

You must maintain the following minimum levels of monthly Gross Sales (the “Minimum Gross Sales”) in the Territory:

Months in Operation	Minimum Monthly Gross Sales Required in Franchise	Minimum Monthly Royalty Required
5 to 12 months	N/A	\$200
13 to 24 months	\$7,500	\$600
25 to 36 months	\$11,250	\$900
37 to 48 months	\$13,125	\$1,050
49 to 60 months	\$15,000	\$1,200
Greater than 61 months	\$16,875	\$1,350

You must pay the greater of (i) the Royalty due or (ii) the Minimum Monthly Royalty. If the Franchised Business fails to achieve the required Minimum Gross Sales Requirement during any consecutive three (3)-month period, we reserve the right to terminate the Franchise Agreement. If you are not in compliance with your Franchise Agreement, you agree that any franchise or Company Store we designate may provide Services in the Territory. Neither the franchise, Company Store nor we are liable or obligated to pay you any compensation for doing so, and neither the franchise nor we will be considered in breach of any provision of this Agreement or any other agreement between you and us regardless of if minimum sales are achieved in the future.

If this is a renewal term, you will be required to meet the Minimum Gross Sales requirement for the greater than sixty-one (61)-month level for the first year of the Renewal Term. For all subsequent years of the Renewal Term, you must achieve Minimum Gross Sales growth of at least three percent (3%) per year, each year.

Once a Royalty Fee is paid, it is neither refundable nor applied to any future or past fees owed.

The Minimum Gross Sales Requirement is not intended to be a financial performance representation. Financial performance representation can be found in Item 19.

ITEM 13: TRADEMARKS

You will operate your Franchised Business under the trademarks, service marks, trade names, emblems, signs, slogans, insignia and copyrights we have designated for use in connection with a Franchised Business (“Marks”). Our affiliate, Belfor Franchise Group, or its parent, Belfor USA Group, owns the common law trademarks, service marks, trade names, logotypes, and numerical symbols listed below and licensed us the right to use such marks for promotion, use, license, and sale throughout the United States, its territorial possessions, and the District of Columbia and has licensed all rights for use to us and Hidrent. The Franchise Agreement grants you the license to operate the System under the HELPFUL HEROES name and under any other trade names, trade dress, indicia, trademarks, service marks, and logos currently used or that may be used in the operation of the System.

The following trademarks, service marks, trade names, logotypes, or other commercial symbols have been applied for with the United States Patent and Trademark Office (“USPTO”), and such applications are still pending, and all required affidavits have been filed unless otherwise noted:

MARK	SERIAL/ REGISTRATION NUMBER	APPLICATION DATE/REGISTRATION DATE	REGISTER
HELPFUL HEROES	Registration No. 7828682	June 10, 2025	Principal
HELPFUL HEROES	Registration No. 7828680	June 10, 2025	Principal
HELPFUL HEROES	Pending: Serial No. 98505924	April 17, 2024	Principal
	Pending: Serial No. 98870680	November 25, 2024	Principal
	Pending; Serial No. 98870666	November 25, 2024	Principal
	Pending: Serial No. 98871722	November 25, 2024	Principal
	Pending: Serial No. 98870992	November 25, 2024	Principal
OFF DUTY. ON DEMAND.	Registration No. 6592818	December 21, 2021	Principal
EXTINGUISH YOUR TO-DO LIST	Registration No. 8041770	November 25, 2025	Principal
EXTINGUISH YOUR TO-DO LIST	Registration No. 8041785	November 25, 2025	Principal
HELPFUL HEROES	Registration No. 7828681	June 10, 2025	Principal

We or our affiliate or parent have filed all required affidavits and renewals with respect to these registrations.

We or our affiliate or parent intend to commence an on-going practice of registering new trademarks for promotional or related advertising activities.

No state trademark registrations have been filed.

There are no pending proceedings or material litigation involving Marks that are relevant to their use.

There are no agreements currently in effect that significantly limit our rights within the United States, to use, or license the use, of the above-mentioned Marks in any manner material to the Franchise.

You will follow our rules when you use the Marks. You may not use any Mark (including the name HELPFUL HEROES) as part of your corporate or legal business name or with modifying

words, terms, designs, or symbols (except for those we license to you). You may not use any Mark in selling any unauthorized services or products or in any other way we have not expressly authorized in writing.

