

# Table of Contents

---

## PART I — AGREEMENT & SCOPE

**1. Introduction & Acceptance** .....3

**2. Definitions** .....3

**3. Scope & Applicability** .....4

## PART II — SUBSCRIPTION & BILLING

**4. Subscription Plans & Fees** .....6

**5. Automatic Renewal & Recurring Billing** .....7

**6. Payment Authorization & Processing** .....8

**7. Failed Payments & Grace Period** .....9

## PART III — NO-REFUND POLICY

**8. No-Refund Policy — General Rule** .....11

**9. No Prorated Refunds** .....12

**10. Limited Exceptions to the No-Refund Policy** .....13

## PART IV — CANCELLATION

**11. How to Cancel Your Subscription** .....15

**12. Effective Date of Cancellation** .....16

**13. Account Access & Listings After Cancellation** .....17

**14. Data Retention After Cancellation** .....18

**15. Reactivation of a Cancelled Account** .....18

## PART V — SERVICE TERMINATION & SUSPENSION

**16. Platform-Initiated Termination for Cause** .....19

**17. Platform-Initiated Termination Without Cause** .....20

**18. Account Suspension** .....20

PART VI — DISPUTES & CHARGEBACKS

**19. Billing Dispute Procedures** .....22

**20. Chargeback Policy & Consequences** .....23

PART VII — LEGAL PROVISIONS

**21. Modifications to Pricing & Policy** .....26

**22. Limitation of Liability** .....27

**23. Indemnification** .....28

**24. Governing Law & Dispute Resolution** .....28

**25. Severability & Waiver** .....

**26. Entire Agreement** .....

**27. Contact Information** .....

## PART I — AGREEMENT & SCOPE

---

### 1 Introduction & Acceptance

---

#### PLAIN-LANGUAGE SUMMARY

This policy governs all subscription billing, cancellation procedures, and refund matters for 4EstateSale.com. By subscribing, you agree that all fees are non-refundable, subscriptions renew automatically, and you must cancel before your renewal date to avoid being charged for the next billing period.

This Refund and Cancellation Policy ("Policy") is entered into by and between **Prime Partners Group, LLC**, a Florida limited liability company doing business as **4EstateSale.com** ("Company," "we," "us," or "our"), and any individual, business entity, auction company, estate sale company, or other person ("Subscriber," "you," or "your") who subscribes to, purchases, accesses, or uses any paid subscription plan or service offered through the website located at <https://www.4estatesale.com> (the "Platform") or any related services (collectively, the "Services").

This Policy is incorporated by reference into, and forms an integral part of, the Platform's Terms of Service and Privacy Policy (collectively, the "Agreement"). **By completing the subscription enrollment process, clicking "I Agree," providing your payment information, or otherwise using the Services, you acknowledge that you have read, understood, and irrevocably agree to be bound by all terms and conditions of this Policy.** If you do not agree, do not subscribe to or use the paid Services.

This Policy constitutes a legally binding contract. You represent that you have the full legal authority to enter into this agreement on behalf of yourself or any business entity you represent, and that all information you provide in connection with your subscription is accurate and complete.

#### Auto-Renewal Notice — Required Disclosure (Florida Fla. Stat. § 501.17185)

Your subscription to 4EstateSale.com automatically renews on a monthly basis unless cancelled prior to the renewal date. Your credit card will be charged the applicable subscription fee on the same day each month. You may cancel at any time through your account settings or by contacting us, but cancellation does not entitle you to a refund for the current billing period. See Sections 5 and 11 for full details.

### 2 Definitions

---

Term	Definition
------	------------

<b>Billing Date</b>	The calendar date each month on which the Subscriber's credit card is charged the applicable Subscription Fee. The initial Billing Date is established at enrollment; subsequent Billing Dates fall on the same calendar day each month (or the last day of the month if the original date does not exist in a shorter month).
<b>Billing Period</b>	The one-month period commencing on a Billing Date and ending the day before the next Billing Date. The Services are provided on a prepaid basis for each Billing Period.
<b>Billing Error</b>	A charge that (a) is a duplicate of a charge already processed for the same Billing Period on the same account, (b) is for an amount materially different from the Subscription Fee for the plan selected at enrollment or as subsequently modified with your written consent, or (c) is charged after a timely and confirmed cancellation has been processed by the Company.
<b>Cancellation</b>	The act of terminating your subscription to the Services in accordance with the procedures described in Section 11 of this Policy.
<b>Chargeback</b>	A reversal of a credit or debit card transaction initiated by a Subscriber through their card-issuing bank, outside of the Company's internal billing dispute resolution process.
<b>Confirmed Cancellation</b>	A cancellation that has been acknowledged by the Company via email confirmation sent to the address on file for the account.
<b>Platform</b>	The 4EstateSale.com website, application, and all related infrastructure and features operated by Prime Partners Group, LLC.
<b>Sale Listing</b>	Any advertisement for an estate sale, auction, or related event published or scheduled for publication on the Platform under a Subscriber's account.
<b>Services</b>	The subscription-based advertising services, including listing creation and publication tools, made available to Subscribers on the Platform.
<b>Subscription Fee</b>	The monthly fee charged to a Subscriber for access to the Services, as displayed at the time of enrollment and as may be modified in accordance with Section 21.
<b>Termination for Cause</b>	Termination of a subscription by the Company due to the Subscriber's violation of this Policy, the Terms of Service, or applicable law, as described in Section 16.

### 3 Scope & Applicability

This Policy applies to:

- All paid monthly subscription plans offered through the Platform, including any introductory, promotional, or special-rate plans;

- All Subscribers, including auction companies, estate sale companies, individual sellers, and any other persons who have purchased or are enrolled in a paid subscription;
- All billing transactions processed in connection with the Services, including initial enrollment charges, automatic renewal charges, and any additional fees charged under this Policy;
- All dispute, cancellation, and refund requests submitted by Subscribers.

This Policy applies regardless of whether the Subscriber enrolled through the Platform's website, through a promotional offer, through a third-party referral, or through any other channel. It supersedes any verbal representations, prior policies, or informal communications regarding refunds, cancellations, or billing that may have been made at any time.

