

SUGARPINE PROPERTY MANAGEMENT LLC

Terms and Conditions of Use

Underwriting & Deal Analysis Materials

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DISCLAIMER

The analyses, offer recommendations, and underwriting outputs produced using the underwriting and deal analysis materials, including the Microsoft Excel template and Claude AI prompt, are for informational purposes only and do not constitute financial, legal, or investment advice. All suggested offers and projections are estimates based on the data provided and normalized assumptions — they do not guarantee investment success or lender approval. Real estate investing involves substantial risk, including the potential loss of principal. The user is solely responsible for all investment decisions. Ajay Kuckreja and Sugarpine Property Management LLC accept no liability for investment outcomes resulting from the use of this prompt or its outputs. Always consult qualified legal, financial, and real estate professionals before making any investment decision.

ARTIFICIAL INTELLIGENCE DISCLAIMER

The Service incorporates Claude AI, a third-party artificial intelligence tool developed and operated by Anthropic, PBC. By using the Service, You acknowledge and agree to all of the following:

- **AI Output Variability:** AI-generated outputs may vary between sessions even when identical inputs are provided. Sugarpine Property Management LLC makes no representations or warranties regarding the consistency, accuracy, or reproducibility of any Claude AI output.
- **Third-Party Dependency:** Claude AI is owned and operated exclusively by Anthropic, PBC. Sugarpine Property Management LLC has no control over Claude AI's availability, performance, or continued operation.
- **Service Interruption:** Anthropic may suspend, limit, or discontinue access to Claude AI at any time, with or without notice. Sugarpine Property Management LLC accepts no liability for any losses, delays, or damages arising from Claude AI downtime, degraded performance, or inaccessibility.

- **Model Changes & Obsolescence:** Anthropic may modify, update, deprecate, or replace the Claude AI model at any time. Such changes may materially affect the nature, quality, or format of outputs generated by the Service. Sugarpine Property Management LLC is not responsible for changes in output quality or behavior resulting from any modification or discontinuation of Claude AI or any successor model.
- **No Liability for AI Outputs:** Sugarpine Property Management LLC accepts no liability for errors, omissions, inconsistencies, or losses of any kind arising from the use of, reliance on, or inability to access Claude AI outputs. You assume all risk associated with your use of AI-generated content.

Interpretation and Definitions

Interpretation

Words whose initial letters are capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions

For the purposes of these Terms and Conditions:

- **Affiliate** means an entity that controls, is controlled by, or is under common control with a party, where “control” means ownership of 50% or more of the shares, equity interest, or other securities entitled to vote for election of directors or other managing authority.
- **Country** refers to: Colorado, United States.
- **Company** (referred to as “the Company,” “We,” “Us,” or “Our”) refers to Sugarpine Property Management LLC, 637 S Broadway St STE B #218, Boulder, CO 80305.
- **Device** means any device that can access the Service, such as a computer, cell phone, or digital tablet.
- **Service** refers to the Website, the Excel underwriting template, the Claude AI prompt, and all associated materials provided by the Company.
- **Terms and Conditions** (also referred to as “Terms”) means these Terms and Conditions, including any documents expressly incorporated by reference, which govern Your access to and use of the Service and form the entire agreement between You and the Company regarding the Service.
- **Third-Party Social Media Service** means any services or content provided by a third party that is displayed, included, made available, or linked to through the Service.
- **Website** refers to Sugarpine Property Management LLC, accessible from www.sugarpinepm.com and www.sugarpinepm.com/blueprint.
- **You** means the individual accessing or using the Service, or the company or other legal entity on behalf of which such individual is accessing or using the Service.

Acknowledgment

These Terms and Conditions govern the use of this Service and constitute the agreement between You and the Company. They set out the rights and obligations of all users regarding the use of the Service.

Your access to and use of the Service is conditioned on Your acceptance of and compliance with these Terms and Conditions. These Terms apply to all visitors, users, and others who access or use the Service.

By accessing or using the Service, You agree to be bound by these Terms and Conditions. If You disagree with any part of these Terms, You may not access the Service.