You promise to notify us immediately of any apparent infringement or challenge to your use of any Mark, or of any claim by any person of any rights in any Mark, and not to communicate with any person other than us and our attorneys, and your attorneys, in any infringement, challenge, or claim. We have sole discretion to take the action we deem appropriate and the right to control exclusively any litigation, USPTO proceeding or any other administrative proceeding arising out of any infringement, challenge, claim or otherwise relating to any Mark.

Provided that you have timely notified us of the claim or proceeding and complied with the Franchise Agreement as we determine in our sole discretion, we shall indemnify and hold you harmless against any loss or expense incurred in connection with any such infringement, challenge or claim. If we, in our sole discretion, determine that you have not used the Marks in accordance with the Franchise Agreement, you will bear the cost of such defense, including the cost of any judgment or settlement. You promise to sign any and all instruments and documents, render the assistance, and do the acts and things that, in the opinion of our attorneys, may be necessary or advisable to protect and maintain our interests in any litigation or USPTO or other proceeding, or otherwise to protect and maintain our interest in the Marks, including, without limitation, becoming a nominal party to any legal action. Except to the extent that such litigation is the result of your use of the Marks in a manner inconsistent with the terms of the Franchise Agreement, we agree to reimburse you for your out-of-pocket costs in performing such acts.

If it becomes advisable at any time in our sole discretion to modify or discontinue the use of any Mark and/or use one or more additional or substitute names or marks, you must comply with our direction no later than ten (10) days after you have received notice. We will not be liable to you for any expenses, losses, or damages you sustain as the result of any such addition, modification, substitution, or discontinuance of a Mark and you must not commence or join in any litigation or other proceeding against us for any such expenses, losses, or damages.

We are aware of a singular business in the same industry operating under the name “Helpful Heroes,” despite our ownership of the Marks. Currently, we are not offering franchises for sale in its market area. Other than that business, we do not know of any superior prior rights or infringing uses that could materially affect your use of our principal Mark in any state.

We, our affiliates, or our parents are the lawful and sole owner of all HELPFUL HEROES domains, including www.helpfulheroes.com. You cannot register any of the Marks that are now or in the future owned by us or any abbreviation, acronym or variation of the Marks, or any other name that could be deemed confusingly similar, as internet domain names. We retain the sole right to advertise the system on the internet and to create, operate, maintain and modify, or discontinue using any website containing the Marks. You may access our website. Except as we authorize in writing in advance, however, you cannot: (i) link or frame our website; (ii) conduct any business or offer to sell or advertise any products or services on the internet; or (iii) create or register any internet domain names in connection with your Franchised Business. The only exception is that you may list the Franchised Business in the local online directory.

ITEM 14: PATENTS, COPYRIGHTS, AND PROPRIETARY INFORMATION

14.1 Patents and Copyrights

You do not receive the right to use any item covered by a patent. There are no pending patent applications that are material to the franchise. We do not own any registered copyrights which are material to the franchise; however, we claim copyrights in the Operations Manuals, System Standards, advertising materials, HELPFUL HEROES Software, business forms, videos, CDs and other printed and advertising material used in operating the System. We have not registered these copyrights with the United States Registrar of Copyrights. You must use these items only in the way we specify and only while operating your Franchised Business. You do not have any rights, including the right to compensation, under the Franchise Agreement if we require you to modify or discontinue using the subject matter covered by any patent or copyright.

The Operations Manuals and System Standard standards are described in Item 11. You can use the proprietary information contained in the Operations Manuals and System Standards in connection with the operation of your Franchised Business. Although we have not filed an application for a copyright registration for the Operations Manuals or System Standards, we claim a copyright, and the information is proprietary. Item 11 describes limitations on the use of the Operations Manuals by you and your employees. You must promptly tell us if you learn about unauthorized use of our proprietary information. We are not obligated to take any action, but will respond to this information as we think appropriate.

There currently are no effective determinations of the Copyright Office (Library of Congress) or any court regarding any of the copyrighted materials. There are no agreements currently in effect that significantly limit our right to use or allow others to use the copyrighted materials. We do not actually know of any infringing uses that could materially affect your use of the copyrighted materials in any state. We need not protect or defend copyrights, although we may do so when this action is, in our opinion, in the best interest of the System.