## PART II — SUBSCRIPTION & BILLING

---

### 4 Subscription Plans & Fees

---

#### 4.1 Plan Structure

The Platform offers monthly subscription plans that provide Subscribers with access to the Services for the duration of each paid Billing Period. Subscription plans may vary by features, listing limits, geographic reach, and other attributes. The specific features and limitations of each plan are described on the Platform's pricing and subscription pages, which are incorporated into this Policy by reference.

#### 4.2 Fee Disclosure

The Subscription Fee for your selected plan is disclosed to you during the enrollment process before you complete your purchase. By completing enrollment, you confirm that you have reviewed and accepted the applicable Subscription Fee. All fees are stated in United States Dollars (USD) and are exclusive of any applicable taxes unless otherwise stated.

#### 4.3 Taxes

You are responsible for all applicable federal, state, and local taxes, levies, and duties arising from your subscription, to the extent such taxes are not collected and remitted by the Company. The Company reserves the right to collect applicable sales tax or other transactional taxes on Subscription Fees where required by law and will disclose any such tax at the time of charge.

#### 4.4 Price Display at Enrollment

The total amount that will be charged to your credit card for each Billing Period is prominently displayed during the enrollment checkout process. By submitting your payment information, you authorize the Company to charge that amount on each Billing Date until your subscription is cancelled in accordance with this Policy.

## 5 Automatic Renewal & Recurring Billing

### **IMPORTANT — AUTOMATIC RENEWAL DISCLOSURE**

**YOUR SUBSCRIPTION AUTOMATICALLY RENEWS EVERY MONTH. YOUR CREDIT CARD WILL BE CHARGED THE APPLICABLE SUBSCRIPTION FEE ON EACH BILLING DATE WITHOUT FURTHER ACTION OR NOTICE FROM YOU, UNLESS YOU CANCEL BEFORE THE RENEWAL DATE IN ACCORDANCE WITH SECTION 11. IT IS YOUR RESPONSIBILITY TO CANCEL BEFORE YOUR BILLING DATE TO AVOID BEING CHARGED FOR THE NEXT BILLING PERIOD.**

### **5.1 Automatic Renewal Terms**

All subscriptions to the Services are provided on a monthly, automatically renewing basis. Unless and until cancelled by you in accordance with Section 11, or terminated by the Company pursuant to Section 16 or 17, your subscription will renew automatically at the end of each Billing Period for successive one-month Billing Periods at the then-current Subscription Fee for your plan.

### **5.2 Renewal Notice**

As a courtesy, the Company will send a renewal reminder email to the email address on file for your account at least seven (7) calendar days before each Billing Date. However, your obligation to cancel before the Billing Date is not contingent on your receipt of any such reminder. Failure to receive a renewal reminder due to spam filtering, email delivery issues, an outdated email address on file, or any other reason does not excuse or waive your obligation to pay the Subscription Fee upon renewal.

### **5.3 Continuation as Acceptance**

Your continued use of the Services after any Billing Date, including without limitation continued access to your account, continued publication of Sale Listings, or any other use of Platform features, constitutes your acceptance of the renewed subscription and the associated Subscription Fee for that Billing Period.

### **5.4 Florida Auto-Renewal Compliance**

In compliance with the Florida Automatic Renewal Law (Fla. Stat. § 501.17185), the Company: (a) discloses the automatic renewal terms in clear and conspicuous language during the enrollment process; (b) presents the automatic renewal terms in a manner that is distinguishable from surrounding text; (c) provides an acknowledgment that includes the automatic renewal offer terms and the Company's cancellation policy; and (d) provides a mechanism for cancellation that is easy to use, as described in Section 11.

## **6 Payment Authorization & Processing**

---

### **6.1 Credit Card Authorization**

By providing your credit card or debit card information and completing the subscription enrollment process, you:

1. Represent and warrant that you are the authorized holder of the card, or have express authorization from the cardholder to use the card for this purpose;
2. Authorize Prime Partners Group, LLC to charge your card the applicable Subscription Fee on each Billing Date for as long as your subscription remains active;
3. Authorize the Company to retain your payment method information (in tokenized form through our PCI-DSS compliant payment processor) for the purpose of processing recurring Subscription Fee charges;
4. Agree that this authorization constitutes a written agreement for recurring charges under applicable payment network rules and state law, and that a copy of this Policy serves as the written notice of such authorization.

### **6.2 Payment Processor**

Payment processing services are provided by a third-party PCI-DSS Level 1 certified payment processor. Full credit card numbers, CVV codes, and expiration dates are collected and stored exclusively by the payment processor and are never stored on the Company's servers. The Company receives only a secure token and the last four digits of your card number, which are used solely for account management and customer service purposes.

### **6.3 Updating Payment Information**

You are solely responsible for maintaining current and valid payment information in your account. You may update your payment method at any time through your account settings. If you fail to maintain valid payment information and a Subscription Fee charge fails as a result, the consequences described in Section 7 will apply. The Company is not responsible for any lapse in service resulting from your failure to maintain valid payment information.

### **6.4 Timing of Charges**

Subscription Fee charges are processed on or about the Billing Date. Due to payment processing timelines, charges may appear on your bank or card statement one to three (1–3) business days after the Billing Date. The charge will appear on your statement under the name "4EstateSale" or "Prime Partners Group" or a similar descriptor associated with the Company's merchant account.

## 6.5 Receipts and Invoices

The Company will send an email receipt to the address on file for your account within twenty-four (24) hours of each successful Subscription Fee charge. You are responsible for maintaining accurate contact information in your account to ensure receipt of billing documentation.

## 7 Failed Payments & Grace Period

### 7.1 Initial Failed Payment Attempt

If a Subscription Fee charge fails on the Billing Date (due to insufficient funds, an expired card, a bank decline, or any other reason), the Company will:

1. Send an email notification to the address on file alerting you to the failed payment and requesting that you update your payment information;
2. Attempt to re-process the charge up to three (3) additional times over the following seven (7) calendar days, using the payment method on file.

### 7.2 Grace Period

During the seven (7) calendar day retry window following a failed payment (the "Grace Period"), your account will remain active and your Sale Listings will continue to be published. The Grace Period is a courtesy extended solely at the Company's discretion and does not constitute a waiver of any right to collect the outstanding Subscription Fee or to suspend or terminate your account.

