

MASTER CONNECTOR INDEPENDENT CONTRACTOR AGREEMENT

This Master Connector Independent Contractor Agreement (this “Agreement”) is entered into as of the Acceptance Date between AFFORD AMP LLC (“Company” or “Afford Amp”) and the individual or legal entity identified in the Acceptance Record and Signature Page (“Connector”). If Connector is an entity, the individual signing represents that the individual has authority to bind that entity. Company and Connector are each a “Party” and together the “Parties.”

Connector will provide limited, nonexclusive connection, education, and approved marketing services as an independent business under this Agreement and the Compensation Plan. The mutual promises in those documents are sufficient consideration.

1. DEFINITIONS

“Acceptance Date” means the UTC time when the last electronic signature required by Section 10.3 is completed and recorded.

“Acceptance Record” means the durable, versioned evidence of electronic execution, authentication, document delivery, review, and activation required by Section 10.3.

“Authorized Jurisdiction” means a jurisdiction and service category Company has activated in writing under Section 2.2.

“Approved Materials” means current scripts, links, disclosures, claims, images, forms, and other content Company expressly approves for the stated channel and use.

“Company Marks” means Company's and its licensors' names, marks, logos, trade dress, domains, and other brand identifiers.

“Company Systems” means Company's portal, websites, approved CRM, communication, payment, tax-onboarding, and other designated systems.

“Compensation Plan” or **“Plan”** means the exact Plan identified in Section 4.1 and any later Plan that becomes controlling under that Section.

“Confidential Information” means nonpublic information reasonably understood as confidential, including trade secrets, program, pricing, security, customer, Connector, compensation, and Personal Data records.

“Connection” means a person, household, property, or opportunity submitted or attributed through an approved workflow; a Connection alone creates no compensation.

“Connector” means the individual or legal entity identified as the Connector in the Acceptance Record and Signature Page whose application Company has accepted and activated under Section 10.3. A Pending Application is not a Connector.

“Connector Personnel” means Connector's owners, employees, contractors, or assistants, if any.

“Contributing Connector” means, solely for a Qualified Transaction, the Connector who is the Sponsor of that Qualified Transaction under the Plan. The Plan exclusively controls that status.

“Customer Connection” means a Homebuyer Connection or Home Seller Connection created as described in the Plan. The Plan's Customer Sponsorship rules exclusively control sponsorship and attribution; a Customer Connection alone creates no compensation.

“Pending Application” means an authenticated application and applicant signature record that Company has not countersigned or activated. A Pending Application is not a Connector account, appointment, or acceptance by Company.

“Personal Data” means information linked or reasonably linkable to an identified or identifiable person.

“Qualified Transaction” means, under the Plan identified in Section 4.1, an eligible energy upgrade transaction fully paid with funds from PRMI home financing or with cash. The controlling Plan exclusively determines that status; this Agreement does not expand, narrow, or independently determine it.

“Regulated Activity” means activity requiring a license, registration, appointment, disclosure, or other legal authority, including mortgage, real-estate brokerage, home-improvement contracting, residential-solar sales, professional advice, securities, and regulated telemarketing.

“Services” means only the activities authorized by Section 2.

“Sponsor” means, for a Connector, the Connector whose personal Join Afford Amp link caused that Connector to join, as described in the Plan. For a Customer Connection, a Homeowner identified separately under the Plan, or a Qualified Transaction, the Plan exclusively controls sponsorship and attribution.

2. APPOINTMENT, SERVICES, AND INDEPENDENT RELATIONSHIP

2.1 Limited appointment and authorized Services

Company appoints Connector, and Connector accepts appointment, on a nonexclusive basis during the Term. Connector may independently choose whether, when, where, and how to: (a) share Approved Materials, links, codes, property pages, and reports; (b) provide general Company-approved education; (c) transmit a consumer's voluntary request for a report or consultation through Company Systems after obtaining required permission; (d) submit minimum necessary attribution and qualification evidence; (e) invite prospective Connectors to review the program without earnings promises or enrollment compensation; and (f) perform another nonregulated activity authorized in a signed writing. Company owes no territory, protected account, lead, work volume, or minimum opportunity.