The Operations Manuals, System Standards and other materials we possess contain our confidential information and/or trade secrets. This information may include (a) general operating procedures for a Franchised Business; (b) the proprietary HELPFUL HEROES Software and any other Required Software; (c) personnel guidelines for hiring, training, retaining, promoting, and supporting the marketing and sales staff; (d) the training programs; (e) written marketing and advertising materials, audiotapes, videos, and programs for their utilization; (f) knowledge of specifications and suppliers of certain equipment and supplies for the Franchised Business; (g) information on operating results and financial performance of Franchised Businesses other than your own; (h) the Operations Manuals and the HELPFUL HEROES owners internet site and its contents; (i) sales guidelines and strategies for developing business relationships in the insurance industry; (j) Customer Information, as defined below; and (k) any other information we deem confidential. We also own any and all customer lists and their contents that we provide to you and/or that you subsequently develop during the normal course of operating the Business. You are required to keep an up-to-date list of all current and former customers in the HELPFUL HEROES Software, including their name, telephone number, complete mailing address, frequency of service, last date serviced, and price of service (“Customer Information”).

14.2 Proprietary Information

You must disclose to us all ideas, concepts, methods, techniques and products concerning the development and operation of the Franchised Business that you, the Managing Owner, the Designated Manager, or employees conceive or develop during the term of the Franchise Agreement.

We shall own the rights to all such ideas, concepts, methods, techniques and products, regardless of the source, and you must grant to us and agree to procure from your affiliates, owners or employees a perpetual, exclusive and worldwide right to use such ideas, concepts, methods, techniques and products concerning the development and operation of the Franchised Business that you or your employees conceive or develop during the term of the Franchise Agreement.

You must sign all documents we request to evidence our ownership or to assist us in securing intellectual property rights in such ideas, concepts, techniques or materials. We will have no obligation to make any lump sum or on-going payments to you with respect to any such idea, concept, method, technique or product. You must agree that you will not use, nor will you allow any other person or entity to use any such concept, method, technique or product without obtaining our prior written approval.

ITEM 15: OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION OF THE FRANCHISE BUSINESS

You must at all times faithfully, honestly, and diligently perform your obligations under the Franchise Agreement. Except as stated herein, you must designate at least one managing owner (the “Managing Owner”) who will be our primary individual contact with the Franchised Business and who we will approve in our sole discretion. A Managing Owner may, in our sole discretion, serve as the Managing Owner of more than one Franchised Business that is owned by you; provided, however, that we may, in our sole discretion, require you to designate a person who will serve as the primary individual contact for this Franchised Business (the “Designated Manager”). We must approve of the Designated Manager in writing, which we may grant in our sole discretion. The Managing Owner and, if applicable, the Designated Manager, must successfully complete our JumpStart and Initial Training Programs as described in and required by the Franchise Agreement. The Designated Manager is not required to have an ownership interest in the Franchised Business. The Managing Owner or, if applicable, the Designated Manager must continuously exert their full-time best efforts to manage, promote and enhance the Franchised Business, and such other Franchised Businesses as we permit in our sole discretion. Without our prior written permission, the Managing Owner and, if applicable, the Designated Manager, must not engage in any other business or activity that conflicts with their obligations to operate the Franchised Business on a full-time, year-round basis. In the case of multiple owners, the owner with day-to-day responsibility and authority to run the Franchised Business and with whom we will communicate shall be identified on the signature line as the first Managing Owner.

Before attending the Initial Training and/or upon any change to the legal entity ownership, you must submit to us a corporate resolution, or similar action, which states the name of the corporation or LLC, the legal names of all of the partners or shareholders, the percentage of ownership that each member controls, their place of residence and their agreement to be bound by the terms of the Franchise Agreement. In the case of multiple owners, you must submit a dispute resolution procedure acceptable to us in our sole discretion that states what you will do in the event that there is a conflict between any owners of the franchisee entity. In addition, at all times, the owners who have executed the Franchise Agreement must control one hundred percent (100%) of

the franchisee entity. The remaining owners must sign a written confidentiality and non-compete agreement in the form we prescribe.

During the term of the Agreement, you and your immediate family may not engage in any other business or activity other than your employment as a first responder/firefighter and cannot have an interest in or business relationship with any competitor of HELPFUL HEROES. Additionally, if you are a corporation, limited liability company, partnership, or other entity, each of your owners, owner’s spouses, members and member’s spouses, or officers must personally guarantee your obligations under the Franchise Agreement and agree to be bound personally by every contractual provision, whether containing monetary or non-monetary obligations, including the covenant not to compete.