Event	Day	Company Action	Account Status
Billing Date — first attempt fails	Day 0	Email notification sent; first retry scheduled	Active (Grace Period begins)
Second payment attempt	Day 3	Retry charge processed	Active if successful; Grace Period continues if failed
Third payment attempt	Day 5	Retry charge processed; warning email sent	Active if successful; final warning if failed
Fourth & final attempt	Day 7	Final retry charge processed	Active if successful; suspension triggered if failed
Account Suspension	Day 8	Account suspended; listings unpublished; suspension notice sent	Suspended — no public listing visibility

Account Termination	Day 30 (post-suspension)	Account permanently terminated; listing data purged per retention policy	Terminated
---------------------	--------------------------	--	------------

### 7.3 Consequences of Non-Payment

If all retry attempts fail and payment is not received within the Grace Period:

- Your account will be **suspended** effective the day after the final retry attempt;
- All active and scheduled Sale Listings will be immediately **unpublished** and removed from public view;
- Your login access will be restricted to account settings only (you will not be able to create or edit listings);
- The Company reserves the right to permanently **terminate** your account if the outstanding balance remains unpaid for thirty (30) calendar days following account suspension;
- **No refund or credit will be issued** for any portion of the Billing Period during which the account was active before the failed payment, nor for any prior Billing Periods.

### 7.4 Reactivation After Non-Payment Suspension

To reactivate a suspended account, you must: (a) provide valid payment information; (b) pay the full outstanding Subscription Fee(s) for all unpaid Billing Periods; and (c) pay a reactivation administrative fee of Twenty-Five Dollars (USD \$25.00), which covers the costs associated with processing the suspension and reactivation. The reactivation fee is non-refundable. Reactivation is not available for accounts that have been permanently terminated under Section 7.3.

### 7.5 Outstanding Balances

Any unpaid Subscription Fees or other amounts owed to the Company continue to be due and payable even after account suspension or termination. The Company reserves the right to pursue collection of outstanding balances through all available legal means, including referring the debt to a collection agency and filing a civil lawsuit in Miami-Dade County, Florida. In any such collection action, you agree to pay all reasonable costs and expenses of collection, including reasonable attorneys' fees.

## PART III — NO-REFUND POLICY

---

### 8 No-Refund Policy — General Rule

---

#### NO-REFUND POLICY — CORE RULE

ALL SUBSCRIPTION FEES PAID TO PRIME PARTNERS GROUP, LLC FOR ACCESS TO THE 4ESTATESALE.COM PLATFORM ARE FINAL, NON-REFUNDABLE, AND NON-CREDITABLE. THIS APPLIES TO ALL CIRCUMSTANCES, INCLUDING VOLUNTARY CANCELLATION, EARLY CANCELLATION, NON-USE OF THE SERVICES, DISSATISFACTION WITH THE SERVICES, AND TERMINATION OF YOUR ACCOUNT BY YOU OR BY THE COMPANY.

#### 8.1 Rationale for the No-Refund Policy

The Company's no-refund policy is based on the following material characteristics of the Services:

- **Immediate digital access:** Upon successful payment and account activation, the Company immediately makes the full functionality of the Platform available to the Subscriber, including the ability to create, publish, and manage Sale Listings. The value of the Services is delivered at the moment of access, not at a future date;
- **Fixed operating costs:** Each Billing Period, the Company incurs fixed and variable costs to maintain the Platform infrastructure, provide listing visibility, maintain search indexing, send listing notifications to buyers, and provide customer support — costs that are incurred regardless of whether a Subscriber actively uses the Services during a given Billing Period;
- **Non-recoverable marketplace presence:** When a Subscriber's listing is published on the Platform, it is made available to the Company's audience of buyers, collectors, and estate sale attendees. The value of this marketplace exposure is consumed the moment it is delivered and cannot be returned;
- **Industry standard:** No-refund policies are standard in the digital subscription, online advertising, and SaaS industries for these reasons, and the Subscriber acknowledged and accepted this policy at the time of enrollment.

#### 8.2 No Exceptions for Non-Use

The Company is not responsible for a Subscriber's failure to use the Services during a paid Billing Period. Non-use of the Platform (including failure to create listings, failure to log in, or lack of sales activity) does not entitle the Subscriber to a refund, credit, or any other form of compensation. The Subscription Fee represents payment for access to the Platform, not for a guaranteed volume of traffic, leads, buyer inquiries, or sale proceeds.

### 8.3 No Exceptions for Results

The Company does not guarantee any specific number of buyers, page views, inquiries, attendees, or sale proceeds resulting from a Subscriber's use of the Platform. Dissatisfaction with the volume of traffic, the quality of leads, or the commercial results of a sale does not constitute grounds for a refund under this Policy or any other policy of the Company.

### 8.4 No Exceptions for Service Interruptions (Short-Term)

The Company makes reasonable efforts to maintain the Platform's availability but does not guarantee uninterrupted service. Scheduled maintenance, unplanned outages, and other temporary interruptions will not give rise to a right to a refund unless the interruption constitutes a material breach as described in Section 10.4. Refunds are not provided for outages or maintenance events of less than forty-eight (48) consecutive hours.

## 9 No Prorated Refunds

The Company does **not** issue prorated or partial refunds for any portion of a Billing Period, regardless of the circumstances. Specifically:

- **Mid-period cancellation:** If you cancel your subscription at any point during a Billing Period, you will retain access to the Services for the remainder of that Billing Period, but you will not receive a refund or credit for the unused days;
- **Downgrade timing:** If you downgrade from a higher-tier plan to a lower-tier plan mid-period, the change will take effect at the start of the next Billing Period and no refund will be issued for the difference in price during the current period;
- **Early termination:** If your account is terminated — whether voluntarily or by the Company — prior to the end of a Billing Period for which payment has already been made, no refund will be issued for the remaining days in that period;
- **Promotional or discounted periods:** Promotions, discounted trial periods, and special pricing arrangements do not alter the no-proration rule; no refund is provided for unused portions of any promotional period.

#### Illustrative Example — No Proration

If your Billing Date is the 1st of each month and you cancel on the 15th, you will continue to have full access to the Platform and your listings will remain published through the end of that month. However, you will not receive a refund for the remaining 16 days of the Billing Period. The Subscription Fee for the full month was earned and is non-refundable.

## **10 Limited Exceptions to the No-Refund Policy**

---

The Company recognizes three (3) narrow, strictly defined exceptions to the general no-refund rule. These exceptions are construed narrowly and are evaluated exclusively by the Company's billing team. The Company reserves the right to require documentation to substantiate any exception claim.

