

# TERMS OF USE

## 1. Terms of Use

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### Educational Purpose Only

All content, tools, spreadsheets, calculators, and materials provided by Small Landlord Lab are for informational and educational purposes only. Nothing provided constitutes financial, investment, tax, legal, or professional advice.

### No Professional Relationship

Use of this website or any product does not create an attorney-client, advisory, fiduciary, or consulting relationship.

### No Guarantees

Real estate investing involves risk. Small Landlord Lab makes no guarantees regarding investment performance, financing results, property values, rental income, tax treatment, or financial outcomes.

### Assumption of Risk

Users acknowledge that all investment decisions carry risk and agree they are solely responsible for their own due diligence and decisions.

### Limitation of Liability

To the fullest extent permitted by law, Small Landlord Lab and its operating entity, Grey Mountain Holdings LLC, shall not be liable for any direct, indirect, incidental, consequential, or special damages arising from use of the website or any products.

### Product License

Purchase grants a limited, personal, non-exclusive, non-transferable license for individual use only. Redistribution, resale, sharing, sublicensing, or public posting is prohibited.

### Refund Policy Reference

Digital products are non-refundable except where required by law.

### Governing Law

These terms shall be governed by the laws of the State of Arkansas.

### Changes

These terms may be updated at any time. Continued use constitutes acceptance.

## **2. Disclaimer**

### General Disclaimer

Small Landlord Lab provides educational tools related to rental property analysis and real estate investing.

### Not Professional Advice

Nothing provided should be interpreted as financial, investment, legal, or tax advice. Users should consult qualified professionals before making investment decisions.

### No Warranty

All tools and information are provided "as-is" without warranties of any kind, either express or implied, including accuracy, completeness, or fitness for a particular purpose.

### Investment Risk Disclosure

Real estate investing involves risks including loss of capital, market fluctuations, tenant risks, financing risks, and unexpected expenses. Users assume all risk.

### Earnings Disclaimer

No representation is made regarding financial outcomes. Individual results vary.

### Third-Party Services

We are not responsible for third-party services, platforms, or links referenced on the site.

## **3. Privacy Policy**

### Information Collected

We may collect email addresses, purchase information, and website analytics data.

### Use of Information

Information may be used to deliver products, improve the website, process transactions, and communicate with customers.

### Payment Processing

Payments are processed through Stripe. We do not store credit card information.

### Data Sharing

We do not sell personal data.

### Cookies

The site may use cookies for analytics and functionality.

### Contact

For privacy inquiries contact: [support@smalllandlordlab.com](mailto:support@smalllandlordlab.com)

## **4. Refund Policy**

### Digital Product Policy

Due to the digital nature of our products, all sales are final.

### Technical Issues

If you experience a technical problem accessing your purchase, contact [support@smalllandlordlab.com](mailto:support@smalllandlordlab.com) and reasonable efforts will be made to assist.

### Chargebacks

Unauthorized chargebacks may result in license termination and access revocation.

## **5. Product Use & Spreadsheet Disclaimer**

### Educational Tool Only

This tool is provided for informational and educational purposes only.

### No Advice

This product does not constitute financial, investment, legal, or tax advice.

### Estimates Only

All calculations are estimates based on user inputs and assumptions. Actual results may vary significantly.

### User Responsibility

Users are responsible for verifying all assumptions and performing independent due diligence.

### No Liability

By using this tool, users agree that Small Landlord Lab and [LLC NAME], LLC are not liable for any investment decisions or financial outcomes.

### No Professional Relationship

Use does not create an attorney-client or advisory relationship.

### Single User License

This file is licensed for single user use only and may not be redistributed.

### Acceptance

Use of the tool constitutes acceptance of these terms.