Terms and Conditions

Last Updated: July 30, 2025

Acceptance of Terms

Welcome to the GFT Group, LLC website (the "Site"). These Terms and Conditions ("Terms") are a legal agreement between you ("you" or "user") and GFT Group, LLC ("Company," "we," "us," or "our"), governing your access to and use of our website and any content, functionality, or services offered through the Site. By accessing or using this Site, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree with these Terms, you should not use this Site. We recommend that you print or save a copy of these Terms for your records.

By using our Site, you also agree to the terms of our Privacy Policy, which describes how we collect and handle your information. The Privacy Policy is incorporated into these Terms by reference. If you do not agree to the Privacy Policy or these Terms, please discontinue use of our Site.

Authorized Use of the Site

You may use this Site for lawful purposes only and in accordance with these Terms. The Site is intended to provide information about our real estate development projects and services, and to allow interested persons to contact us. We grant you a limited, revocable, non-exclusive, non-transferable license to access and use the Site and its content for your personal, informational, and non-commercial use.

Permitted uses of the Site include: learning about our company and offerings, requesting information from us, and contacting us through provided channels. You agree to use the Site only for its intended purposes.

User Eligibility: This Site is intended for use by individuals who are 18 years of age or older. By using the Site, you represent that you meet this age requirement. (As a real estate development business, we do not target or solicit minors. If you are under 18, please do not use this Site.)

Prohibited Uses and User Responsibilities

When using our Site, you agree NOT to:

- **Violate Laws or Regulations:** You will not use the Site in any way that violates any applicable federal, state, or local laws or regulations. This includes all intellectual property laws, privacy laws, export control laws, and other regulations.
- Interfere with the Site's Functioning: You will not attempt to disrupt, damage, or
 impair the Site's functionality or security. For example, you agree not to introduce
 viruses, worms, malware, or any other harmful code into the Site, and not to engage
 in denial-of-service attacks or other attempts to interfere with the proper working of
 the Site.

- **Unauthorized Access:** You will not attempt to gain unauthorized access to any portions of the Site, other users' data, or to any of our systems or servers. This includes refraining from hacking, password "mining," or any other illegitimate means of accessing information.
- **Misuse of Content:** You will not use the Site or any content on it for any commercial purpose (other than for legitimate inquiries about our services) without our express written consent. Also, you will not scrape, data-mine, robot, or otherwise automatically harvest content from the Site.
- Impersonation and False Information: You agree not to impersonate or attempt to impersonate the Company, our employees, another user, or any person or entity. You also agree not to provide false information when using the Site (for example, not using a fake name or someone else's email). If you fill out a contact form or provide personal information, you must provide truthful, accurate information and you must be the lawful owner of any contact details (like phone number or email) you provide. You are responsible for maintaining the accuracy of information you submit to us.
- **No Harmful Conduct:** You will not use the Site to engage in any conduct that could harm or harass others, or that could damage our reputation. This includes not uploading or transmitting any content that is defamatory, obscene, infringing, or otherwise objectionable (though our Site typically does not allow user-generated content beyond contacting us). You also agree not to spam our contact channels with repetitive or unsolicited messages.

We reserve the right to terminate or restrict your access to the Site at any time, without notice, if we believe you have violated these Terms or are engaging in unauthorized or unlawful use of the Site.

Ownership of Content and Intellectual Property

All content on the Site, including text, images, graphics, logos, designs, downloadable documents, and the overall look and feel of the Site, is owned by or licensed to GFT Group, LLC and is protected by intellectual property laws (such as copyright, trademark, and trade dress laws). GFT Group, LLC retains all rights, title, and interest in and to its intellectual property.

- Trademarks: GFT Group, LLC and our logos, slogans, and project names displayed
 on the Site are our trademarks or service marks. You are not granted any license or
 right to use these marks without our prior written permission. Other product and
 company names mentioned on the Site may be trademarks of their respective
 owners, and they appear on the Site for identification purposes only.
- Copyright: The compilation of all content on this Site is the exclusive property of the
 Company. You may not reproduce, distribute, modify, create derivative works of,
 publicly display, or publicly perform any of the content on our Site without our
 express written consent, except for the limited personal use permitted by these
 Terms. As a user, you may download or print pages from the Site for your personal,

non-commercial use – for example, you may print a property brochure or project information for your own reference. However, you must not remove or obscure any copyright or other proprietary notices on such copies. Any unauthorized use of the Site's content may violate copyright laws and these Terms.

If you believe that any content on our Site infringes your copyright or other intellectual property rights, please notify us immediately with detailed information so we can investigate and address the issue (our contact information is provided below).