### **10.1 Exception A — Duplicate / Erroneous Charge (Billing Error)**

A refund may be issued if the Subscriber can demonstrate, to the Company's reasonable satisfaction, that a Billing Error has occurred — specifically:

- A charge that is an exact duplicate of a charge already successfully processed for the same Billing Period on the same account and for the same plan; or
- A charge for an amount materially different from the Subscription Fee for the plan the Subscriber was enrolled in at the time of the charge, provided the discrepancy was not caused by a price modification disclosed in advance pursuant to Section 21; or
- A charge that was processed after a Confirmed Cancellation, where the charge was for a Billing Period beginning after the cancellation effective date.

Billing Error refunds are limited to the erroneous amount charged and will be applied to the original payment method. Billing Error claims must be submitted within thirty (30) calendar days of the disputed charge date. Claims submitted after this period are barred.

### **10.2 Exception B — Fraudulent Unauthorized Charge**

If a Subscriber's payment method was used without their authorization to create a subscription or process a charge — i.e., in a case of verified payment card fraud or identity theft — the Subscriber may submit a refund claim. All such claims must be accompanied by:

- A written declaration from the Subscriber attesting that the charge was unauthorized;
- Evidence of a fraud report filed with the card-issuing bank and/or law enforcement; and
- Confirmation that the Subscriber did not benefit from or use the subscription associated with the fraudulent charge.

The Company reserves the right to investigate all fraud claims and to decline claims that appear to be abusive or that cannot be substantiated. Fraudulent unauthorized charge claims must be submitted within sixty (60) calendar days of the disputed charge date.

### **10.3 Exception C — Extended Platform Outage**

A prorated service credit (not a cash refund) may be issued, at the Company's sole discretion, if the Platform experiences a documented, unplanned outage of forty-eight (48) consecutive hours or more during a Billing Period that substantially prevents the Subscriber from accessing or using the core listing features of the Services. The credit amount, if issued, shall be calculated on a pro-rata daily basis for the days the Platform was unavailable. No cash refunds are available under this exception; credits are applied to the next Billing Period and have no cash value.

### **10.4 How to Submit an Exception Claim**

To submit a refund or credit claim under any of the exceptions above:

1. Contact the Company's billing team using the Contact form at <https://www.4estatesale.com>, selecting "Billing Issue" as the subject;
2. Include in your message: (a) your account email address; (b) the date and amount of the disputed charge; (c) your Transaction ID or billing reference number (from your receipt email); (d) a clear description of the basis for your claim; and (e) any supporting documentation;
3. Allow the Company up to ten (10) business days to investigate and respond to your claim;
4. If approved, refunds will be processed to the original payment method within five (5) to ten (10) business days depending on the card-issuing bank's processing timeline.

## PART IV — CANCELLATION

### 11 How to Cancel Your Subscription

#### 11.1 Available Cancellation Methods

You may cancel your subscription at any time using any of the following methods:

Method	Instructions	Confirmation Timeline
<b>Online — Account Settings (Preferred)</b>	Log in to your account at <a href="https://www.4estatesale.com">https://www.4estatesale.com</a> . Navigate to Account Settings > Subscription > Cancel Subscription. Follow the on-screen prompts to confirm cancellation.	Immediate on-screen confirmation; email confirmation within 1 hour
<b>Email Request</b>	Send a cancellation request through the Contact form at <a href="https://www.4estatesale.com">https://www.4estatesale.com</a> (select "Cancel Subscription" as the subject). Include your account email address and the subject line "CANCELLATION REQUEST — [Your Account Email]."	Confirmation within 2 business days of receipt
<b>Written Notice</b>	Send written notice to Prime Partners Group, LLC at the address listed in Section 27, clearly identifying your account and requesting cancellation.	Confirmation within 5 business days of receipt by certified mail

#### 11.2 Cancellation Deadline

To avoid being charged for the next Billing Period, your cancellation request must be received and processed by the Company at least twenty-four (24) hours before your next Billing Date. The Company recommends submitting cancellations at least three (3) business days before the Billing Date to account for potential processing delays when using the email or written notice methods.

##### **Important — Timing Your Cancellation**

Cancellation requests received within 24 hours of your Billing Date may be processed after the next charge has already been initiated. In such cases, the charge for the next Billing Period will stand and is non-refundable. To ensure cancellation takes effect before the next renewal charge, submit your cancellation at least 3 business days in advance.

### 11.3 Cancellation Confirmation Required

A cancellation is not effective unless and until you receive a Confirmed Cancellation email from the Company. If you do not receive a confirmation within the timeline specified above for your chosen method, you must follow up with the Company before your next Billing Date. Absence of a confirmation email does not constitute evidence of a successful cancellation.

### 11.4 Cancelling with Your Bank (Not Recommended)

Instructing your bank to stop payment, closing your credit card account, or disputing a charge with your bank does **not** constitute a valid cancellation under this Policy and does not release you from your obligation to pay outstanding Subscription Fees. Cancellation must be made directly with the Company using one of the methods described above. Initiating a bank-level stop payment or chargeback in lieu of cancellation will be treated as a violation of this Policy and subject to the consequences described in Section 20.

## 12 Effective Date of Cancellation

### 12.1 End-of-Period Cancellation

All cancellations are effective at the **end of the current Billing Period** in which the cancellation is confirmed — not at the moment the cancellation is submitted or confirmed. You will retain full access to the Services and your Sale Listings will remain published through the last day of the paid Billing Period.

### 12.2 No Immediate Termination

Cancellation does not result in immediate account closure or removal of listings. Your account remains fully active, and all published Sale Listings remain visible to the public, until the end of the current Billing Period. This ensures that you receive the full value of the Services for the period you have paid for.

### 12.3 No Refund for Cancellation

Cancellation — whether submitted on the first day of a Billing Period or the last — does not entitle you to a refund, credit, or any other form of compensation for the current or any prior Billing Period. The Subscription Fee for the current Billing Period was earned in full at the time of payment.

