**Terms & Conditions**

Agreement between User and ProficientTransactions.com

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[ProficientTransactions.com] is an E-Commerce Site.

Real Estate Virtual Assistance

**Electronic Communications**

Visiting [ProficientTransactions.com] or sending emails to Proficient Transactions] constitutes electronic communication. You consent to receive electronic communications and you agree that all agreements, notices, disclosures, and other communications that we provide to you electronically, via email, and on the Site, satisfy any legal requirement that such communications be in writing.

**Children Under Thirteen**

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**Indemnification**

You agree to indemnify, defend and hold harmless [Proficient Transactions], its officers, directors, employees, agents, and third parties, for any losses, costs, liabilities, and expenses (including reasonable attorney’s fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. [Proficient Transactions] reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with [Proficient Transactions] in asserting any available defenses.

**Arbitration**

In the event the parties are not able to resolve any dispute between them arising out of or concerning these Terms and Conditions, or any provisions hereof, whether in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved only by final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered by the American Arbitration Association, or a similar arbitration service selected by the parties, in a location mutually agreed upon by the parties. The arbitrator’s award shall be final, and judgment may be entered upon it in any court having jurisdiction. In the event that any legal or equitable action, proceeding, or arbitration arises out of or concerns these Terms and Conditions, the prevailing party shall be entitled to recover its costs and reasonable attorney’s fees. The parties agree to arbitrate all disputes and claims in regard to these Terms and Conditions or any disputes arising as a result of these Terms and Conditions, whether directly or indirectly, including Tort claims that are a result of these Terms and Conditions. The parties agree that the Federal Arbitration Act governs the interpretation and enforcement of this provision. The entire dispute, including the scope and enforceability of this arbitration provision, shall be determined by the Arbitrator. This arbitration provision shall survive the termination of these Terms and Conditions.

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Proficient Transactions] reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the state of [Florida] and you hereby consent to the exclusive jurisdiction and venue of courts in [Florida] in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and [Proficient Transactions as a result of this agreement or use of this Site. [Proficient Transactions’s performance of this agreement is in derogation of [Proficient Transactions]’s right to comply with governmental, court, and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by [Proficient Transactions] with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, without limitation, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Proficient Transactions] with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the user and Proficient Transactions] with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish of the parties that this agreement and all related documents be written in English.

**Changes to Terms**

[Proficient Transactions reserves the right, in its sole discretion, to change the Terms under which [ProficientTransactions.com] is offered. The most current version of the Terms will supersede all previous versions. [Proficient Transactions] encourages you to periodically review the Terms to stay informed of our updates.

**Contact Us**

Proficient Transactions welcomes your questions or comments regarding the Terms:

Proficient Transactions]

**Email Address:**

[info@proficienttransactions.com]

**Phone Number:**

[941.882.0791]

Effective as of [January 20, 2025]