2.2 Authorized jurisdictions and activity controls

Connector may perform Services only within the United States and only in a jurisdiction and service category Company has activated in a signed or version-controlled writing after applicable business, legal, licensing, language, disclosure, and consumer-protection requirements are satisfied. Website availability, a portal profile, or this Agreement does not activate a location or authorize Regulated Activity. Company may prospectively restrict or suspend a jurisdiction or activity when reasonably necessary for law, a binding partner requirement, or a documented consumer-protection control; no restriction changes compensation already earned under controlling documents and mandatory law.

2.3 Independent contractor; manner and means

The Parties intend and will operate a bona fide independent-contractor relationship, subject to governing law and actual practice. Connector controls lawful manner and means, schedule, location, sequence, and whether to pursue an opportunity; has no required hours, minimum contacts, recruiting quota, or exclusivity; supplies ordinary tools, workspace, phone, internet, transportation, insurance, personnel, and expenses; may serve other businesses, including competitors, without misusing Company information; and bears entrepreneurial profit or loss. Company may set lawful results, eligibility evidence, approved claims, brand, system-access, data-security, and consumer-protection requirements, but will not direct Connector's ordinary day-to-day methods.

Connector is not eligible for wages, overtime, paid leave, unemployment, workers' compensation, retirement, health, or other employee benefits from Company. Connector selects, pays, and directs Connector Personnel; restricted system or data access requires Company's prior written security and compliance approval and protective written duties. If law requires employee treatment for any purpose, the Parties will comply, and no label, tax form, or indemnity waives retroactive statutory rights or amounts law places on Company.

2.4 No agency or authority to bind

Connector is not Company's agent, partner, joint venturer, fiduciary, franchisee, broker, employee, sales representative, or legal representative. Connector may not bind Company or a partner; sign or alter an

agreement; incur an obligation; collect or hold consumer funds; negotiate price or terms; make a warranty, refund, approval, savings, incentive, or outcome promise; use a Company title; issue a press statement; or make a legal admission for Company. A relationship or attribution label in Company Systems describes records only and creates no agency, ownership, fiduciary duty, or control.

3. AUTHORITY LIMITS AND COMPLIANCE

3.1 Regulated-activity boundaries

Unless separately licensed, authorized, and governed by a mutually executed addendum for a role outside the base Services, Connector must not:

- take or assist with a mortgage application; collect financial documents or credentials; offer, compare, recommend, arrange, or negotiate credit; promise approval or terms; steer to a creditor or settlement-service provider; or give or receive value for a settlement-service referral;
- refer or procure a prospective real-estate buyer or seller for expected consideration; perform brokerage; negotiate a sale or lease; discuss transaction-specific terms; or tie compensation to a sale, closing, or brokerage referral;
- sell, solicit, lease, price, contract for, install, inspect, engineer, or advise on home improvements or residential solar, or hold itself out as a home-improvement contractor, installer, or solar salesperson;
- offer, promote, recommend, or describe a membership-unit opportunity as an investment or provide legal, tax, appraisal, engineering, contractor, financial, or other professional advice; or
- handle money, contracts, nonpublic financial information, or another licensed task merely because a portal, email, partner, or transaction record permits access.

3.2 Claims, identity, endorsements, and recruiting

Connector must use current Approved Materials; identify itself by true name as an independent Afford Amp Connector, not as an employee, lender, real-estate broker, home-improvement contractor, utility, government representative, or consumer; and clearly disclose the material connection and possible Afford Amp compensation where a reasonable audience would not expect it. Claims must be truthful, substantiated, clear, and not misleading. Connector must not promise financing, approval, qualification, pricing, savings, incentives, appraisal results, installation performance, earnings, rewards, or timing.

Enrollment is not compensable. Connector must not charge recruitment fees; require inventory or purchases; pay or imply pay for recruiting standing alone; create artificial volume; use fictitious, duplicate, nominee, circular, or self-funded transactions; or make unsubstantiated typical-income, passive-income, lifestyle, growth, or exceptional-result claims. Reviews and testimonials must reflect genuine experience, disclose material connections and lawful incentives, and may not be fabricated, purchased, sentiment-conditioned, intimidated, or deceptively suppressed.