### 12.4 Illustrative Cancellation Timeline

Event	Date (Example)	What Happens
Billing Date & charge	June 1	Subscription renews; \$X charged to card; new Billing Period begins (June 1 – June 30)

Subscriber submits cancellation	June 15	Cancellation request received and processed; Confirmed Cancellation email sent
Cancellation effective date	June 30	Subscription cancelled at end of current Billing Period; no further charges
Account access ends	July 1 (12:00 AM)	Account access restricted; listings unpublished; no refund for June 15–30
No charge on next Billing Date	July 1	No renewal charge; subscription fully terminated

## 13 Account Access & Listings After Cancellation

### 13.1 Access During Remaining Paid Period

Following a Confirmed Cancellation, you retain full access to all Platform features, including the ability to create, edit, manage, and publish Sale Listings, for the remainder of the current paid Billing Period. The Company will not restrict your access or unpublish your listings during this period except as provided elsewhere in this Policy (e.g., for a violation of the Terms of Service).

### 13.2 Access After Expiration of Paid Period

Upon expiration of the last paid Billing Period:

- Your login access will be **suspended** and you will no longer be able to create, edit, or manage Sale Listings;
- All active and scheduled Sale Listings associated with your account will be **unpublished** and removed from public view;
- Your account dashboard may remain accessible in a read-only capacity for a limited period (up to 30 days) for the purpose of downloading any account data or listing history you wish to retain;
- You will no longer receive listing inquiry contacts, buyer notifications, or other subscription-related communications.

### 13.3 Scheduled Future Listings

Any Sale Listings that are scheduled for publication on a date after the expiration of your final paid Billing Period will **not be published**. You are responsible for ensuring that any upcoming sales are advertised through alternative channels if your subscription expires before the sale date. The Company is not responsible for any financial loss or missed opportunity resulting from the non-publication of listings after subscription expiration.

## **14 Data Retention After Cancellation**

---

### **14.1 Listing Content**

Sale Listing content (including listing text, photos, and associated data) will be retained in the Company's systems for a period of ninety (90) calendar days after the cancellation effective date and will then be permanently deleted unless the account is reactivated within that window.

### **14.2 Account & Billing Records**

Account registration data and billing transaction records will be retained for the periods required by applicable law, including a minimum of seven (7) years for financial records under applicable tax and accounting requirements. Such retention does not maintain any active subscription or listing publication rights.

### **14.3 Data Deletion Requests**

Subscribers who wish to request earlier deletion of their personal data following cancellation may do so in accordance with the Company's Privacy Policy. Data deletion rights are subject to applicable legal retention obligations and may not extend to financial transaction records required to be maintained by law.

## **15 Reactivation of a Cancelled Account**

---

### **15.1 Voluntary Reactivation**

A Subscriber who has voluntarily cancelled their subscription may reactivate their account at any time by: (a) logging in with their existing credentials; (b) selecting a subscription plan; and (c) providing valid payment information. Reactivation is treated as a new subscription enrollment, and all terms of this Policy apply from the reactivation date.

### **15.2 Listing Restoration**

If reactivation occurs within the ninety (90) day listing retention window described in Section 14.1, prior Sale Listing content may be available for restoration upon request, subject to the Company's then-current platform capabilities. Restoration of prior listing content is not guaranteed and is offered as a convenience, not as a contractual obligation.

### **15.3 No Credits for Prior Subscription Periods**

Reactivation does not entitle the Subscriber to any credit, discount, or refund for the period during which the subscription was cancelled. Each subscription period is a separate transaction.

## PART V — SERVICE TERMINATION & SUSPENSION

---

### 16 Platform-Initiated Termination for Cause

---

#### Termination for Cause — No Refund

If the Company terminates your subscription for cause under this Section, you will not be entitled to any refund, credit, or reimbursement of any Subscription Fees paid, including fees for the current Billing Period. All outstanding fees remain due and payable.

#### 16.1 Grounds for Termination for Cause

The Company reserves the right to immediately suspend and/or permanently terminate your subscription and account, without notice or refund, upon the occurrence of any of the following:

1. **Terms of Service violations:** Breach of any provision of the Platform's Terms of Service, including prohibitions on fraudulent listings, misrepresentation of sale contents, intellectual property violations, or abusive behavior;
2. **Fraudulent activity:** Use of the Platform in furtherance of any fraud, scam, or deceptive practice targeting buyers, sellers, or third parties;
3. **Illegal conduct:** Use of the Platform to advertise, facilitate, or conduct any activity that violates applicable federal, state, or local laws;
4. **Chargeback abuse:** Initiating a chargeback that the Company determines to be fraudulent, retaliatory, or not based on a legitimate dispute as described in Section 20;
5. **Payment fraud:** Use of stolen, unauthorized, or fraudulently obtained payment methods to purchase a subscription;
6. **Repeated non-payment:** Two or more instances of failed payment resulting in account suspension within any twelve (12) month period;
7. **Harassment or threats:** Engaging in abusive, threatening, or harassing conduct directed at Company employees, representatives, or other users;
8. **Misrepresentation:** Providing materially false or misleading information in your account profile, sale listings, or communications with the Company;
9. **Spam or unsolicited communications:** Using listing contact features or data obtained from the Platform to transmit unsolicited commercial messages in violation of applicable law;
10. **Security violations:** Attempting to gain unauthorized access to the Platform, circumventing security measures, or interfering with the Platform's infrastructure.

## 16.2 Immediate Effect

Termination for cause takes immediate effect upon the Company's determination. All Sale Listings will be unpublished, all account access will be revoked, and the Subscriber will be permanently banned from re-registering on the Platform. The Company will send notice of the termination to the email address on file.

## 16.3 Survival of Obligations

Termination for cause does not release the Subscriber from any outstanding financial obligations, including unpaid Subscription Fees and any other amounts owed to the Company under this Policy or the Terms of Service. The Company's right to pursue collection of outstanding balances survives termination.

# 17 Platform-Initiated Termination Without Cause

---

## 17.1 Right to Terminate

The Company reserves the right to terminate any subscription without cause upon thirty (30) calendar days' written notice to the Subscriber's email address on file. Termination without cause may result from the Company's decision to discontinue the Services, restructure its business, sunset a product tier, or for any other business reason.

## 17.2 Refund Upon Termination Without Cause

In the event of a Company-initiated termination without cause, the Subscriber will receive a prorated refund of any prepaid Subscription Fees for the unused portion of the current Billing Period as of the effective termination date. This is the **sole financial remedy** available to the Subscriber in connection with a termination without cause. No consequential, indirect, or punitive damages shall be owed.

