

HEALING THE READY

* Greta Salvo ~ Mind, Body & Soul Energy Healer

Terms of Condition used for Healing the Ready websites THESE TERMS OF USE (THESE “TERMS”) REPRESENT AN AGREEMENT BETWEEN YOU AND GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER AND ITS AFFILIATES, OFFICERS, DIRECTORS, OWNERS, AGENTS, LICENSORS, AND REPRESENTATIVES. (“WE,” OR “US) AND GOVERN YOUR USE OF HER WEBSITES AT WWW.HEALINGTHEREADY.COM AND OTHER SITES CREATED BY HER FROM TIME TO TIME (THE “SITES”) AND ANY PRODUCTS OR SERVICES MADE AVAILABLE BY MEANS OF ANY OF THE SITES (THE “PRODUCTS”). GRETA SALVO OF HEALING THE READY REFERS TO THE SITES AND THE PRODUCTS COLLECTIVELY IN THESE TERMS AS THE “SERVICES.” BY USING ANY OF THE SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY AND COMPLY WITH THESE TERMS.

TERMS OF USE Please read the following terms of use relating to your use of this site, and all the sites listed below under our name and brand, carefully. By using these sites, you agree to these terms of use. Greta Salvo of Healing the Ready reserves the right to modify these terms at any time, so please check this page periodically for changes. By using these sites after Greta Salvo of Healing the Ready posts any changes to these terms, you agree to accept those changes, whether or not you have reviewed them or been notified about them. If at any time you choose not to accept these terms of use, please do not use this site or any of Greta Salvo of Healing the Ready sites.

DISCLAIMERS; LIMITATIONS OF LIABILITY (a) YOU ASSUME ALL RESPONSIBILITY AND RISK FOR YOUR USE OF THE SERVICES. THE SERVICES, INCLUDING ANY PRODUCTS, ARE PROVIDED “AS IS” WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF TITLE, NON-INFRINGEMENT, OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. (b) WHILE GRETA SALVO OF INTUITIVES STEPHANIE LLC MAKES GOOD FAITH EFFORTS TO INCLUDE SUBSTANTIALLY ACCURATE INFORMATION IN THE SERVICES, ERRORS OR OMISSIONS MAY OCCUR. IF GRETA SALVO OF HEALING THE READY RECEIVES NOTICE OF ERRORS OR OMISSIONS, GRETA SALVO OF HEALING THE READY WILL MAKE REASONABLE EFFORTS TO CORRECT THEM IN DUE COURSE; BUT GRETA SALVO OF HEALING THE READY MAKES NO REPRESENTATIONS OR WARRANTIES REGARDING THE ACCURACY, COMPLETENESS, PERFORMANCE, CURRENCY, OR FITNESS FOR A PARTICULAR PURPOSE OF THE SERVICES, THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, OR AS TO THE RESULTS THAT WILL BE DERIVED FROM USING ANY OF THE INFORMATION INCLUDED IN THE SERVICES. (c) IN NO EVENT SHALL GRETA