3.3 Calls, texts, email, and social media

Connector may initiate marketing calls, texts, or commercial email only under a written Company campaign activation identifying the seller, lawful audience source, required consent, approved content, calling hours, do-not-call and suppression controls, opt-out handling, physical postal address where required, and evidence system. Connector must not use purchased or scraped lists; automated dialing, artificial or prerecorded voice, ringless voicemail, or mass-text tools without specific approval and legally sufficient consent; reuse consultation or transactional consent for marketing; contact suppressed persons; use deceptive sender information or subject lines; or ignore STOP, unsubscribe, revocation, wrong-person, or do-not-call requests. Connector must stop, record, and report such a request no later than the same business day. Social posts, direct messages, events, webinars, and QR materials are advertising and require the same approved claims and disclosures.

3.4 Fair dealing, complaints, and escalation

Connector must treat consumers fairly and may not discriminate, discourage, target, exclude, or steer based on a protected characteristic or exploit financial distress, disability, age, limited English proficiency, or limited technical familiarity. Connector must notify Company within one business day of a material complaint involving deception, privacy, unwanted communications, discrimination, licensing, payment, or professional misconduct, and immediately of a subpoena, regulator inquiry, threatened claim, safety issue, or suspected unlawful referral arrangement. Connector must preserve evidence, stop the affected activity when reasonably necessary, and not retaliate or admit liability for Company.

4. COMPENSATION, TAXES, AND BUSINESS COSTS

4.1 Compensation Plan; incorporation and changes

Plan	Afford Amp Connector Compensation Plan v1.2
Effective date	September 3, 2026
File / route	Connector_Compensation_v1.2_09_03_2026.pdf https://affordamp.com/documents/connector-compensation-plan
SHA-256	dbc268b74c1897b5b836180155ab5d88cb7ecd64aef60d9fd8c88164c962635f
Byte size	92,704 bytes

The identified Plan is incorporated only for compensation amounts, allocations, reward components, disclosed dates, and Plan-specific transaction conditions. This Agreement controls relationship status, authority, compliance, taxes, confidentiality, data, termination, and disputes. Except for a signed expense reimbursement or separate commissioned-work statement, the Plan is Connector's sole monetary consideration. Company may amend or replace the Plan at any time on a prospective basis by publishing the exact revised Plan in Company Systems and providing reasonable notice. Connector's approval or separate acceptance is not required for the revised Plan to become effective. A revision applies only to activity occurring on or after its stated effective date and will not reduce compensation already earned under a prior Plan. Company may require acknowledgment of receipt as evidence of notice, but acknowledgment is not consent or a condition of effectiveness.

4.2 Earning, release, holds, and evidence

A Connection, link, click, code, form, portal status, enrollment, purchase, or recruitment does not by itself create compensation. Whether compensation or a reward is earned is determined only under the exact Plan, including its Qualified Transaction, Contributing Connector, Customer Sponsorship, Sponsor of the Contributing Connector, verification, and other stated conditions. Agreement and Plan acknowledgment, identity, tax and payment onboarding, evidence review, and payout verification may be release conditions or documented holds; they do not independently change Plan amounts or create an award. Company will administer the controlling documents in good faith and may not alter attribution or withhold discretionary approval to evade compensation already earned.

Acceptance alone authorizes no payment or component award. Each release requires retained evidence, independent review, approval, payment release, and reconciliation. An unresolved Plan issue remains on hold until a dated, version-controlled interpretation signed by an authorized Company officer is attached to the payment evidence. An interpretation may apply existing terms but may not create or change amounts, component criteria, earning conditions, disclosed effective dates, or retroactive-attribution rules; those changes require a prospectively published Plan revision under Section 4.1 or a signed Agreement amendment.

4.3 Statements, disputes, corrections, and pending activity

Company will provide a statement or equivalent record for an approved payment. To obtain expedited internal review, Connector should submit a supported calculation dispute within 10 business days; Company will acknowledge a complete dispute within two business days, target a written decision within 10 business days after complete evidence, document any reasonable extension, and allow one appeal within five business days. Delay does not waive a nonwaivable right or shorten a statutory limitation period. Company may document and periodically review a hold for incomplete onboarding, missing acceptance, disputed attribution, incomplete qualification, legal review, suspected fraud, duplicate payment, reversal, or unverifiable calculation; unrelated undisputed earned amounts will not be held absent a reasonably necessary broader legal, loss-prevention, or evidence hold.