## 17.3 Discontinuation of Services

If the Company elects to permanently discontinue the Services or the Platform in its entirety, the Company will provide at least sixty (60) calendar days' advance notice and will issue prorated refunds for any prepaid Subscription Fees covering periods after the discontinuation date.

# 18 Account Suspension

---

## 18.1 Grounds for Suspension

The Company may suspend (rather than terminate) an account for the following reasons, pending investigation or resolution:

- Failed payment during the Grace Period (see Section 7);
- Suspected but unconfirmed violation of the Terms of Service;

- Receipt of a credible complaint about listing content accuracy or safety;
- Suspected fraudulent activity pending investigation;
- Receipt of a chargeback or payment dispute (see Section 20.2).

## **18.2 Effects of Suspension**

During a suspension:

- All Sale Listings will be unpublished and removed from public view;
- Your ability to create or edit listings will be restricted;
- Your login access may be limited to account management functions only;
- Subscription Fee charges continue to accrue during the suspension period — the suspension does not pause or toll your Billing Period.

## **18.3 No Refund for Suspension Period**

The Company does not issue refunds or credits for any portion of a Billing Period during which your account is suspended, unless the suspension was caused solely by a Company error. You acknowledge that suspension resulting from your non-payment, your violation of the Terms of Service, or your initiation of a chargeback is your responsibility and does not entitle you to any compensation.

## PART VI — DISPUTES & CHARGEBACKS

---

### 19 Billing Dispute Procedures

---

#### 19.1 Obligation to Contact Company First

If you believe a charge has been made in error, **you must contact the Company directly before initiating any dispute or chargeback with your card-issuing bank.** The Company maintains a dedicated billing dispute process that is faster, more flexible, and less disruptive than the card network dispute process. Initiating a chargeback without first contacting the Company is considered a violation of this Policy and may constitute fraud under applicable law if done in bad faith.

#### 19.2 How to Submit a Billing Dispute

To submit a billing dispute:

1. Visit <https://www.4estatesale.com> and use the Contact form, selecting "Billing Dispute" as the subject;
2. Include: (a) the account email address; (b) the transaction date and amount in dispute; (c) your billing reference number or Transaction ID (from your email receipt); and (d) a clear, specific explanation of why you believe the charge is incorrect;
3. Attach any supporting documentation (e.g., prior cancellation confirmation email, prior billing statements showing an error);
4. The Company's billing team will acknowledge your dispute within three (3) business days and provide a substantive response within ten (10) business days of receipt.

#### 19.3 Dispute Timeline and Resolution

Stage	Timeline	Description
<b>Dispute Submission</b>	Day 0	Subscriber submits dispute via Contact form with all required information. Company sends acknowledgment email.
<b>Investigation</b>	Days 1–10	Billing team reviews records, transaction history, and account activity. May contact Subscriber for additional information.
<b>Determination</b>	By Day 10	Company issues written determination via email: (a) approving the dispute and issuing a refund per Section 10; (b) partially approving; or (c) denying the dispute with explanation.
<b>Refund Processing (if approved)</b>	Days 10–20	Approved refund processed to original payment method within 5–10 business days of approval.

---

<b>Appeal</b>	Within 15 days of determination	Subscriber may request supervisory review of a denied dispute by submitting a written appeal with new evidence or arguments not previously presented.
<b>Final Determination</b>	Within 10 days of appeal	Supervisory review decision is final and binding on the Company's internal process. Subscriber retains right to pursue external remedies.

### 19.4 Dispute Submission Deadline

All billing dispute submissions must be received by the Company within sixty (60) calendar days of the charge date that is the subject of the dispute. Disputes submitted after this deadline will not be considered, and the charge will be deemed final and accepted. This limitation applies regardless of when the Subscriber became aware of the charge.

### 19.5 Preservation of Records

The Company maintains complete records of all subscription enrollments, billing authorizations, charges, cancellation requests, and account activities. These records constitute prima facie evidence of the transactions they reflect. In any dispute, the Company's business records are presumed accurate absent clear and convincing evidence to the contrary.

## 20 Chargeback Policy & Consequences

### CHARGEBACK WARNING — READ CAREFULLY

**INITIATING A CHARGEBACK WITHOUT FIRST COMPLETING THE COMPANY'S INTERNAL DISPUTE PROCESS IS A BREACH OF THIS POLICY AND MAY CONSTITUTE FRAUD. THE COMPANY WILL CONTEST ALL CHARGEBACKS THAT ARE NOT BASED ON A VERIFIED BILLING ERROR OR CONFIRMED FRAUDULENT UNAUTHORIZED CHARGE.**

### 20.1 Company's Right to Contest Chargebacks

The Company vigorously contests all chargebacks that it reasonably determines are not based on a valid billing error or confirmed unauthorized use. In response to any chargeback, the Company will submit to the card network comprehensive documentation including, without limitation:

- The Subscriber's enrollment record and acceptance of this Policy and the Terms of Service;
- The Subscriber's IP address and device fingerprint at the time of enrollment and login;
- Complete billing authorization records and transaction history;
- Evidence of the Subscriber's use of the Platform during the disputed period;

- This Policy, specifically the no-refund provisions and the Subscriber's acceptance of automatic renewal terms;
- Records of any prior communications between the Subscriber and the Company regarding the disputed transaction.

## 20.2 Immediate Consequences of a Chargeback

Upon the Company's receipt of a chargeback notification from its payment processor, the following actions will be taken immediately and automatically:

1. **Immediate account suspension:** Your account will be suspended and all Sale Listings will be unpublished, effective immediately upon receipt of the chargeback notice;
2. **Permanent ban (if upheld):** If the chargeback is upheld by the card network, your account will be permanently terminated and you will be permanently prohibited from creating a new account on the Platform using any name, email address, or payment method;
3. **Outstanding balance:** The full amount of the chargeback, plus a chargeback processing fee of Fifty Dollars (USD \$50.00) per chargeback transaction, will be recorded as an outstanding debt owed to the Company. This fee represents the Company's costs associated with responding to the chargeback, including staff time and card network fees;
4. **Credit reporting and collection:** The Company reserves the right to report unresolved debts arising from chargebacks to credit reporting agencies and to pursue collection through legal means.

