

VLovie LLC Payment Terms & Refunds

VLovie LLC accepts Cash, Money Orders, Credit/Debit, Zelle, and Cash App.

All Credit / Debit payments are processed through **Stripe or Chase** & are subject to a **NON - REFUNDABLE 4% fee**.

ALL PAYMENTS ON SERVICES ARE NON - REFUNDABLE.

ALL PAYMENTS ON DIGITAL PRODUCTS ARE NON - REFUNDABLE.

ALL PAYMENTS ON *PHYSICAL PRODUCTS* are subject to a **Non - Refundable 16% RESTOCK FEE [Indiana 7% Tax Fee | 4% Chase/Stripe Fee | 5% VLovie Stock & Delivery Fee]**

Fees accumulated from services already tendered/ carried out/ or performed are **NON - REFUNDABLE**.

All Payments are **NON - REFUNDABLE** (with Refund Exceptions that are in accordance to stated requirements and are at the discretion of VLovie LLC).

I. Taxes & Merchant Services

- A. VLovie LLC Taxes are a combination of Indiana State Sales Taxes and Merchant Service Fees.
- B. Indiana State Sales Tax: 7% (0.07%) - on all physical/digital products
- C. Stripe: 2.9% + 0.30c (0.032%) - on all credit/debit transactions
- D. Squarespace: 3% (0.03%) - on all credit/debit transactions
- E. Chase Merchant Fee: \$0.40c (0.040%) - on all credit/debit transactions

II. Donations

- A. 100% of ALL proceeds of donations go to VLovie LLC and are distributed to its foundation, programming, development, and expansion.
 - 1. How proceeds are distributed is solely up to the owner of VLovie.
- B. This donation is not a charitable donation and cannot be claimed as a charitable donation.
- C. All proceeds are Non - refundable so please double check to be sure your donation amount and information is correct.
- D. You, the donator, and/or the consumer agree to this clause and agree to hold yourself responsible for any funds credited/debited to VLovie LLC as a donation.

- E. You, the donator, and/or the consumer agree to not attempt to sue VLove LLC for refunds of any one or multiple donations.

III. Shipping

- A. Covid -19 may cause delays in shipping or production
- B. Shipping fees for notary & title services are included in invoice
- C. Notary Return Delivery options include:
 - 1. Fax (outgoing only)
 - 2. Email
 - 3. Nexsys
 - 4. Contractor Portal
 - 5. USPS
 - 6. FedEx
 - 7. UPS
- D. For physical products:
 - 1. Tracking is available through USPS/FedEx/UPS and all physical products can be tracked using appropriate tracking portals.
 - 2. Delivery times may vary depending on shipping vendor and where you live.
 - a) It may take 4 - 6 weeks for your product to reach you.

IV. Notary Payment Terms & Refunds

- A. Notary Standard Fees:
 - 1. Notary {Standard} - \$ 10 Per Signature/Certificate
 - 2. Nexsys- ENotary & Remote Notary {Standard} - \$25 Per Signature/Certificate
 - 3. Notary Signing File - \$75-\$250 Per File
 - a) Appointment File Fees:
 - (1) Travel: \$10 Miles 0-15, Plus \$1 Per Mile Over 15
 - (a) ** All Files Include Travel Fees And Travel Fees Vary**
 - (2) Cash Deal - \$75
 - (3) Standard Files - \$75

- (4) Debt Resolution - \$75
- (5) Loan Application - \$75
- (6) Initial Disclosures - \$75
- (7) Loan Modification - \$75
- (8) Sellers/Buyers Package - \$100
- (9) Hybrid Signing - \$125
- (10) Citizen Contract - \$125
- (11) Remote/Esigning - \$150
- (12) Reverse Mortgage / HELOC - \$150
- (13) Business Contract - \$175
- (14) Loan Signing - \$185
- (15) Refinance - \$185
- (16) Full Purchase Agmt. - \$185