Approved underpayments will be added to the next reasonably available cycle. After itemized notice and a reasonable dispute opportunity, a documented overpayment may create a negative compensation balance offset against future compensation; if no future compensation is earned for 180 days, Company may request repayment or propose a plan, and may pursue immediate recovery for fraud, knowing misrepresentation, or duplicate payment. Corrections must preserve linked original and adjustment entries. This Agreement controls these dispute, correction, offset, repayment, and post-termination terms except to the extent the Plan or mandatory law controls a specific issue.

Connector remains eligible for a Qualified Transaction supported by immutable evidence of valid pre-termination attribution that becomes fully paid within 180 days after termination. The tail is unavailable for an item only upon a documented, good-faith determination supported by reasonable evidence that the item involved Connector's fraud, intentional misconduct, unlawful activity, material data misuse, or invalid attribution, subject to Connector's dispute rights. No post-termination attribution may be created, no pending item becomes earned merely because of this tail, and no new Services are required.

4.4 Plan opportunities and no guarantee

A future bonus, credit-use rule, or membership-unit opportunity named in the Plan is governed only by the Plan and any separately required, approved rules and documents. This Agreement does not calculate, accrue, promise, value, grant, issue, or distribute such an opportunity, and neither this Agreement nor an archived compensation model supplies missing rules. Company does not guarantee leads, transactions, approval, financing, savings, qualification, earnings, rewards, credits, units, or payment timing.

4.5 Taxes, expenses, licenses, and insurance

Before payment, Connector must provide accurate Form W-9 or other required identity, tax, entity, address, payment, and electronic-delivery information and update changes. Company may use a provider, apply required withholding, and issue or correct Form 1099-NEC or another return; the form does not determine worker status. Connector is responsible for taxes imposed on Connector or Connector Personnel, except Company net-income taxes and obligations law places on Company. Connector bears ordinary business expenses, records, licenses, registrations, and legally required insurance. Purchases are separate customer transactions, not wages or guaranteed investments, and may not be required or made solely to qualify for compensation.

5. CONFIDENTIALITY, PRIVACY, AND DATA SECURITY

5.1 Mutual confidentiality and protected reports

A receiving Party may use Confidential Information only for this Agreement and disclose it only to persons with a need to know who are bound by protective duties, using at least reasonable care. This duty excludes information documented as lawfully public without breach, already lawfully known without restriction, lawfully received without duty, or independently developed. Required disclosure is permitted after prompt lawful notice and reasonable protective assistance, limited to what is required. Duties continue five years after disclosure, except

trade-secret duties continue while the information remains a trade secret and Personal Data duties continue until lawful deletion.

Nothing restricts a Party from reporting or investigating a suspected legal violation, communicating with a government agency, cooperating in a proceeding, making a protected whistleblower disclosure, or consulting counsel. Under 18 U.S.C. § 1833(b), an individual is immune from trade-secret liability for a confidential disclosure to a government official or attorney solely to report or investigate suspected illegality, or in a sealed court filing; a retaliation plaintiff may disclose to counsel and use the information in sealed filings as permitted by law.

5.2 Data roles and use limits

Connector is independently responsible for lawful notice, consent, security, and use of Connector's preexisting contacts outside Company Systems and may disclose them to Company only after a lawful request or authorization. Once Company supplies data or data enters Company Systems, Connector acts only for the documented Company purpose and instructions, uses the minimum necessary data, and has no independent right to sell, share, enrich, profile, reidentify, combine, or market with it. A Connector relationship or attribution record grants no private prospect or customer access. Connector must not collect mortgage applications, credit credentials, tax returns, bank statements, government identification, or other prohibited financial data for Company or a partner.

5.3 Safeguards, incidents, rights, and deletion

Connector must use unique credentials, a strong unique password or passphrase, device locks, supported software, prompt patches, reputable anti-malware where appropriate, least privilege, encrypted approved channels, and multifactor authentication when Company makes it available and requires it. Connector must not share credentials; use public or insecure networks without appropriate encryption; permit unauthorized viewing; send sensitive data through personal text, consumer chat, unencrypted email, or public links; or store, scrape, export, screenshot, download, print, record, enrich, sell, share, profile, combine, or independently market with Company data unless expressly authorized. Company data must not enter an unapproved AI, transcription, analytics, advertising, enrichment, cloud-storage, or automation service. Connector must report suspected loss, misdirection, unauthorized access, malware, phishing, or misuse immediately and within 24 hours, preserve evidence, and follow lawful containment instructions.