## 20.3 Chargeback Reinstatement

If a Subscriber who has initiated a chargeback wishes to have their account reinstated, they must: (a) withdraw the chargeback with their card-issuing bank (and provide written confirmation of withdrawal to the Company); (b) pay the full disputed amount; (c) pay the chargeback processing fee; and (d) pay all outstanding Subscription Fees. Reinstatement is granted at the Company's sole discretion and is not available to Subscribers who have been permanently banned under Section 16.2.

## 20.4 Fraudulent Chargebacks

A Subscriber who initiates a chargeback while having received and accepted the Services described in this Policy, without a legitimate basis under Section 10, may be engaging in payment fraud under applicable Florida law (Fla. Stat. § 812.014 — theft by deception) and federal law (18 U.S.C. § 1343 — wire fraud). The Company reserves the right to report suspected fraudulent chargeback activity to law enforcement and card network fraud investigation units.

## **20.5 Legitimate Chargebacks**

Nothing in this Section prevents a Subscriber from initiating a chargeback based on a verified unauthorized charge to their payment card that was not authorized by the Subscriber. If you believe your card has been used without your authorization, please: (a) contact your card issuer immediately; and (b) simultaneously notify the Company using the procedures in Section 10.2. The Company will cooperate fully with card issuers in investigating verified unauthorized use cases.

## PART VII — LEGAL PROVISIONS

---

### **21** Modifications to Pricing & Policy

---

#### **21.1 Right to Modify Subscription Fees**

Prime Partners Group, LLC reserves the right to change Subscription Fees for any or all subscription plans at any time, subject to the notice requirements below. The Company may increase, decrease, or restructure its pricing in response to market conditions, cost changes, feature additions or removals, regulatory requirements, or for any other business reason.

#### **21.2 Notice of Price Changes**

The Company will provide notice of any Subscription Fee increase to affected Subscribers via email to the address on file at least thirty (30) calendar days before the new pricing takes effect. The notice will specify:

- The current Subscription Fee and the new Subscription Fee;
- The effective date of the price change (which will be the first Billing Date on or after the 30-day notice period);
- Instructions for cancelling before the new pricing takes effect if you do not wish to continue at the new price.

#### **21.3 Acceptance of Price Changes**

If you do not cancel your subscription before the effective date of a price change, your continued use of the Services on or after that date constitutes your acceptance of the new Subscription Fee. From the effective date, your credit card will be charged the new Subscription Fee on each subsequent Billing Date.

#### **21.4 Promotional and Grandfathered Rates**

Promotional rates, discounted rates, and grandfathered pricing are valid only for the period specified at the time the promotion was offered or, if no period was specified, only for the Billing Period in which the promotion was applied. Upon expiration of a promotional period, the account will automatically convert to the then-current standard Subscription Fee for the selected plan unless otherwise specified in the promotional offer terms.

#### **21.5 Right to Modify This Policy**

The Company reserves the right to update, modify, or amend this Refund and Cancellation Policy at any time. Material changes to this Policy will be communicated to Subscribers via email at least thirty (30) calendar days before the changes take effect. Your continued use of the Services after the effective date of any Policy changes constitutes your acceptance of the modified Policy. Prior versions of this Policy are available upon written request.

## 21.6 Additions and New Features

New features, services, or add-ons introduced to the Platform may be subject to additional fees or separate terms. The Company will clearly communicate any such fees before they are incurred. No existing Subscriber is obligated to purchase new features or add-ons, and the unavailability of newly introduced features does not constitute grounds for a refund of existing Subscription Fees.

## 22 Limitation of Liability

**IMPORTANT LEGAL NOTICE.** The following limitation of liability is a material term of this Policy. Read it carefully before subscribing. Nothing in this section limits liability that cannot be excluded or limited under applicable consumer protection law.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE FLORIDA LAW AND FEDERAL LAW:

- 1. NO CONSEQUENTIAL DAMAGES:** PRIME PARTNERS GROUP, LLC AND ITS MEMBERS, MANAGERS, OFFICERS, EMPLOYEES, AGENTS, SUCCESSORS, AND ASSIGNS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO YOUR SUBSCRIPTION, THIS POLICY, OR THE SERVICES, INCLUDING WITHOUT LIMITATION LOST PROFITS, LOST REVENUE, LOST SALES PROCEEDS, LOST BUSINESS OPPORTUNITIES, OR REPUTATIONAL HARM;
- 2. NO LIABILITY FOR RESULTS:** THE COMPANY IS NOT LIABLE FOR ANY FAILURE OF YOUR SALE TO ATTRACT BUYERS, ACHIEVE A PARTICULAR PRICE, OR GENERATE ANY PARTICULAR LEVEL OF INTEREST, WHETHER OR NOT SUCH FAILURE IS RELATED TO THE PLATFORM'S PERFORMANCE;
- 3. NO LIABILITY FOR SERVICE INTERRUPTIONS:** THE COMPANY IS NOT LIABLE FOR SHORT-TERM SERVICE INTERRUPTIONS, MAINTENANCE PERIODS, OR TEMPORARY OUTAGES, SUBJECT TO THE LIMITED EXCEPTION IN SECTION 10.3 FOR EXTENDED OUTAGES;
- 4. AGGREGATE LIABILITY CAP:** THE COMPANY'S TOTAL AGGREGATE LIABILITY TO YOU FOR ALL CLAIMS ARISING UNDER OR RELATED TO THIS POLICY OR YOUR SUBSCRIPTION SHALL NOT EXCEED THE GREATER OF (A) THE TOTAL SUBSCRIPTION FEES ACTUALLY PAID BY YOU TO THE COMPANY IN THE THREE (3) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM, OR (B) FIFTY U.S. DOLLARS (USD \$50.00).

THESE LIMITATIONS APPLY REGARDLESS OF THE LEGAL THEORY UNDER WHICH A CLAIM IS BROUGHT (CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE) AND SHALL APPLY EVEN IF THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

## 23 Indemnification

---

To the fullest extent permitted by applicable law, you agree to defend, indemnify, and hold harmless Prime Partners Group, LLC and its members, managers, officers, employees, agents, successors, and assigns from and against any and all claims, damages, losses, costs, liabilities, and expenses (including reasonable attorneys' fees and court costs) arising out of or relating to:

1. Your breach of this Policy, including without limitation any failure to pay Subscription Fees when due;
2. Any fraudulent chargeback you initiate in violation of Section 20;
3. Your violation of the Platform's Terms of Service or any applicable law;
4. Your misrepresentation of your identity, authority, or payment authorization;
5. Any third-party claim arising from the content of your Sale Listings;
6. The Company's reasonable costs of collection for any outstanding unpaid balance.

