

TATU CONSULTING LLC

Terms & Conditions

These terms and conditions listed sections below are applicable to TATU CONSULTING LLC and all the services offered by that company.

ENROLLMENT TO A REAL ESTATE LICENSING COURSE

Enrollments are accepted via website – <https://TrainingWithBrenda.com>.

We are facilitating the registration of your Maryland Real Estate course by providing you services of registering you for the course, making sure you receive all the class materials and communication throughout the course to guide you through passing the final exam and eventually the PSI Real Estate Exam. Once the funds are received, we shall register you with the selected school and we shall follow the selected school guidelines, policies and procedures. When physical textbooks are provided as part of the course, they will either be mailed to the provided address, or you will have the opportunity to pick them up. We shall inform you of all the procedures via email. Check your junk/spam folder. You will receive correspondence from the selected school which will include their refund policy.

Admission is open to any person meeting the below qualifications. No qualified person may be excluded from enrollment based on the federal protected categories - race, color, religion, gender, familial status, national origin, disability. Maryland Protected traits of marital status, sexual orientation, gender identity and/or expression, Source of income or military status.

APPLICANTS MUST MEET THE FOLLOWING REQUIREMENTS

1. Be at least 18 years of age. If applicant is under 18, must have a guardian guarantee of the funds. One must be at least 18 years of age to obtain a Maryland Real Estate License.
2. Submit any required forms (Enrollment Agreements, etc.) as required by state postsecondary regulations to the selected school
3. Have access to internet compatible devices if taking the course virtually or self-paced.
4. Possess base-level computer skills including ability to read text on screens, click through course material, and take exams online, if applicable.
5. Pay appropriate fees which include a non-refundable administrative fee of \$50.

FINANCIAL AID

Financial aid is not available for any courses.

REFUND POLICY

TATU CONSULTING LLC is committed to student satisfaction. We strive to resolve any disputes as quickly as possible.

Contact us first by sending an email to Now@trainingwithbrenda.com OR send a text message to 410-709-8337 so we can do our best to assist.

If you are unsatisfied for any reason, TATU CONSULTING LLC will refund the purchase price of any course or a portion of it **if** the refund request is submitted within three (3) business days of purchase, prior to course completion if it is less than fifty percent (50%).

NOTE: This excludes the administrative fee of \$50 and the credit card processing fee of 3.5% of the purchase price.

We shall contact the selected school to process the refund. We shall follow the school's policy on refunds.

If the course started, we shall follow the school's refund policy.

Here is the sample breakdown of the refund for some schools. You will have received and reviewed the selected school policy prior to the start of the course.

Proportion of Total Program Taught by Date of Withdrawal	Tuition Refund
Less than 10%	90%
10% up to but not including 20%	80%
20% up to but not including 30%	60%
30% up to but not including 40%	40%
40% up to 50%	20%
More than 50%	No Refund

TATU CONSULTING LLC reserve the right to refer any outstanding balance to a collection agency.

GENERAL RELEASE

Students acknowledge that training courses are offered by a different entity. Dissatisfaction with the service provided is not in any way connected to TATU CONSULTING LLC.

Student further declares and represents that no promise, inducement or agreement not herein expressed has been made to the Student and this Release contains the entire agreement between the parties and that the terms of this Release are contractual and

not a mere recital.

COPYRIGHT POLICY

All rights are reserved. All course materials offered by TATU CONSULTING LLC are copyrighted by either TATU CONSULTING LLC or its licensed content providers. No part of TATU CONSULTING LLC's course content may be reproduced, retransmitted, distributed, sold, published, broadcasted, or circulated, including to individuals in the same company or organization, without the express written consent of TATU CONSULTING LLC. Course content received electronically via the internet may (when permitted) be displayed or printed for your personal, non-commercial use only. It is not permissible to distribute files containing review course materials or printed versions of course materials to individuals who have not purchased the course(s) without the express written consent from TATU CONSULTING LLC. It is also not permissible to make the course materials available to others over a computer network, intranet, internet, or any other storage, transmittal, or retrieval system without the express written consent of TATU CONSULTING LLC.

LEGAL WAIVER

TATU CONSULTING LLC, its authors, publishers, instructors, and employees are not in any way offering legal, accounting, tax, or any other professional or legal advice. No information communicated by any of the above or contained in any course(s) created by TATU CONSULTING LLC, shall be construed as such. If professional or legal advice is required, you should seek the services of a competent advisor. Further, while TATU CONSULTING LLC provides packages and courses designed to meet your needs, IT IS SOLELY YOUR RESPONSIBILITY to ensure you have ordered and completed the correct product as you engage in a Real Estate Career. By purchasing from TATU CONSULTING LLC, you hereby agree to hold harmless and release TATU CONSULTING LLC, and its directors, officers, agents, instructors, and employees from any and all liability and/or loss or damage based on, or in any way related to, TATU CONSULTING LLC's course content or TATU CONSULTING LLC's providing of the course content.