SALVO, MIND, BODY & SOUL ENERGY HEALER, AND ITS AFFILIATES, OFFICERS, DIRECTORS, OWNERS, AGENTS, LICENSORS, AND REPRESENTATIVES BE LIABLE FOR ANY INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN ANY WAY CONNECTED WITH YOUR USE OF, DELAY IN USING, OR INABILITY TO USE THE SERVICES. GRETA SALVO OF HEALING THE READY LIABILITY FOR ANY DIRECT DAMAGES SHALL BE LIMITED TO THE AMOUNT OF FEES YOU HAVE PAID FOR THE PRODUCTS GIVING RISE TO SUCH LIABILITY. SOME STATES OR JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES AND THUS THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF THIS LIMITATION OF LIABILITY OR THE EXCLUSION OF WARRANTY SET FORTH ABOVE IS HELD INAPPLICABLE OR UNENFORCEABLE FOR ANY REASON, GRETA SALVO OF HEALING THE READY MAXIMUM LIABILITY FOR ANY TYPE OF DAMAGES SHALL BE LIMITED TO THE LESSER OF (I) A REFUND OF THE AMOUNT PAID FOR THE PRODUCT AT ISSUE, OR (II) \$100. (d) YOU ASSUME ALL RESPONSIBILITIES AND OBLIGATIONS WITH RESPECT TO ANY DECISIONS, ADVICE, CONCLUSIONS OR RECOMMENDATIONS MADE OR GIVEN AS A RESULT OF THE USE OF THE SERVICES, INCLUDING WITHOUT LIMITATION ANY DECISION MADE OR ACTION TAKEN BY YOU IN RELIANCE UPON PRODUCTS. THE SERVICES SHALL NOT CONSTITUTE OR BE CONSTRUED AS A RECOMMENDATION, SOLICITATION, OFFER OR OPINION BY GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER, AND ITS AFFILIATES, OFFICERS, DIRECTORS, OWNERS, AGENTS, LICENSORS, AND REPRESENTATIVES OR OUR AFFILIATES, PRINCIPALS OR CONTENT PROVIDERS, FOR ANY FINANCIAL TRANSACTION OR THE PURCHASE OF ANY FINANCIAL INSTRUMENT, INCLUDING BUT NOT LIMITED TO SECURITIES, OR ANY KIND OF INVESTMENT. PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. (e) YOU ASSUME ALL RESPONSIBILITY AND RISK FOR YOUR USE OF THE SERVICES. THERE IS NO GUARANTEE THAT YOU WILL EARN ANY MONEY OR ACHIEVE ANY PARTICULAR RESULTS USING THE TECHNIQUES AND IDEAS PROVIDED IN CONNECTION WITH THE SERVICES. ALL INFORMATION PROVIDED IN CONNECTION WITH THE SERVICES IS INTENDED FOR EDUCATIONAL PURPOSES ONLY, FOR A GENERAL AUDIENCE, AN INDIVIDUAL OR BUSINESS. NONE OF THE INFORMATION PROVIDED IN CONNECTION WITH THE SERVICES SHALL BE CONSTRUED TO CONSTITUTE MEDICAL, PSYCHOLOGICAL, FINANCIAL OR ACCOUNTING, LEGAL OR OTHER PROFESSIONAL ADVICE; WE URGE YOU TO CONSULT WITH AN APPROPRIATE LICENSED PROFESSIONAL IF YOU SEEK ANY SUCH ADVICE. SERVICES GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER grants you a non-exclusive, non-transferrable, revocable license to use the Services, including the Products (subject to payment, where applicable), for your personal use only, in accordance with these Terms. Greta Salvo of Healing the Ready reserves all rights that she does not expressly grant in these Terms. Greta Salvo of Healing the Ready may change,

suspend or discontinue any aspect of the Services at any time, including the availability of any feature or content. Without limitation of any of Greta Salvo of Healing the Ready other rights or remedies at law, in equity or under these Terms, Greta Salvo of Healing the Ready may terminate your license to use the services, in whole or in part, including your right to use any products, without providing any refund or cancelling your obligation to make installment payments where applicable, if Greta Salvo of Healing the Ready determines, in her sole discretion, that you have breached or violated any of the provisions of these Terms.

PAYMENT You may purchase licenses to certain Products through a one-time payment or in monthly installments, as specified on the Sites. When you make a purchase, you authorize Greta Salvo of Healing the Ready to charge the credit, debit card or PayPal account you provide on a one-time or monthly basis, or payment plan, depending on which payment plan you elect. Greta Salvo of Healing the Ready reserves the right to cancel any order for any reason. Possible reasons for cancellation include, but are not limited to the following: fraudulent orders, incorrect pricing or non-payment.

REFUNDS If you are not satisfied with a Product that you purchased, you are eligible for a partial refund of amounts paid for that Product, provided that you: email Greta Salvo of Healing the Ready at IntuitiveStephanie.com, no later than fifteen (15) days following the date of purchase, requesting a refund, stating the reason for your request. Notwithstanding the foregoing, certain Product purchases may not be eligible for refund, or might be subject to satisfaction of additional or different criteria, if and to the extent Greta Salvo of Healing the Ready so provides on the applicable Site(s). If you receive a refund for a Product, you will have no further right to use that Product. Greta Salvo of Healing the Ready will have the sole discretion to determine whether you satisfy the eligibility criteria for a refund. For the avoidance of doubt, unless you are eligible to receive a refund, as provided herein, your obligation to continue to make all monthly payments with respect to a purchase shall remain in effect, notwithstanding the cancellation or termination of the applicable license for such Product.