## 24 Governing Law & Dispute Resolution

---

### 24.1 Governing Law

This Policy and all disputes arising under or related to it shall be governed by and construed in accordance with the laws of the **State of Florida**, without regard to its conflict-of-laws principles. The Florida Statutes, including without limitation the Florida Automatic Renewal Law (Fla. Stat. § 501.17185), the Florida Deceptive and Unfair Trade Practices Act (Fla. Stat. §§ 501.201 et seq.), and the Florida Information Protection Act (Fla. Stat. § 501.171), shall govern where applicable.

### 24.2 Exclusive Jurisdiction and Venue

Any legal action, proceeding, or claim arising under or related to this Policy shall be brought exclusively in the state courts of Miami-Dade County, Florida, or the United States District Court for the Southern District of Florida, Miami Division. **You hereby irrevocably consent to the personal jurisdiction of these courts and waive any objection to such venue on the grounds of inconvenience or otherwise.** This is a mandatory forum selection clause.

### 24.3 Informal Dispute Resolution

Before initiating any formal legal proceeding (including any arbitration or litigation), the parties agree to attempt to resolve any dispute arising under this Policy through good-faith direct negotiation for a period of at least thirty (30) calendar days following written notice from one party to the other identifying the nature of the dispute and the relief sought. The internal billing dispute process described in Section 19 satisfies this informal resolution requirement for billing disputes.

#### **24.4 Class Action Waiver**

TO THE EXTENT PERMITTED BY APPLICABLE LAW, YOU AGREE THAT ANY CLAIM OR DISPUTE ARISING UNDER OR RELATED TO THIS POLICY SHALL BE PURSUED IN YOUR INDIVIDUAL CAPACITY ONLY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION, CONSOLIDATED ACTION, REPRESENTATIVE PROCEEDING, OR PRIVATE ATTORNEY GENERAL ACTION. If any court or arbitrator determines that this class action waiver is unenforceable, then the entire arbitration provision, if any, shall be null and void, and the dispute shall be resolved in court subject to Section 24.2.

#### **24.5 Attorneys' Fees**

In any legal proceeding to enforce this Policy or collect amounts owed hereunder, the prevailing party shall be entitled to recover its reasonable attorneys' fees and costs from the non-prevailing party, to the extent permitted by applicable law.

**25**

### **Severability & Waiver**

---

#### **25.1 Severability**

If any provision of this Policy is found by a court of competent jurisdiction to be unlawful, void, or unenforceable for any reason, that provision shall be deemed severed from this Policy to the minimum extent necessary, and the remainder of the Policy shall remain in full force and effect and shall be interpreted to give maximum effect to the original intent of the parties.

#### **25.2 No Waiver**

The Company's failure to enforce any provision of this Policy on any occasion does not constitute a waiver of its right to enforce that provision on any future occasion. No waiver of any provision of this Policy is effective unless made in writing and signed by an authorized representative of Prime Partners Group, LLC. A waiver granted with respect to one Subscriber does not constitute a waiver of the same right with respect to any other Subscriber.

#### **25.3 Force Majeure**

The Company shall not be liable for any failure or delay in the performance of its obligations under this Policy to the extent such failure or delay is caused by circumstances beyond the Company's reasonable control, including without limitation natural disasters, pandemics, acts of government, cyberattacks, internet infrastructure failures, or actions of third-party service providers. Force majeure events do not give rise to any right to a refund except as may be required by applicable Florida law.

## 26 Entire Agreement

This Refund and Cancellation Policy, together with the Platform's Terms of Service, Privacy Policy, and any supplemental terms or policies incorporated therein by reference, constitutes the entire agreement between the Subscriber and Prime Partners Group, LLC with respect to the subject matter hereof — namely, subscription billing, cancellations, and refunds for the 4EstateSale.com Platform. This Policy supersedes all prior agreements, representations, warranties, and understandings, whether written or oral, regarding refunds, cancellations, and billing, including any verbal representations made by Company employees or agents.

In the event of any conflict between this Policy and the Terms of Service, this Policy shall control with respect to billing, cancellation, and refund matters.

## 27 Contact Information

For all billing inquiries, cancellation requests, dispute submissions, and policy questions, please contact us through the following channels:

### Billing & Subscription Support — Prime Partners Group, LLC

**Platform:** <https://www.4estatesale.com>

**Email:** [contact4es@gmail.com](mailto:contact4es@gmail.com)

**Contact Form:** <https://www.4estatesale.com/contact-us/>

**Subject Line (Billing):** "BILLING INQUIRY — [Your Account Email]"

**Subject Line (Cancellation):** "CANCELLATION REQUEST — [Your Account Email]"

**Subject Line (Dispute):** "BILLING DISPUTE — [Your Account Email] — [Transaction Date]"

**Legal Entity:** Prime Partners Group, LLC d/b/a 4EstateSale.com

**Jurisdiction:** Miami-Dade County, Florida, United States of America

**Response Time:** Billing inquiries: 2 business days • Dispute submissions: 10 business days • Cancellations: 2 business days

**Before You Contact Us About a Charge**

To help us resolve your inquiry as quickly as possible, please have the following information ready when you contact us: (1) the email address associated with your account; (2) the date and amount of the charge in question; (3) your Transaction ID from your billing receipt email; and (4) a brief description of your question or concern. This information allows us to locate your account and billing records immediately, reducing response time significantly.

---

**4EstateSale.com Refund & Cancellation Policy** • Prime Partners Group, LLC • Version 1.0 • Effective May 7, 2026

For billing inquiries: [contact4es@gmail.com](mailto:contact4es@gmail.com) • <https://www.4estatesale.com/contact-us/> → "Billing Inquiry"

© 2026 Prime Partners Group, LLC. All rights reserved. This document is a binding legal agreement. It has been prepared for informational and contractual purposes and does not constitute legal advice. Prime Partners Group, LLC recommends periodic review of this Policy with qualified Florida counsel to ensure continued compliance with evolving consumer protection and automatic renewal laws.