FOR INFORMATIONAL PURPOSES ONLY

The content on TATU CONSULTING LLC website is intended to be used for informational purposes only. Products and services offered by TATU CONSULTING LLC are not available in all jurisdictions or for all license types. The website may also contain technical inaccuracies or typographical errors. TATU CONSULTING LLC will, from time to time, revise the information, products, and services described on TATU CONSULTING LLC website and TATU CONSULTING LLC reserves the right to make such changes at any time without notice.

PRIVACY POLICY

TATU CONSULTING LLC values your privacy and your personal information. We may change our Privacy Statement from time to time and we encourage you to review our TATU CONSULTING LLC Now@TrainingwithBrenda.com 410-709-8337 Page **3** of **10**

Terms and Conditions whenever you interact with TATU CONSULTING LLC to stay informed. This privacy policy will explain how TATU CONSULTING LLC uses the personal data we collect.

What data do we collect?

TATU CONSULTING LLC collects personal identification information such as:

- Full name
- Mailing/billing address
- Telephone number
- Email address
- Payment information

Our products and services are not intended for individuals under the age of 16, and we do not knowingly collect data relating to individuals under the age of 16.

How do we collect your data?

You directly provide TATU CONSULTING LLC with most of the data we collect. We collect data and process data when you:

- Register online or place an order for any of our products or services
- Complete a survey, e-signature, or provide feedback on any of our products or services
- Use or view our website via your browser's cookies

TATU CONSULTING LLC receives your data indirectly from the following sources:

- Third-party referral sources

How will we use your data?

TATU CONSULTING LLC collects your data so that we can:

- Process your order and manage your account
- Facilitate enrollment and course completion
- Email you with special offers on other products and services

Marketing

TATU CONSULTING LLC would like to send you information about products and services of ours that we think you might like, as well as those of our partner companies.

You have the right at any time to stop TATU CONSULTING LLC from contacting you for marketing purposes.

If you no longer wish to be contacted for marketing purposes, follow the instructions in the marketing communication or contact us

Cookies

Cookies are text files placed on your computer to collect standard Internet log information and visitor behavior information. When you visit our websites, we may collect information from you automatically through cookies or similar technology.

How do we use cookies?

TATU CONSULTING LLC uses cookies in a range of ways to improve your experience on our website, including:

- Keeping you signed in
- Understanding how you use our website
- Developing and improving website functionality

As you browse websites, online ad networks working with TATU CONSULTING LLC may place anonymous cookies on your computer and use similar technologies to understand your interests based on your (anonymous) online activities, and thus tailor more relevant ads to you. If you do not wish to receive such tailored advertising, you can visit the pages below to opt out.

What types of cookies do we use?

TATU CONSULTING LLC may use the following types of cookies:

Strictly Necessary Cookies

These cookies help to carry out transactions or requests initiated by you. Examples include, but are not limited to, remembering information provided by you as you complete your transaction or courses on the site and managing your logged-in status during your user sessions.

Functional Cookies

Functional cookies allow the site to remember choices you have made. Functional cookies allow the site to remember your specific settings, such as your state and license type and items that have been placed in your cart.

Analytic Cookies

Analytic cookies allow us to collect data relating to your use of our website, including the content on which you click while shopping on the site and completing your courses. These cookies are used to improve the performance and design of the website. These cookies may be provided by a third-party analytic tool(s) but are only used for purposes related to our website.

Targeting Cookies

Targeting cookies remember information regarding your use of the website so we can provide promotional and other targeted information to you.

How to Manage Cookies

You can set your browser not to accept cookies. However, in a few cases, some of our website features may not function as a result. To control or disable cookies, refer to the settings of your browser or device. For further information about cookies, visit www.allaboutcookies.org.

What are your data protection rights?

TATU CONSULTING LLC would like to make sure you are fully aware of your data protection rights. Every user is entitled to the following:

The Right to Access

You have the right to request copies of your personal data from TATU CONSULTING LLC.

The Right to Rectification

You have the right to request that TATU CONSULTING LLC correct any inaccurate information and complete any incomplete information.

The Right to Erasure

You have the right to request that TATU CONSULTING LLC erase your personal data, under certain conditions.

The Right to Restrict Processing

You have the right to request that TATU CONSULTING LLC restrict the processing of your personal data, under certain conditions.