You represent that You are over the age of 18. The Company does not permit those under 18 to use the Service.

Single-User License

The Service and all associated materials are licensed, not sold, to You under a single-user license. This license is personal, non-exclusive, non-transferable, and revocable. You may not:

- Share, distribute, resell, sublicense, or otherwise transfer the materials or any outputs derived from them to any third party;
- Use the materials or outputs to provide services, advice, or analysis to third parties on a commercial basis without the express written consent of the Company;
- Reproduce, copy, or create derivative works of the Excel template, Claude AI prompt, or methodology, in whole or in part.

Violation of this license constitutes infringement of the Company's intellectual property rights and may result in immediate termination of Your license and pursuit of all available legal remedies, including injunctive relief.

Ongoing Support and AI Resources

The Service does not include ongoing personal support, coaching, consulting, or advisory services from the Company or from Ajay Kuckreja unless separately purchased. Email or direct support requests arising from use of the Excel underwriting template or Claude AI prompt are not included in the purchase price and will not be fulfilled as part of this license.

Buyers are strongly encouraged to use the AI platforms integrated with the Service — including but not limited to Anthropic Claude (claude.ai) — as their primary ongoing support resource. These platforms are capable of answering questions about the methodology, explaining outputs, troubleshooting prompt behavior, and assisting with deal-specific analysis beyond what the included materials cover. Free tiers of both platforms are available and sufficient for most use cases.

By purchasing the Service, You acknowledge that AI-assisted self-support is the intended and primary mechanism for resolving questions or issues arising from use of the materials, and that the Company has no obligation to provide individual responses to support inquiries submitted via email or any other channel.

Prohibited Uses

You agree not to use the Service or its outputs to:

- Provide investment, financial, or legal advice to third parties;
- Resell or redistribute outputs, analyses, or reports generated by the Service;
- Misrepresent AI-generated outputs as independently verified professional analysis;
- Violate any applicable local, state, national, or international law or regulation.

Indemnification

You agree to defend, indemnify, and hold harmless Sugarpine Property Management LLC, its officers, directors, employees, agents, licensors, and service providers from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to:

- Your use of or reliance on the Service or any outputs generated by it;
- Your violation of these Terms and Conditions;
- Your use of any AI-generated content in a manner not authorized by these Terms;
- Any claim by a third party arising from Your investment decisions or use of the Service's outputs;
- Your infringement of any intellectual property or other rights of the Company or any third party.

Links to Other Websites

Our Service may contain links to third-party websites or services that are not owned or controlled by the Company. The Company has no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third-party websites or services.

We strongly advise You to read the terms and conditions and privacy policies of any third-party websites or services that You visit.

Links from a Third-Party Social Media Service

The Service may display, include, make available, or link to content or services provided by a Third-Party Social Media Service. The Company does not endorse or assume responsibility for any Third-Party Social Media Service. Your use of any Third-Party Social Media Service is governed by that service's own terms and privacy policies.

Payments and Refunds

All purchases of the Service are final. The Company does not offer refunds for any reason, including but not limited to:

- Dissatisfaction with AI-generated outputs;
- Changes to or discontinuation of Claude AI or any third-party service integrated with the Service;
- Service interruptions or downtime beyond the Company's reasonable control.

If the Service becomes permanently unavailable due to reasons solely within the Company's control, the Company will make reasonable efforts to notify licensed users. No refunds shall be issued in connection with third-party service changes, including Claude AI deprecation or discontinuation.

Termination

We may terminate or suspend Your access immediately, without prior notice or liability, for any reason, including without limitation if You breach these Terms and Conditions. Upon termination, Your right to use the Service will cease immediately, and any license granted herein is revoked. The Company reserves the right to seek injunctive relief and any other remedies available at law or in equity for violations of these Terms.

Limitation of Liability

Notwithstanding any damages that You might incur, the entire liability of the Company and any of its suppliers under any provision of these Terms, and Your exclusive remedy for all of the foregoing, shall be limited to the amount actually paid by You through the Service, or 100 USD if You have not purchased anything through the Service.