At the start of their employment, you must require, as consideration for employment, each of your employees, Managing Owner, Designated Managers to sign non-disclosure and confidentiality agreements that we have specified or approved. Such agreements will prohibit disclosure, by the employee to any other person or legal entity, of any trade secrets, customer lists, or other information, knowledge, or know-how regarding the System or the operation of the Franchised Business, which is deemed confidential and/or proprietary by us. Such employee non-disclosure and confidentiality agreements will, to the fullest extent permitted by applicable law, prevent employees from servicing or soliciting any of the customers of your Business, except in their capacities as employees of the Franchised Business. We may require you to send us a copy of such agreements once fully signed.

ITEM 16: RESTRICTIONS ON WHAT THE FRANCHISEE MAY SELL

You must offer and provide only and all of the services that we periodically require for HELPFUL HEROES franchisees in the manner that we prescribe, and you may only provide the residential and commercial repair, maintenance, and improvement services and other services that we have authorized (“Services”). You may not market or perform any other services, except the Services, without our express, prior written approval. There are no limits on our right to periodically change required and/or authorized services and service categories, and we may do so at our discretion. Other than the advertising and territorial restrictions (See Item 12), we do not restrict the types of customers that you may service through your Franchised Business.

ITEM 17: RENEWAL, TERMINATION, TRANSFER AND DISPUTE RESOLUTION

This table lists certain important provisions of the franchise and related agreements. You should read these provisions in the agreements attached to this Disclosure Document.

THE FRANCHISE RELATIONSHIP

	Provisions	Section in Franchise Agreement	Summary
a.	Length of the franchise term	Section 1.C	5 years
b.	Renewal or extension of the term	Section 11.A	Two additional, consecutive term of 5 years. The first renewal is at no cost. For the second and any subsequent renewals, you will be required to pay the Renewal Fee
c.	Requirements for franchisee	Section 11	In order to renew you must: (i) be in compliance with your Franchise Agreement; (ii) not have made certain repeated defaults of your Franchise

	Provisions	Section in Franchise Agreement	Summary
	to renew or extend		Agreement; (iii) provide us with notice of your intent to renew within the required time; (iv) sign our then-current franchise agreement, which may contain materially different terms; (v) upgrade and remodel the Franchised Business, as necessary; (vi) sign a general release (such requirement to sign a general release is subject to change in our sole discretion); and (vii) if you request and we agree to grant you a second or subsequent renewal term (which you are not entitled to under the Franchise Agreement), pay us a renewal fee (there is no renewal fee required in connection with the first renewal term). "Renewal" means a continuation of the operation of your Franchise Business by entering into a new franchise agreement with us, which may contain materially different terms and conditions from the original franchise agreement.
d.	Termination by franchisee	Not Applicable	Not Applicable. You may terminate the Franchise Agreement by any grounds permitted by state law.
e.	Termination by franchisor without cause	Not Applicable	Not Applicable
f.	Termination by franchisor with cause.	Section 12.B	We may terminate your Franchise Agreement with cause as described in (g)-(h) of this Item 17 Chart.
g.	"Cause" defined – curable defaults	Section 12.C	We may terminate the Franchise Agreement after providing you with notice and a fifteen (15)-day cure period if you: (i) fail to pay any amounts due to us, or you do not record funds paid to you for jobs completed as required or you default on any loan made to you by us or our preferred lender for the purchase of the Territory; (ii) fail to employ for two (2) consecutive months a Designated Manager as required; (iii) fail to comply with any applicable law, regulation or ordinance; (iv) fail to comply with the Franchise Agreement, the intranet website, Manuals and/or other confidential materials; (v) fail to comply with modifications to the System Standards, intranet website, or Manuals; (vi) fail to make payments on the vehicle resulting in repossession; (vii) use products or materials that do not meet our System Standards; (viii) fail to provide any required report, statement, or return; (ix) fail to service all customers in a manner consistent with our System Standards; (x) market or advertise to a customer in another Territory without permission; (xi) establish an office location outside of your Territory without our prior written consent; (xii) fail to endorse any payments due to us that is erroneously made to you; (xiii) fail to maintain the hours of operation at the Franchised Business; (xiv) fail to personally supervise day-to-day operation or fail to employ a sufficient personnel; (xv) fail to maintain the strict quality controls; (xvi) conduct yourself in a manner that reflects adversely on the System, the Marks, or the products; or (xvii) fail to procure or maintain any required licenses, certifications, or permits.
h.	"Cause" defined – non-	Sections 12.A & B	The Franchise Agreement will automatically terminate without notice or an opportunity to cure if: (i) you make an assignment for the benefit of creditors, file a voluntary petition in bankruptcy, are adjudicated bankrupt