Communication Consent and User Submissions

User Inquiries and Submissions: The Site may allow you to submit inquiries, requests, or other messages to us (for example, through a "Contact Us" form or by emailing us directly). By submitting any information or content to us through the Site, you understand and agree that: (a) you are granting us the right to use the information to respond to you and for our business purposes; (b) all information you provide is truthful and your own (do not submit someone else's personal data without authorization); and (c) we can process the information in accordance with our Privacy Policy. We do not sell user-submitted information. If you submit testimonials or feedback, you agree we may use them (with personal details anonymized or with your consent) for our marketing.

Consent to be Contacted: By providing your contact information to us (such as phone number or email) via the Site, you consent to being contacted by the Company through those means. In particular, if you provide a phone number, you consent to receive calls or text messages from us (and our service partners on our behalf) at that number, including possible automated or pre-recorded calls/texts for both informational and marketing purposes. For example: if you submit your number requesting information on a property, you agree we can call or text you to follow up on that request. If you also opt in to our marketing SMS program, you consent to receive promotional texts as described in our Privacy Policy. Your consent is voluntary and not a condition of any purchase – you have the choice to provide a phone number or not, and to opt in or out of marketing communications.

Opting Out: You have the right to withdraw your consent to communications at any time. To opt out of marketing or automated texts/calls, you can follow the procedures described in our Privacy Policy (for texts, reply "STOP"; for calls or other communications, contact us to be placed on our internal Do Not Call list). To opt out of marketing emails, use the "unsubscribe" link in those emails. We will honor opt-out and unsubscribe requests in a timely manner, as required by law. However, even if you opt out of marketing, we may still contact you for non-marketing, transactional matters (e.g., to respond to an inquiry you sent or to provide information you requested, or as required by law).

User Responsibility for Communications: If you provide contact information, you represent that you are the rightful owner or authorized user of the email address or phone number provided, and that you are legally capable of consenting to receive

communications at that contact point. Do not provide someone else's contact information. If you change or deactivate a phone number or email that you provided to us, please update us to avoid communications being sent to someone else. You agree that you are solely responsible for any message and data charges incurred for communications we send to you, and you understand that message frequency may vary. (See our Privacy Policy's SMS section for details on messaging terms.)

Carriers and Service Providers: You acknowledge that for SMS/text communications, mobile carriers are not liable for delayed or undelivered messages. We are also not liable for delays in communications beyond our control, such as network failures. All communications services are provided on an "as-is" basis.

Third-Party Links and Services

Our Site may contain links to third-party websites or embedded content (for example, links to news articles, partner websites, or social media pages). These links are provided for your convenience or reference only. We do not control these third-party sites and are not responsible for the content, products, services, or practices of any linked websites. Visiting any third-party site is at your own risk, and those sites will have their own terms and policies. We do not endorse any third-party content or endorse any products/services that may be advertised or offered on those sites.

Similarly, if our Site integrates any third-party services (such as Google Maps for location, or a payment processor for event registration, etc.), your interaction with those services may be subject to the third party's terms of use. We will try to indicate when a third-party service is being used. GFT Group, LLC is not liable for any issues arising from your use of third-party sites or services.

Disclaimer of Warranties

Use at Your Own Risk: Your use of this Site and its content is at your sole risk. The Site and all content, information, and services provided through it are provided on an "AS IS" and "AS AVAILABLE" basis. To the fullest extent permitted by law, GFT Group, LLC disclaims all warranties of any kind, whether express, implied, or statutory, regarding the Site. This includes, but is not limited to:

- Accuracy and Completeness: We do not guarantee that the content on our Site is
 accurate, complete, or up-to-date. While we strive to provide reliable information
 (for example, about our real estate projects), there may be occasional errors or
 omissions. Property details, availability, pricing, or any other information is subject
 to change without notice. Always verify critical information with us directly.
- Implied Warranties: We expressly disclaim any implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement. No advice or information (whether oral or written) obtained from us or through the Site shall create any warranty not expressly stated in these Terms.

• **Site Availability:** We do not warrant that the Site will be available at any particular time or location, or that it will be uninterrupted, secure, or free of errors, viruses, or other harmful components. Although we take reasonable measures for security and reliability, we make no guarantee that the Site will be error-free or immune from technical issues or cyber-attacks. For example, maintenance, updates, or technical problems may result in service interruptions.

If you download any material from the Site (such as a PDF brochure), you do so at your own discretion and risk. You will be solely responsible for any damage to your computer system or loss of data that results from such downloads or from your use of the Site. Certain jurisdictions do not allow the exclusion of certain warranties, so some of the above disclaimers may not apply to you. In such case, warranties are disclaimed to the fullest extent permitted by applicable law.