To the maximum extent permitted by applicable law, in no event shall the Company or its suppliers be liable for any special, incidental, indirect, or consequential damages whatsoever (including, but not limited to, damages for loss of profits, loss of data or other information, business interruption, personal injury, loss of privacy, or losses arising from AI output variability, Claude AI downtime, or Claude AI model changes), even if the Company or any supplier has been advised of the possibility of such damages.

Some states do not allow the exclusion of implied warranties or limitation of liability for incidental or consequential damages. In those states, each party's liability will be limited to the greatest extent permitted by law.

“AS IS” and “AS AVAILABLE” Disclaimer

The Service is provided to You “AS IS” and “AS AVAILABLE,” with all faults and defects and without warranty of any kind. To the maximum extent permitted under applicable law, the Company expressly disclaims all warranties, whether express, implied, statutory, or otherwise,

with respect to the Service, including all implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement.

Without limiting the foregoing, neither the Company nor any of its providers makes any representation or warranty: (i) as to the operation or availability of the Service; (ii) that the Service will be uninterrupted or error-free; (iii) as to the accuracy, reliability, or currency of any information or content provided through the Service; or (iv) that the Service or its outputs are free of errors, inconsistencies, or harmful components.

The Company makes no warranty that Claude AI or any third-party artificial intelligence tool integrated with the Service will remain available, accurate, consistent, or free from material change.

The Excel underwriting template and Claude AI prompt are sold strictly “AS IS” and “AS AVAILABLE” without warranty of any kind, express or implied. The Company makes no representations regarding their fitness for any particular deal, market, asset class, or investment strategy. No updates, corrections, customizations, or ongoing maintenance are guaranteed or implied by purchase. The tools are provided as a one-time educational resource and the Company assumes no obligation to modify or update them following delivery.

Governing Law and Jurisdiction

The laws of the State of Colorado, United States, excluding its conflicts of law rules, shall govern these Terms and Your use of the Service. Any dispute arising out of or relating to these Terms or the Service shall be brought exclusively in the state or federal courts located in Boulder County, Colorado, and You hereby consent to the personal jurisdiction of such courts.

Disputes Resolution

If You have any concern or dispute about the Service, You agree to first try to resolve the dispute informally by contacting the Company at aj@sugarpinepm.com. If the dispute cannot be resolved informally within 30 days, the parties agree to submit to the exclusive jurisdiction of the courts of Boulder County, Colorado as set forth above.

For European Union (EU) Users

If You are a European Union consumer, You will benefit from any mandatory provisions of the law of the country in which You are resident.

United States Legal Compliance

You represent and warrant that (i) You are not located in a country subject to a United States government embargo, or designated by the United States government as a “terrorist supporting” country, and (ii) You are not listed on any United States government list of prohibited or restricted parties.

Severability and Waiver

Severability

If any provision of these Terms is held to be unenforceable or invalid, such provision will be changed and interpreted to accomplish the objectives of such provision to the greatest extent possible under applicable law, and the remaining provisions will continue in full force and effect.

Waiver

Except as provided herein, the failure to exercise a right or to require performance of an obligation under these Terms shall not affect a party's ability to exercise such right or require such performance at any time thereafter, nor shall the waiver of a breach constitute a waiver of any subsequent breach.

Translation Interpretation

These Terms and Conditions may have been translated if We have made them available to You on our Service. You agree that the original English text shall prevail in the case of a dispute.

Changes to These Terms and Conditions

We reserve the right, at Our sole discretion, to modify or replace these Terms at any time. If a revision is material, We will make reasonable efforts to provide at least 30 days' notice prior to any new terms taking effect. What constitutes a material change will be determined at Our sole discretion.

By continuing to access or use Our Service after revisions become effective, You agree to be bound by the revised terms. If You do not agree to the new terms, in whole or in part, please stop using the Service.

Contact Us

If you have any questions about these Terms and Conditions, You can contact us:

- By email: aj@sugarpinepm.com
- By mail: Sugarpine Property Management LLC, 637 S Broadway St STE B #218, Boulder, CO 80305