	Provisions	Section in Franchise Agreement	Summary
	curable defaults		<p>or insolvent; (ii) proceedings are commenced to have you adjudicated bankrupt or to seek your reorganization under any bankruptcy or insolvency law, and are not dismissed within sixty (60) days, or a trustee or receiver is appointed for you or the Franchised Business without your consent, and is not vacated within sixty (60) days; or (iii) you make or attempt to make an unauthorized transfer.</p> <p>We may terminate the Franchise Agreement, immediately, and without an opportunity to cure, effective upon notice, if: (i) your Managing Owner/Designated Manager, fail to attend or successfully complete the required training or the pre-training requirements; (ii) you fail to commence operation of the Franchised Business within the required time period; (iii) you have made a material misrepresentation; (iv) you receive three (3) or more notices to cure a similar defaults, within any two (2)-year period; (v) you are convicted, or plead no contest to, a felony; (vi) you understate your Gross Sales by three percent (3%) or more on three (3) or more occasions, during any two (2)-year period; (vii) you engage in any dishonest or unethical conduct; (viii) you violate any provision regarding confidentiality or non-disclosure; (ix) you abandon; (x) you fail to acquire or maintain the required insurance; (xi) you fail to attend Convention as required; (xii) your Managing Owner/Designated Manager fails to attend required refresher training; (xiii) you fail to train your employee(s) as required; (xiv) any other franchise agreement you have with us or our affiliate is terminated; (xv) you commit three (3) or more defaults-in any twelve (12) month period; (xvi) you materially breach any other agreement with us or our affiliates, or any lease, and fail to cure such breach within any cure period; (xvii) you materially violate any provision pertaining to Marks or Confidential Information; (xviii) you violate any health, safety, or sanitation law, ordinance or regulation; (xix) you violate the in-term restrictive covenant; (xx) a levy or writ of attachment or execution or any other lien is placed against you and not released or bonded within thirty (30) days; (xxi) you become insolvent; (xxii) you order or purchase supplies, signs, furnishings, fixtures, equipment or inventory from an unapproved supplier; (xxiii) you misuse or make unauthorized use of any HELPFUL HEROES /Required Software; (xxiv) you fail to comply with the anti-terrorism provision; (xxv) you take for your own personal use any assets or property of the Franchised Business; or (xxvi) if there are insufficient funds in your bank account to cover a check or EFT payment three (3) or more times within any twelve (12)-month period or you fail to achieve minimum sales for three (3) consecutive months.</p>
i.	Franchisee's obligations on termination/n on-renewal	Section 13	Upon termination or early expiration of the Franchise Agreement, your obligations include: (i) pay all amounts owed to us; (ii) de-identify and otherwise stop using the Marks in any manner, including in business names and telephone listings; (iii) return all Confidential Information and customer lists to us; (iv) comply with post-term non-competition covenants; and (v) deliver proof of compliance.