YOUR CONTENT Greta Salvo of Healing the Ready may provide the opportunity for you to provide content or materials (“Your Content”) by means of the Services, including by commenting on blog posts, by communicating with her directly or through other forums. You grant to Greta Salvo of Healing the Ready and our affiliates a non-exclusive, perpetual, irrevocable, royalty-free, worldwide, assignable, transferrable, right and license to reproduce, display, perform, transmit, modify, publish, create derivative works from and otherwise use Your Content in any formats or media now known or hereafter devised, in connection with our provision or promotion of information products or services.

YOUR CONDUCT You agree that you will not: (i) use the Services in a manner that (a) violates any applicable international, federal, state or local laws, regulations, rules, ordinances, statutes, requirements, codes or orders of any governmental or judicial authorities; (b) is fraudulent, deceptive or misleading; (c) is

threatening, harassing, discriminatory, libelous, defamatory, pornographic or obscene; (d) violates anyone's rights of privacy, publicity or other rights; (e) violates any contractual or fiduciary obligations; (f) infringes on any copyrights, trademarks, service marks, trade secrets, patents or other intellectual property rights (collectively, "Intellectual Property Rights"); (g) has an adverse effect on her business, reputation or ability to provide Services; or (h) would otherwise be reasonably deemed objectionable under the circumstances; (ii) violate any program guidelines applicable to use of particular products or interfere with, impair or disrupt the ability of others to use such Products; (iii) use the Services so as to impersonate any person or entity, falsely state or otherwise misrepresent your affiliation with a person or entity or provide inaccurate information; (iv) violate or attempt to violate the security of the Services; (v) reverse engineer, decompile or disassemble any portion of the Services; (vi) "scrape" information from the Services by automated means; (i) interfere with the ability of others or permit any unauthorized access to or use of any Products that you have licensed or to any password applicable to your account for the Services; (vii) use, redistribute or resell any of the Products or other content of the Services, other than such unremunerated sharing via social media as may be authorized on the Services or otherwise in writing by Greta Salvo of Healing the Ready; or (viii) reproduce, modify, display, distribute, sell, re-sell, distribute, publish, disclose, videotape, share, divulge, transfer, exploit or create derivative works from any of the Services, including any Products, in whole or in part, except as expressly provided in these Terms.

PROPRIETARY RIGHTS As between you and Greta Salvo of Healing the Ready, she owns the Services, including the Products, and any and all graphics, photographs, images, artwork, text, fonts, software and other technology, and the contents, design, layout, functions, appearance and other intellectual property, comprising the Services. The foregoing ownership rights include all Intellectual Property Rights inherent in or appurtenant to the Services. Without limitation of the foregoing, the Services contain proprietary material of GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER, which is protected by copyright and other laws respecting proprietary rights. The Services are also protected by copyright as a collective work and/or compilation, pursuant to U.S. copyright laws, international conventions, and other copyright laws. GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER retains all rights in the Services, including all copyright and other proprietary rights worldwide in all media. You may not use the Services except as expressly permitted under these Terms.

INDEMNITY You agree to indemnify, defend and hold harmless GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER, and its affiliates, and all officers, directors, owners, agents, or licensors thereof (collectively, the "Indemnified Parties") from and against any and all losses, damages, liabilities and costs, including reasonable attorneys' fees, sustained by the Indemnified Parties in connection with any claim arising out of Your Content, your use of her Products, or any breach by you or any user of your account of these Terms. You shall