Connector will route privacy requests, consent withdrawals, subpoenas, law-enforcement requests, and regulator inquiries involving Company data to Company and assist with access, correction, deletion, portability, appeal, assessment, breach, and notice duties. Company controls notices concerning Company data except where law independently requires Connector to act. Connector may not use personnel or subprocessors for Company Personal Data without written Company authorization and a protective contract. Upon request or termination, Connector will stop access and within 10 days return or securely delete Company data outside Company Systems, including reasonably accessible recycle, download, and synchronization locations; certify on request; and retain only legally required isolated records. Company will use Connector tax, identity, bank, and payment information only for legitimate program, security, legal, and payment purposes with reasonable safeguards and restricted access.

6. INTELLECTUAL PROPERTY, BRAND, AND RECORDS

6.1 Ownership and limited license

Company and its licensors own Company Systems, software, data compilations, methods, reports, compensation materials, Approved Materials, Company Marks, and Company-created improvements. Connector retains documented preexisting and independently developed tools, methods, know-how, and intellectual property. During the Term, Company grants a limited, nonexclusive, nontransferable, nonsublicensable license to use

current Approved Materials and Company Marks solely for authorized Services. Connector may not alter marks, register confusing names, domains, social handles, or keywords, or imply unrelated sponsorship. On suspension or termination, Connector must stop representing affiliation and remove materials as directed, but may retain one archival Agreement and payment record copy.

Connector-created Company material requires written approval. Material specifically commissioned and paid for under a signed statement of work is work made for hire to the extent lawful, and Connector assigns transferable rights upon payment, excluding documented preexisting tools while granting the embedded-use license reasonably necessary. Nonconfidential feedback may be used perpetually without identifying Connector and without transferring Connector's Personal Data or preexisting intellectual property.

6.2 Evidence, retention, and review

Connector will preserve in Company Systems material-consent, source, attribution, disclosure, Approved Material version, communication, complaint, opt-out, and qualification evidence; never fabricate, backdate, overwrite, or delete it; and use linked corrections. Company will designate a system retaining compliance evidence for at least five years or longer when law or a legal hold requires, without requiring Connector to keep separate Personal Data. On reasonable notice, Company may conduct a targeted remote review of records reasonably related to payment, brand, consent, security, licensing, or law, immediately when it reasonably suspects fraud, unlawful communications, data misuse, or material consumer harm. Reviews will protect unrelated information and not direct Connector's ordinary business methods.

7. REPRESENTATIONS, INDEMNITY, AND LIABILITY

7.1 Representations and continuing duties

Connector represents throughout the Term that: (a) an individual Connector and each accepting person is at least 18 and legally capable; (b) an entity Connector is duly formed, validly existing, and in good standing where required, and its signatory is authorized; (c) acceptance, identity, tax, payment, consent, attribution, and qualification information is materially accurate; (d) performance will not breach another agreement, misuse information, or infringe rights; (e) required licenses and registrations will be maintained; (f) no Regulated Activity will occur without separate authority; and (g) Connector is not subject to a sanction or restriction making Services unlawful. Company represents that it has authority to enter this Agreement, will provide retainable accepted documents, administer controlling compensation documents in good faith under approved controls, protect Connector information as stated, and not knowingly require unlawful conduct. Each Party will promptly update materially changed information.

7.2 Mutual indemnification and procedure

To the extent lawful, Connector will defend, indemnify, and hold harmless Company, affiliates, and their officers, managers, employees, and agents from a third-party claim, government demand, judgment, lawful penalty, or reasonable cost, including reasonable attorneys' fees, to the extent caused by Connector's or Connector Personnel's material breach; unauthorized claim, communication, contract, collection, or Regulated Activity; negligence, fraud, willful misconduct, or legal violation; data, confidentiality, system, or mark misuse; or Connector Personnel tax, wage, benefit, or personnel obligation. Connector has no obligation to the extent caused by Company instructions, unmodified Approved Materials, negligence, willful misconduct, legal violation, or unapproved alteration of compliant material.