	Provisions	Section in Franchise Agreement	Summary
j.	Assignment of contract by franchisor	Section 10.A	No restriction on our right to assign.
k.	“Transfer” by franchisee – definition	Section 10.B	Includes transfer or assignment of the Franchise Agreement, the Franchised Business or any part thereof, and change of your ownership in the franchisee entity and/or Franchised Business.
l.	Franchisor’s approval of transfer by franchisee	Section 10.B	We must approve all transfers, but we will not unreasonably withhold our approval if you meet our conditions.
m.	Conditions for franchisor approval of transfer	Section 10.B	Conditions to transfer: (i) you are in full compliance with the Franchise Agreement or any other related agreement and you have paid all accrued monetary obligations; (ii) the transferee meets our then current s; (iii) the transferee is not operating a competitive business, unless all competitive services as part of the Franchised Business; (iv) you permit us to release to the transferee information about the Franchised Business; (v) transferee signs the then-current form of franchise agreement; (vi) you pay us a transfer fee, all Royalties and other fees owed, and all commissions and broker fees, if applicable; (vii) you and the transferee sign a general release (such requirement to sign a general release is subject to change in our sole discretion); (viii) we have approved the material terms of the purchase agreement; (ix) any of transferee’s financing obligations are subordinate to payments to us; (x) if transferred to a wholly owned company, then you retain a required percentage of such company; (xi) you have attended training and the Franchised Business is open; (xii) you comply with all post-term obligations; (xiii) transferee obtains all required permits and licenses; (xiv) lessors have consented to transfer, if applicable; (xv) transfer is made in compliance with all laws; and (xvi) transferee purchases an Initial Package if required.
n.	Franchisor’s right of first refusal to acquire franchisee’s business	Section 10.D	Before transferring your interest in the Franchise Agreement, you must first offer us the right to purchase the interest on the same terms and conditions contained in any bona fide offer and we have thirty (30) days to decide.
o.	Franchisor’s option to purchase franchisee’s business	Section 10.C	We have the right, exercisable by written notice delivered to you within thirty (30) days from the date of the delivery to us of both an exact copy of the offer and all other information we request, to purchase the interest for the same price, less the Transfer Fee, and on the same terms and conditions contained in the offer provided that: (1) We may substitute cash for any form of payment proposed in the offer; (2) Our credit will be deemed equal to the credit of any proposed purchaser; (3) We will have ninety (90) days, after giving notice of our election to purchase, to prepare for and complete the closing; and (4) We are entitled to receive, and you must make, the same representations and warranties given to the proposed purchaser.

	Provisions	Section in Franchise Agreement	Summary
p.	Death or disability of franchisee	Section 10.D	You must transfer within twelve (12) months of your death or disability. If you are an individual, your heirs may continue to operate your Franchised Business.
q.	Non-competition covenants during the term of the franchise	Section 6.A	During the Term, you, your Managing Owner, your Designated Manager, and Service Technician (if applicable), and your immediate family members shall not: (i) engage in any capacity in any other business residential and commercial repair, maintenance, and improvement services and other services (except for other franchises or authorizations we enter into with you); (ii) use our Confidential Information, System, intranet website, Manuals, Marks, customer lists, Customer Information, or any colorable imitations, in connection with any business other than the Franchised Business; (iii) attempt to or divert any business or customer of the Franchised Business to any competitor, or do any other act injurious or prejudicial to the goodwill of the Marks or the System. This provision is subject to state law.
r.	Non-competition covenants after the franchise is terminated or expires	Section 13.D	For eighteen (18) months from expiration or termination of the Franchise Agreement, you, your owners and, your Designated Manager, and your immediate family members shall not (a) engage in any capacity in any business residential and commercial repair, maintenance, and improvement services and other services, (b) solicit business from customers of your former Franchised Business, or (c) attempt to or divert any business or customer of the Franchised Business or do any other act injurious to the goodwill of the Marks or the System or engage in any business relationship with any of your customers or former customers, within: (i) the Territory; (ii) the Territories of any HELPFUL HEROES franchisees, HELPFUL HEROES Company Store, or any other HELPFUL HEROES business operator; or (iii) a radius of 50 miles from the Territory. This provision is subject to state law.
s.	Modification of Agreement	Section 15.J	Modification of the Franchise Agreement must be in writing and agreed upon by both parties.
t.	Integration/merger clause	Section 15.L	Only the terms of the Franchise Agreement are binding (subject to state law). Any representations or promises outside of the Disclosure Document and Franchise Agreement may not be enforceable.
u.	Dispute resolution by arbitration	Sections 15.F.1 and 15.F.2	You must bring any disputes arising out of the Franchise Agreement or any other agreement with us to our President prior to bringing a claim before any third party in an attempt to resolve the dispute internally. After exhaustion of this internal dispute resolution procedure claims or disputes must be submitted to arbitration in Ann Arbor, Michigan, in accordance with the American Arbitration Association's Commercial Arbitration Rules then in effect. This provision is subject to state law.
v.	Choice of forum	Section 15.F.3	All claims not subject to arbitration must be commenced in the state, or federal court of general jurisdiction in Washtenaw County, Michigan or the United States District Court for the Eastern District of Michigan (subject to applicable state law).