cooperate as fully as reasonably required in the defense of any such claim. GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER reserves the right to assume the exclusive defense and control of any matter subject to indemnification by you. REPRESENTATIONS AND WARRANTIES You represent and warrant: (a) that you own all Intellectual Property Rights in Your Content and have the right to provide Your Content via the Services for use as contemplated herein, and (b) that you are at least eighteen (18) years old. LAW; JURISDICTION These Terms shall be governed by the laws of the United States of America and the State of Wisconsin without giving effect to the principles of conflict of laws. YOU AND GRETA SALVO OF HEALING THE READY AGREE THAT ANY ACTION OR DISPUTE BETWEEN US WILL BE RESOLVED EXCLUSIVELY BY ARBITRATION IN THE STATE OF WISCONSIN (DISCRETION OF GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER). PRIVACY Your use of the Services is subject to Greta Salvo of Healing the Ready Privacy Policy, which is incorporated into these Terms. By using any of the Services, you acknowledge and consent to her collection and use of information as set forth in the privacy policy. CHANGES Greta Salvo of Healing the Ready may modify these Terms at any time by posting changes on the Sites; however, (i) these changes will only become effective and binding with respect to you after Greta Salvo of Healing the Ready provides notice on the Sites that these Terms have changed and you first use any of the Services following the date of such posting, (ii) the changes will only apply with respect to your use of the Services after such changes become effective, and (iii) any change in payment obligations will only apply to your subsequent purchases on, or usage of, the Services. If at any time you find these Terms unacceptable and do not agree with them, you thereafter will have no right to use or access the Services. DIGITAL MILLENNIUM COPYRIGHT ACT If you believe that any of the Services contain content that infringes on your copyright, please contact Greta Salvo through her website at www.HealingTheReady.com with the following information: Your address, telephone number, and email address; A description of the copyrighted work that you claim has been infringed; A description of where the alleged infringing material is located; A statement by you that you have a good faith belief that the disputed use is not authorized by you, the copyright owner, its agent, or the law; An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest; and a statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf. LINKS The Services may contain links to websites that Greta Salvo of Healing the Ready does not operate. Greta Salvo of Healing the Ready is not responsible for the content of any such websites, and you should direct any concerns regarding such websites to their respective site administrators or webmasters. PARENTAL PERMISSION The Sites are not directed to children under the age of 13 and Greta Salvo of Healing the Ready will not knowingly collect personally identifiable

information from children under 13. Greta Salvo of Healing the Ready strongly recommends that parents participate in their children's exploration of the internet and any online services and use their browser's parental controls to limit the areas of the internet to which their children have access. Greta Salvo of Healing the Ready may, at her discretion, require users under 18 to obtain the consent of a parent or guardian to view certain content, and she may limit access to certain content to users above a specified age. You agree to abide by any such restrictions, and not to help anyone avoid these restrictions.

MISCELLANEOUS No joint venture, partnership, employment or agency relationship exists between you and GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER as a result of these Terms and/or your use of the Services. These Terms shall be effective as of the date accepted by you. These Terms represent the entire agreement between you and GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER with respect to the subject matter hereof, and supersede any and all prior understandings, statements or representations, whether electronic, oral or written, regarding the Services. GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER may assign these Terms at its discretion. You may not assign these Terms. No waiver of any obligation or right of either party shall be effective unless in writing, executed by the party against whom it is being enforced. In addition to money damages, GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER shall be entitled to seek equitable relief where appropriate if you breach any of these Terms. These Terms are severable and may be construed to the extent of their enforceability in light of the parties' mutual intent. The titles and subtitles in these Terms are used for convenience only and are not to be considered in construing it. All references herein to "including" and variations thereof shall be deemed to mean, "including, but not limited to." All references herein to "I", "she", "we," "our" or variations thereof shall be deemed to refer to GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER. All references herein to "you," "your" or variations thereof shall be deemed to refer to you individually, if you are entering into these Terms on an individual basis, and to the corporation, partnership or other organization or legal entity that you represent, if you are entering into these Terms on behalf of such organization or entity. Notices to you required or permitted hereunder shall be made to you at the most recent email address on file with GRETA SALVO, MIND, BODY & SOUL ENERGY HEALER. Notices to Greta Salvo of Healing the Ready shall be sent through her website www.HealingTheReady.com.