Limitation of Liability

To the extent permitted by law, GFT Group, LLC and its affiliates, and their respective directors, officers, employees, agents, and representatives, shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or relating to your use of (or inability to use) the Site or the content or services provided, even if we have been advised of the possibility of such damages. This includes, for example, damages for loss of profits, loss of data, business interruption, personal injury, or property damage. Our maximum liability to you for all claims arising from or related to the Site or these Terms shall not exceed the amount (if any) that you have paid to us for services through the Site in the six (6) months immediately preceding the event giving rise to the liability, or US \$100, whichever is greater. This limitation applies regardless of the form of action, whether in contract, tort (including negligence), strict liability, or otherwise.

Exceptions: Nothing in these Terms shall limit or exclude our liability for any liability that cannot be limited or excluded by law, such as liability for gross negligence, willful misconduct, or certain statutory warranties that may apply to consumers. However, in any case, our liability will be limited to the fullest extent permitted by applicable law. You acknowledge that the Company is providing the Site and its contents free of charge (or as a convenience), and that the limitations of liability in this section are reasonable and form an essential basis of the bargain between us.

Indemnification

You agree to defend, indemnify, and hold harmless GFT Group, LLC, its parent, affiliates, and their respective officers, directors, employees, and agents, from and against any and all claims, liabilities, damages, judgments, awards, losses, costs, or expenses (including reasonable attorneys' fees) arising out of or relating to: (a) your use of the Site or your conduct in connection with the Site; (b) any content you submit or actions you take through the Site (for example, any misuse of our contact forms or violation of others' rights); (c) any breach by you of these Terms; or (d) your violation of any law or regulation or the rights of any third party.

We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you. In that case, you agree to cooperate with our defense of such claim. You will not settle any such claim without our prior written consent unless the settlement completely and unconditionally releases us from all liability.

Governing Law and Jurisdiction

These Terms and any dispute arising out of or relating to the Site or these Terms shall be governed by and construed in accordance with the laws of the State of Maryland, USA, without giving effect to any conflict of law principles that would result in the application of the laws of another jurisdiction.

Jurisdiction: You agree that any legal suit, action, or proceeding arising out of or related to these Terms or the use of the Site shall be brought exclusively in the state or federal courts located in the State of Maryland. You consent to the exercise of personal jurisdiction by those courts and waive any objection to venue or inconvenience of forum. (If you are accessing the Site from outside the United States, you do so on your own initiative and are responsible for compliance with local laws; however, these Terms will still be governed by Maryland law.)

Changes to These Terms

We may revise or update these Terms from time to time at our sole discretion. When we do, we will post the updated Terms on this page with a new "Last Updated" date. Changes take effect immediately when posted, unless otherwise noted. It is your responsibility to check this page periodically for updates. By continuing to use the Site after new Terms are posted, you agree to the revised Terms. If you do not agree to the changes, you must stop using the Site. For significant changes, we may (at our discretion) provide additional notice, such as a banner on our homepage or an email notification, to inform users of the update.

Miscellaneous

Severability: If any provision of these Terms is held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, that provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms will continue in full force and effect.

Entire Agreement: These Terms (along with our Privacy Policy and any other legal notices on the Site) constitute the entire agreement between you and GFT Group, LLC regarding your use of the Site, and supersede any prior or contemporaneous understandings and agreements, whether written or oral, regarding the subject matter.

No Waiver: Our failure to enforce any right or provision of these Terms shall not be deemed a waiver of such right or provision. Any waiver must be in writing to be effective.

Assignment: You may not assign or transfer your rights or obligations under these Terms without our prior written consent. We may assign our rights and obligations to an affiliate or in connection with a merger, acquisition, or sale of assets.

Headings: The section headings in these Terms are for convenience only and have no legal or contractual effect.

Contact Information

If you have any questions about these Terms or need to contact us for any reason, please reach out to us using the information below:

- Company Name: GFT Group, LLC
- Contact Email: info@gftgroupmd.com (for general inquiries)
- Contact for Legal/Terms Issues: legal@gftgroupmd.com] (if you have specific questions about these Terms)
- Mailing Address: 6340 Security Blvd, Suite 100-1410, Baltimore, MD 21207
- **Phone:** 443-391-7850

We value your interest in our real estate developments and appreciate that you've taken the time to read these Terms. By using our Site, you agree to these Terms and Conditions. Thank you for visiting GFT Group, LLC's website, and please contact us if you need any further clarification.