These terms and conditions govern the financing of the client's payment plan by The Elevate Institute, LLC. By entering into this agreement, you agree to the following terms and conditions:

- Payment Plan: The Elevate Institute, LLC will finance the client's payment plan for REVEAL Optimal Health Intensive as agreed upon by the client and The Elevate Institute, LLC in writing.
- Payment Schedule: The client agrees to pay the total amount due in [number of installments] equal payments. The payments will be due on the [payment due date] of each month, starting on [starting date].
- 3. Finance Fees: This payment plan does not include any finance fees. The client is responsible for paying only the agreed-upon amount and any late fees that may be incurred as outlined in section 4.
- 4. Late Fee: If the client fails to make a payment as agreed, a late fee of 15% of the balance due will be added to the account after 5 days of the missed payment. After 15 days, the late fee will increase to 20% of the balance due.
- 5. Credit Card on File: A valid credit card must be kept on file to cover the charges. By providing the credit card information, the client authorizes The Elevate Institute, LLC to charge the payment to the card on file.
- Suspension of Services: If the account is more than 30 days past due, The Elevate Institute, LLC reserves the right to suspend services until the account is brought up to date.
- 7. Default: If the client fails to make a payment for more than 30 days, the entire remaining balance becomes due immediately.
- 8. Governing Law: This agreement shall be governed by and construed in accordance with the laws of the State of California.
- 9. Notices: Any notices required or permitted by this agreement shall be in writing and delivered to the addresses of the parties specified in this agreement.

- 10. Entire Agreement: This agreement constitutes the entire understanding between the parties and supersedes all prior negotiations, understandings, and agreements between the parties concerning the financing of the client's payment plan.
- 11. Modification: This agreement may not be modified except in writing signed by both parties.
- 12. Binding Effect: This agreement shall be binding upon and inure to the benefit of the parties hereto and their respective heirs, legal representatives, successors, and assigns.
- 13. Limitations of Services: Eva Vennari is a holistic health practitioner and not a licensed physician. All data analyzed and recommendations made by Eva Vennari are solely meant to reduce stress. There is no guarantee that the client will have results by the time this payment plan is complete. Progress is solely the responsibility of the client to take recommendations and follow them to the best of their ability.
- 14. Refunds: No refunds granted once the hair sample has been submitted to the lab. Client must return any unused hair test kits provided or lose the deposit. To cancel and receive a full refund, no services must be received. Services include Hair Mineral Testing, Consultations, Recommendations and Trainings outlined in your program.

By signing below, the client agrees to the terms and conditions outlined in this agreement.

Client Signature | Printed Name | Date

Eva Vennari, The Elevate Institute, LLC Signature | Date