THE DATE OF SUBMISSION OF THE FIRST CREDIT APPLICATION. "CANCELLATION REQUEST": WRITTEN REQUEST SENT TO US VIA E-MAIL TO CANCELLATIONS@PPMPGROUP.COM THAT SPECIFICALLY STATES THAT YOUR CONSULTING AGREEMENT IS TO BE CANCELLED. "NON-COMPETITION PERIOD": THE PERIOD COMMENCING ON THE DATE OF THIS AGREEMENT AND ENDING THREE YEARS AFTER ITS TERMINATION.

BY MY SIGNATURE ON THE CLIENT AGREEMENT AND ORDER FORM I CONFIRM I HAVE FULL AUTHORITY TO EXECUTE THIS AGREEMENT AND TO OBLIGATE ALL COMPANIES, FIRMS, CORPORATIONS, PARTNERSHIPS, ORGANIZATIONS, INDIVIDUALS, AND/OR ENTITIES REFERENCED HEREIN, AND I FURTHER AGREE THAT PPMP'S FINANCIAL LIABILITY UNDER THIS CONTRACT SHALL NEVER UNDER ANY CIRCUMSTANCE EXCEED THE SUM OF ALL FEES I HAVE PAID TO PPMP, AND THAT REFUND OF SUCH FEES SHALL BE CONSIDERED LIQUIDATED DAMAGES TO ME AND WILL BE MY ONLY REMEDY AGAINST PPMP FOR ANY POSSIBLE CLAIM I MAY EVER BRING AGAINST PPMP AND/OR ITS PRINCIPALS, EMPLOYEES, AND/OR REPRESENTATIVES.

ENTIRE AGREEMENT:

I UNDERSTAND THAT THIS AGREEMENT IS THE COMPLETE AND FINAL AGREEMENT AND THAT THERE IS NO OTHER AGREEMENT OF ANY KIND UNLESS SUCH AGREEMENT IS NAMED "ADDENDUM" AND IS SIGNED AND DATED BY BOTH PARTIES.