To the extent lawful, Company will defend, indemnify, and hold harmless Connector from the same categories of third-party loss to the extent caused by unmodified Approved Materials or required Company disclosures; an unlawful Company instruction or Company-controlled workflow; infringement by unmodified Approved Materials of a U.S. intellectual-property right; or Company's negligence, willful misconduct, legal violation, or material data-duty breach. Company has no obligation for Connector-created content, unauthorized

modifications or combinations, continued use after notice, or Connector-caused claims. No Party indemnifies a penalty law prohibits another person from paying. The indemnified Party must give prompt notice, reasonable cooperation at the indemnifying Party's expense, and defense control to qualified counsel; a settlement may not admit fault, impose nonmonetary duties, or fail to release the indemnified Party without reasonable written consent.

7.3 Damages limits

To the maximum lawful extent, neither Party is liable for indirect, incidental, special, exemplary, punitive, or consequential damages or lost profits, revenue, goodwill, data, or opportunity, even if advised. This exclusion and the cap below do not apply to earned payment, indemnified third-party claims, fraud, willful misconduct, knowing legal violation, confidentiality or data breach, intellectual-property misuse, or nonwaivable liability. Except for those carveouts and documented overpayments, each Party's aggregate liability will not exceed the greater of \$10,000 or compensation paid or properly owed to Connector during the 12 months before the event. These terms do not waive a nonwaivable remedy.

8. TERM, SUSPENSION, AND TERMINATION

8.1 Term; no-cause and for-cause termination

This Agreement begins on the Acceptance Date and continues until terminated. Either Party may terminate for any lawful reason on 30 days' written notice. A material breach may be terminated after 10 days' written notice and opportunity to cure; no cure is required for fraud, intentional misconduct, unlawful Regulated Activity, material data misuse, credential sharing, serious consumer harm, repeated unwanted communications, sanctions, materially impairing insolvency, or an incurable breach. During notice, Company may limit new assignments or data access for orderly transition while preserving compensation review.

8.2 Suspension and effect

Company may immediately suspend affected access, activity, attribution decisions, or payments while investigating a credible security, fraud, legal, licensing, consumer-harm, or payment risk. Suspension is not final forfeiture; Company will document the reason, preserve unrelated undisputed earned amounts when practicable, provide a reasonable response opportunity when lawful, and review the suspension periodically. At termination, appointment and brand license end; Connector stops new Services and affiliation claims, follows return/deletion duties, and Company may deactivate access. Earned compensation and pending activity remain governed by Section 4; accrued duties are not released.

8.3 Death, incapacity, dissolution, and survival

This Agreement terminates when Company reliably learns that an individual Connector has died or become legally unable to perform, or an entity has dissolved or ceased to exist without approved assignment. Earned unpaid compensation remains payable, subject to verification and reasonable identity, authority, tax, and payment documentation, to Connector or a duly authorized estate, representative, or successor. Pending activity follows Section 4; appointment, portal, attribution, and program rights are nontransferable by inheritance or succession. Definitions needed to interpret surviving terms and provisions concerning compensation, taxes, confidentiality, data, intellectual property, records, indemnity, liability, disputes, accrued duties, and miscellaneous terms survive.

9. DISPUTE RESOLUTION AND GOVERNING LAW

Important arbitration notice: Unless Connector timely opts out under Section 9.4, covered disputes must be resolved by individual binding arbitration, not by a court or jury. The Parties also waive class, collective, coordinated, consolidated, mass, and representative proceedings to the extent permitted by law. This does not restrict government-agency filings or any nonwaivable right, including an election under 9 U.S.C. § 402 for a sexual-assault or sexual-harassment dispute. A timely opt-out makes Sections 9.2 and 9.3 and these waivers inapplicable.

9.1 Informal resolution

Before arbitration or litigation, a Party will send a written Dispute Notice stating the claimant, facts, legal basis, relief, and good-faith settlement proposal, and authorized representatives will confer individually for at least 30 days. A Party may seek emergency relief, preserve a limitation period, use small-claims court, or contact a government agency without completing this process. A Section 4 statement dispute should be used first when practicable but does not waive legal rights.