The Right to Object to Processing

You have the right to object to TATU CONSULTING LLC's processing of your personal data, under certain conditions.

The Right to Data Portability

Under certain conditions, you have the right to request that TATU CONSULTING LLC transfer the personal data that we have collected.

If you would like to exercise any of these rights, contact us –

Now@TrainingwithBrenda.com We may need to request further information to confirm your identity and ensure your right to access your personal data or to exercise any of your other rights. In most cases, requests will receive a response within one month.

Non-Discrimination Statement

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TATU CONSULTING LLC does not discriminate based on you exercising your data protection rights.

Privacy Policies of Other Websites

TATU CONSULTING LLC website contains links to other websites. Our privacy policy applies only to our website. When you leave our website, we encourage you to read the privacy notice of every website you visit.

Changes to Our Privacy Policy

TATU CONSULTING LLC keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was last updated on August 16, 2024.

SMS POLICY

TATU CONSULTING LLC currently offers SMS service as a courtesy to students and students are not required to opt into our SMS service. As a part of our SMS service, we may text you with marketing or other informational messages at the mobile phone number provided to us.

- By opting-in to our SMS service, you confirm that you are the owner of the mobile phone number you provide us with, control access to that number, and will notify us of any change to your phone number. If you change your mobile phone number after opting in, you agree that we may continue to send you texts at the new mobile phone number unless you opt-out. Depending on the terms of your service agreement with your wireless carrier, message and data rates may apply, including applicable roaming charges. Most wireless carriers support our text/SMS messages. Check with your wireless carrier if you have questions.
- To participate in our SMS service, you must opt-in through TATU CONSULTING LLC website or over the phone. The frequency of text messaging will vary. By opting into our SMS service, you consent to receive messages from us in response to any messages you may send to us. Text STOP to opt out of our SMS service. When you opt out, we will send you a confirmation text.
- WE DO NOT GUARANTEE THE ACTUAL OR TIMELY DELIVERY OF ANY MESSAGE WE SEND YOU. WE ARE NOT RESPONSIBLE FOR, AND EXPRESSLY DISCLAIM ANY AND ALL LIABILITY RELATED TO, THE FAILURE OF ANY MESSAGES TO BE ACTUALLY OR TIMELY DELIVERED TO YOU FOR ANY REASON WHATSOEVER, INCLUDING THOSE CAUSED BY A TECHNICAL ERROR OR OTHER PROBLEM WITH OUR SYSTEMS, THOSE OF YOUR MOBILE SERVICE PROVIDER, A THIRD-PARTY COMPANY OR ISSUES RELATED TO YOUR WIRELESS SERVICE OR MOBILE DEVICE. CARRIERS ARE NOT LIABLE FOR DELAYED OR UNDELIVERED MESSAGES.

TATU CONSULTING LLC mobile message service (the "Service") is operated by TATU CONSULTING LLC and its subsidiaries ("TATU CONSULTING LLC", "we", or "us"). Your use of the Service constitutes your agreement to these terms and conditions ("mobile Terms"). We may modify or cancel the Service or any of its features without notice. We may also modify these Mobile terms at any time and encourage you to review our Terms and Conditions and Mobile Terms whenever you interact with us to stay informed. Your continued use of the Service following the effective date of any such changes shall constitute your acceptance of such changes.

By consenting to TATU CONSULTING LLC's SMS/text Service, you agree to receive recurring SMS/text messages from and on behalf of TATU CONSULTING LLC and its subsidiaries through your wireless provider with the mobile number you provided, even if your mobile number is registered on any state or federal DO Not Call list. Text messages may be sent using an automatic telephone dialing system or other technology. Service Promotional messages may include promotions, product launches, giveaways, special offers, and other marketing offers (e.g., cart reminders.)

You understand that you do not have to sign up for this program in order to make any purchases, and your consent is not a condition of, or required, to make any purchase with TATU CONSULTING LLC or its subsidiaries. Your participation in this program is completely voluntary.

We do not charge for the Service, but you are responsible for all charges and fees associated with text messaging imposed by your wireless provider. Message frequency varies. Messages and data rates may apply. Check your mobile plan and contact your wireless provider for details. You are solely responsible for all charges related to SMS/text messages, including charges from your wireless provider.

You may opt out of the Service at any time. Text the single keyword command STOP to +4106007837 or click the unsubscribe link (where available) in any text message to cancel. You'll receive a one-time opt-out confirmation via text message. No further messages will be sent to your mobile device, unless initiated by you. If you have subscribed to other TATU CONSULTING LLC. or one of its subsidiaries', mobile message programs and wish to cancel, you will need to opt out separately from those programs by following the instructions provided in their respective Mobile Terms.