V. Business / Creative Payment Terms & Refunds

A. Business /Creative Consultant Fess start at \$125.

- 1. 1 hour session
 - a) Legal Requirement Research - \$50
 - b) Custom Foundation Outline & Execution - \$100

B. Business / Creative Construction Fess start at \$500.

- 1. These fees DO NOT include Federal and State required fees.
- 2. Consultations Include:
 - a) 2hr Initial Session - \$100 [Free Hour]
 - b) Legal Requirement Research - \$50
 - c) Legal Structuring - \$50
 - d) Brand Marketing Brainstorm - \$50
 - e) Tax Registration - \$50
 - f) Federal And State Registrations - \$100

- g) Custom Foundation Outline & Execution - \$100
- C. Break Even Analysis - \$300
- D. Contract Review - \$150
- E. Contract - \$250
- F. Contract Foundation Package - \$700
- G. Creative Collaborations - \$ Varies
- H. Business / Creative Services are subject to Additional Fees.
 - a) Travel Fees [SEE BELOW]
 - b) Hotel Accommodations
 - (1) Consultations that include overnight or multi - night stays will be subjected **30%** of total hotel accommodation fees
 - (2) If canceled, **FULL** total of hotel accommodation fees will be required as part of payment.
- I. No refunds on Business / Creative Services unless service was executed improperly and has caused undue hardship.
 - 1. Undue hardships may be in the form of fines, delays, or closures.
 - 2. Any refund issued will be at the discretion of the owner of VLove LLC.
 - 3. Refund may not be the same as the total amount paid.

VI. Refund Exceptions:

- A. Please send an email to Swines10@icloud.com for all refund inquiries, return items, or exchange items. Please type Refund/ Exchange in subject. You will be contacted on how to proceed.
- B. Send your item. Once your return is received and inspected, we will send you an email to notify you that we have received your email and/or return or exchange item and that it has been inspected. We will also notify you of the approval or rejection of your refund.
- C. If you are approved, then your refund will be processed, and a credit will automatically be applied through your original method of payment or to a VLove LLC gift card. Refunds are processed within **10-15 business days** not including individual bank processing times. Shipping costs are **NON REFUNDABLE**.
- D. If you haven't received a refund yet, first check your bank account again and the processes in which your institution processes payments and/ or contact your credit card

company to check their payment processes. It may take some time before your refund is officially posted.

- E. If you've done all of this and you still have not received your refund yet, please contact us at VKL@VLovie.com. Please type Late Refund or No Refund in the subject line.

VII. Cancellations

- A. **Cancellation 25% Restock Fee is \$150.00 * NOT INCLUDING INITIAL DEPOSIT**
- B. If Michelle Boys Services are cancelled due to extreme weather conditions like a Tornado, Earthquake, Fire, Flood, or Hurricane, all services are to be rescheduled, not refunded, free of charge.
- C. If Michelle Boys Services are cancelled due to the signee/client becoming terminally ill, all services are to be **rescheduled, not refunded, free of charge.**
- D. If The Signee/ Client "calls off" their Session or Consultation a **25% Service Restock** will be applied to any and all fees; other wise **NO REFUND** will be rewarded.
- E. A new Business Consultation or Notary Signing Session can be rescheduled but it will **NOT** be free of charge and 25% Service Restock Fee

VIII. Miscellaneous Fees:

- A. **Revision Fee** - \$50 for an hour appointment to make corrections to File.
- B. **Holiday Fee** - \$50 additional for all appointments made on a Holiday Day or Weekend.
- C. **Reschedule Fee** - \$50 additional for all appointments rescheduled within 24 HRS of scheduled appointment.
- D. **Overtime Fee** - \$50 for every hour over any scheduled time
 1. If Consultation or Session goes over scheduled time but is under 10 minutes, no fee will be applied.
 2. Any time over 10 minute grace period will be subjected to \$50 fine but the Client can receive a full hour {remainder of hour} of service.

IX. Travel Fees

- A. All travel fees are Non - Refundable.
- B. Initial travel fees include gas, mileage, depreciation, and/or tolls.
- C. Other travel fees may include plane tickets & hotel fees.