9.2 Binding individual arbitration

Unless Connector timely opts out, every dispute arising from this Agreement, Services, compensation, classification, termination, or the relationship will be finally resolved by individual arbitration under the Federal Arbitration Act. The American Arbitration Association will administer under its then-current Employment/Workplace Arbitration Rules and Mediation Procedures applicable to independent-contractor or work-related disputes. One neutral experienced in contract and contractor disputes will conduct hearings remotely unless the neutral determines an in-person hearing is necessary or the Parties agree otherwise. The legal seat is Texas, subject to mandatory law. The arbitrator may award any individual remedy a court could award, must apply governing substantive law, and will issue a reasoned written award enforceable in a court with jurisdiction.

9.3 Individual proceedings; fees and exceptions

Unless Connector timely opts out, each Party may proceed only individually and not as a plaintiff, claimant, member, or representative in a class, collective, coordinated, consolidated, mass, or representative matter; claims of different persons may not be combined without all Parties' written consent. A court decides enforceability of this waiver, and a nonwaivable nonindividual claim is stayed in court while arbitrable individual claims proceed. Company will pay fees required by AAA rules or law; Connector will not pay more in forum costs than a court filing absent lawful bad-faith reallocation. Each Party bears its own attorneys' fees unless law or an enforceable term allows an award, and reasonable proportionate discovery is available.

Either Party may use individual small-claims court or seek temporary or preliminary court relief to protect data, confidentiality, security, or intellectual property pending arbitration. Nothing restricts agency charges, government communications or proceedings, nonarbitrable rights, or an election available under federal law for sexual-assault or sexual-harassment claims or another claim Congress permits a claimant to take to court.

9.4 Thirty-day opt-out

Connector may opt out of Sections 9.2 and 9.3, including arbitration and the associated jury and nonindividual-proceeding waivers, without retaliation or effect on other terms, by emailing support+legal@affordamp.com with subject "Arbitration Opt-Out" within 30 days after the Acceptance Date. The notice must state Connector's full legal name, account email or Connector ID, Acceptance Date, and: "I opt out of Sections 9.2 and 9.3 of the Afford Amp Master Connector Independent Contractor Agreement." Timely email alone is effective. Company will preserve the notice and receipt or failed-delivery evidence. A timely opt-out means no contractual jury, class, collective, consolidated, mass, or representative-action waiver applies under this Agreement.

9.5 Court forum and governing law

For a dispute properly proceeding in court, each Party consents to personal jurisdiction in a state or federal court of competent jurisdiction in Texas, without waiving any venue protection or local forum that mandatory law preserves. Texas law governs without regard to conflicts rules, while the Federal Arbitration Act governs arbitration. Mandatory law applicable to a Party, worker classification, consumer, property, communication, or activity in another jurisdiction is not displaced, and no nonwaivable limitation period is shortened.

10. MISCELLANEOUS AND ACCEPTANCE

10.1 Notices, assignment, and force majeure

Operational notices may use Company Systems or email. Except for the Section 9.4 opt-out, legal notice must be written and emailed with transmission confirmation and, for a Dispute Notice, material-breach termination, or indemnity claim, sent by another commercially reasonable method when available. Notices to Company go to support+legal@affordamp.com and, when a physical method is required or used, Afford Amp, 2100 Rabb Road, A, Austin, Texas 78704, unless Company designates a replacement address in writing; notices to Connector go to the latest account, Signature Page, or Acceptance Record information. Each Party must update contact information.

Connector may not assign this Agreement, delegate restricted Services, or transfer attribution or program rights without prior written consent. Company may assign in a merger, reorganization, financing, substantially all relevant asset sale, or to an affiliate assuming obligations; another assignment requires notice. Neither Party is liable for delay beyond reasonable control if it mitigates and resumes promptly, but force majeure does not excuse confidentiality, data protection, earned payment, or accrued repayment duties.

10.2 Entire agreement, precedence, and amendments

This Agreement, the controlling Compensation Plan, the Signature Page or Acceptance Record, and signed amendments are the entire Connector agreement and supersede prior understandings. A later signed amendment controls; this Agreement controls relationship, authority, compliance, taxes, confidentiality, privacy, security, termination, and disputes; and the Plan controls compensation terminology, amounts, allocations, component criteria, disclosed dates, and Plan-specific transaction conditions. Public website Terms and Privacy Policy separately govern website use and public privacy practices but are not incorporated or amendment terms. An archived file, portal display, guide, runbook, marketing page, operational email, or acceptance or acknowledgment row is procedure or evidence only and cannot alter material rights or independently establish payment authority.