We may change any short code or telephone number we use to operate the Service at any time and will notify you of these changes. You acknowledge the any messages, including any STOP or HELP requests, you send to a short code or telephone number we have changed may not be received and we will not be responsible for honoring requests made in such messages.

The wireless carriers supported by the Service are not liable for delayed or undelivered messages. You agree to provide us with a valid mobile number. If you get a new mobile number, you will need to sign up for the Service with your new number.

You agree that TATU CONSULTING LLC and its subsidiaries will not be liable for failed, delayed, or misdirected delivery of any information sent through the Service, any errors in TATU CONSULTING LLC Now@TrainingwithBrenda.com 410-709-8337 Page **8** of **10**

such information, and/or any action you may or may not take in reliance on the information or Service.

We respect your right to privacy. To see how we collect and use your personal information, please see our Privacy Notice.

LINKS TO OTHER INTERNET SITES

Links to other internet sites ("hyperlinks") on TATU CONSULTING LLC website are included only as a convenience for you as a visitor to TATU CONSULTING LLC website. TATU CONSULTING LLC makes no judgments or warranties with respect to the accuracy, timeliness, or suitability of the content of any of these hyperlinks, and TATU CONSULTING LLC assumes no liability for the content or presentation of the hyperlinks. By providing a hyperlink to a service or third-party website, TATU CONSULTING LLC does not endorse the linked service or website, its content, or its sponsoring organization. We encourage you to read the privacy statements of each and every website to which we link. Please note that these websites may or may not have privacy policies and those policies may be more or less restrictive than TATU CONSULTING LLC's privacy policy.

VIRUSES

It is your responsibility to scan any and all downloaded materials received from the Internet. TATU CONSULTING LLC shall not be responsible or liable for any damage caused by viruses or related hazards, whether or not that virus or hazard resulted from a visit to TATU CONSULTING LLC website. You, and not TATU CONSULTING LLC, assume the entire cost of all necessary servicing, repairs, or correction related to computer viruses.

SECURITY

TATU CONSULTING LLC takes standard precautions to ensure that its systems are secure and that they meet industry standards, including the application of firewalls for its internet-based systems. When appropriate, TATU CONSULTING LLC employs the use of encryption technologies, user authentication systems (e.g., passwords and personal identification numbers) and access control mechanisms. TATU CONSULTING LLC does not guarantee that your information is safe from an attack on its systems. By purchasing from TATU CONSULTING LLC, you hereby agree to hold harmless and release TATU CONSULTING LLC, and its directors, officers, agents, instructors and employees from any and all liability or loss or damage based on or in any way related to the above in any form or fashion.

INFORMATION PROVIDED "AS IS"

THE COURSES PROVIDED BY TATU CONSULTING LLC AND THE INFORMATION CONTAINED ON TATU CONSULTING LLC WEBSITE ARE PROVIDED "AS IS" AND WITHOUT ANY WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED. TATU CONSULTING LLC DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. TATU CONSULTING LLC DOES NOT WARRANT THAT THE ACCESS TO TATU CONSULTING LLC WEBSITE WILL BE UNINTERRUPTED, THAT THE MATERIALS AND/OR COURSES CONTAINED THEREIN WILL BE ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT TATU CONSULTING LLC WEBSITE OR SERVERS ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

LIMITATION OF DAMAGES

UNDER NO CIRCUMSTANCES SHALL TATU CONSULTING LLC BE LIABLE FOR ANY DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE MATERIALS AND/OR COURSES ON TATU CONSULTING LLC WEBSITE, EVEN IF TATU CONSULTING LLC OR AN AUTHORIZED AGENT OR BROKER, CONTRACTOR, OR OTHER REPRESENTATIVE/EMPLOYEE OF TATU CONSULTING LLC HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. If applicable law does not permit the exclusion or limitation of liability or certain categories of damages, the above limitation or exclusion may not apply to you and the applicable law shall govern. In no event, however, shall TATU CONSULTING LLC's total liability to you for all damages, losses, or causes of action exceed the amount paid by you to TATU CONSULTING LLC in the last twelve (12)-month period. No claim may be brought more than one (1) year after accrual of such claim.

TATU CONSULTING LLC makes no representations except as expressly set forth in this policy, and under no circumstances does TATU CONSULTING LLC make any claim, promise, or guarantee for employment or state licensure.

I agree to these terms and conditions including, but not limited to, the terms of any applicable enrollment agreement, refund policy, privacy policy, waiver, release, or any other school policy. By beginning the course, I acknowledge that I agree to TATU CONSULTING LLC terms and conditions and all other school policies.