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You agree to be financially responsible for all purchases made by you or someone acting on your behalf. You agree to use our Programs and Products for legitimate, non-commercial purposes only and not for speculative, false, fraudulent, or illegal purposes.

Since we have a clear and explicit Refund Policy in these Terms of Use that you have agreed to prior to completing the purchase of any of our Programs or Products, we do not tolerate or accept any type of chargeback threat or actual chargeback from your credit card company and your agreement with us will automatically terminate upon such attempt to seek a chargeback from your credit card company. You will remain responsible for payment in full for the Programs and Products which you have purchased.

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We also reserve our right to seek payment from you for any delinquent payment that is not provided by or upon the date due by enlisting the help of a collections agency, and we may

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This Agreement shall be construed according to the laws of the State of Wisconsin where my principal place of business is located.

Dispute Resolution.

Should we ever have a conflict, it is hoped that we could work it out amiably. However, if we are unable to seek resolution through good-faith negotiation within 30 days, we agree now that the only method of legal dispute resolution that will be used is binding arbitration before a single arbitrator, jointly selected by both of us, unless we both agree otherwise in writing or otherwise provided by law. You understand and agree now that the only monetary damages that can be awarded to you through arbitration is the full refund of your Payment made to date. No other financial awards of consequential damages, or any other type of damages, may be granted to you. We both agree now that the decision of the arbitrator is final and binding and may be entered as a judgment into any court having the appropriate jurisdiction. You also agree that should arbitration take place, it will be held in Dodge County in the State of Wisconsin where my principal place of business is located, and the prevailing party shall be entitled to all reasonable attorneys' fees and all costs necessary to enforce the decision of the arbitrator.

By purchasing our Programs or Products you are agreeing to a modification of the statute of limitations such that any arbitration must be begun within one (1) year after notification to me of the dispute or you waive the right to seek dispute resolution by arbitration or to take any other legal action.

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