A material Agreement change requires a signed writing or affirmative electronic acceptance of the exact revision. A Compensation Plan revision made under Section 4.1 does not amend this Agreement and does not require Connector approval or separate acceptance. Company may prospectively update nonmaterial security, brand, and operating instructions on reasonable notice only if they do not materially expand Services, change contractor status, reduce earned compensation, alter Plan criteria, or change dispute rights; Connector may terminate rather than follow a prospective update. Waiver must be written and instance-specific. An unenforceable provision is enforced to the lawful maximum or severed, subject to Section 9's special rules, and the remainder continues. There are no third-party beneficiaries except indemnified persons. Headings are convenient; "including" is nonexclusive; no drafting presumption applies; English controls a translation unless stated otherwise.

10.3 Electronic execution and acceptance evidence

The Parties agree to transact electronically. During registration, Company will present downloadable exact copies of the Agreement and Plan and a conspicuous arbitration/opt-out notice. Connector must authenticate its email by Company's one-time code; separately and affirmatively accept the Agreement, the exact Plan, the

electronic-record process, and the arbitration notice; enter the signatory's full legal name; and select the electronic-signature submission button. Each control must be initially unchecked. The typed name and signing process, logically associated with the exact records and adopted with intent to sign, constitute Connector's electronic signature. Company must review the pending application, enter its authorized signatory's typed legal name and title, affirm authority and intent to sign, and electronically accept before activation. No Connector account, appointment, Services, attribution right, or compensation eligibility begins before Company accepts. No handwritten image or drawn signature is required. Company will provide a downloadable, retainable, and reproducible fully executed Agreement with its electronic execution certificate.

The Acceptance Record must preserve: (a) package, applicant, entity, and Company signatory identity and authority evidence; (b) each Agreement and Plan name, version, effective date, object identity, route, status, exact assent or acknowledgment text, and SHA-256; (c) each affirmative assent or acknowledgment, typed signature when required, signature intent when required, nonsecret authentication evidence, UTC time, IP address, user-agent evidence, and immutable event ID; (d) review, Company countersignature, Acceptance Date, and activation evidence; and (e) final executed-PDF bytes and SHA-256, durable private delivery, arbitration opt-out deadline and record, and append-only correction lineage. Passive browsing, notice, a preselected box, or continued use is not acceptance when acceptance is required. A later Plan acknowledgment under Section 4.1 records notice only and is not consent or a condition of the revised Plan's effectiveness.

ELECTRONIC SIGNATURE AND ACCEPTANCE PAGE

This Agreement is executed through the authenticated electronic-signature process in Section 10.3. The fields below are populated in the immutable electronic execution certificate generated after Company acceptance. They are not paper signature blanks. The Acceptance Date is the UTC time of Company's completing electronic signature when Connector has already electronically signed.

Electronic-signature statement: By selecting 'Electronically Sign and Submit,' Connector intends the typed legal name and signing action to be Connector's electronic signature; agrees to be legally bound by this Agreement; separately accepts the exact Plan identified in Section 4.1; confirms compensation is not based on a real-estate sale or mortgage transaction; acknowledges Section 9 and the 30-day right to opt out of arbitration and its associated proceeding waivers; and, if Connector is an entity, represents that the signatory has authority to bind it. The application remains pending and creates no Connector account or appointment until authorized Company countersignature.

AFFORD AMP LLC

Electronic signature: recorded in certificate

Authorized signatory: John Busch

Title: President

Signed at (UTC): recorded in certificate

Email: support+legal@affordamp.com

Signature intent: recorded and hashed

Authority affirmation: recorded

CONNECTOR

Party type: recorded in certificate

Connector legal name: recorded in certificate

DBA/entity details: recorded in certificate

Signatory legal name: recorded in certificate

Title/capacity: recorded in certificate

Verified email: recorded in certificate

Electronic signature: recorded in certificate

Signed at (UTC): recorded in certificate

Notice address: recorded in certificate

Registration package ID: recorded in certificate

Authentication/event IDs: recorded in certificate

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