

REFUND POLICY

- •If the Client is not accepted into training, all monies paid shall be refunded.
- If Cancellation is received after this agreement is signed and the ELITE FASHION ACADEMY LA has been toured: Within 3 Calendar days, all monies paid will be refunded.

After 3 Calendar days and no workshops have been attended the ELITE FASHION ACADEMY LA will not refund the Registration fee. After 3 Calendar days and the Client has attended workshops, the ELITE FASHION ACADEMY LA will not refund the registration fee and a percent of tuition costs based upon the following formula:

PERCENTAGE of "ATTENDANCE TIME" AMOUNT DUE TO THE AMOUNT OF

of TOTAL TIME OF PROGRAM

CENTER REFUND Within the first thirty (30) calendar

days

from beginning of the first workshop

20% 80% After thirty (30) calendar days

from beginning of the workshops "No Refunds".

- •All refunds or balance due notices will be sent to The Client's last known address within 30 calendar days of the effective date of cancellation. All refunds are issued by company check.
- Attendance Time" is the time elapsed between the starting date of the first workshop and the date the Client formally cancels his or her enrollment.
- •The word "workshop" refers to all of the following: Orientation. Class Workshop, and Instruction.
- •A Client Is considered withdrawn, or Inactive. If three (3) consecutive workshops have been missed without notification to the ELITE FASHION ACADEMY LA.
- •The Client understands that this Agreement may not be assigned to any other person and that the Client must complete the Program within the specified time. After the Client's first workshop, no refund of tuition cost, or registration fee will be
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made. All monies paid will be retained by the ELITE FASHION ACADEMY LA. Failure of the Client to take any lessons or to complete the Program shall not relieve The Client of his or her obligations hereunder nor shall any absence entitle the Client to any refund.

- It is understood and agreed that the tuition fee must be paid in full before the Client may be permitted to Graduate and receive a Certificate of completion.
- •The ELITE FASHION ACADEMY LA reserves the right to terminate any student who fails to maintain passing grades, shows excessive tardiness or absences, maliciously destroys or damages any property of the ELITE FASHION ACADEMY LA The Client may be held liable for the repair and/or replacement of the damaged property), engages in unlawful or improper conduct or conduct contrary to the best interests of the ELITE FASHION ACADEMY LA or any conduct that discredits the ELITE FASHION ACADEMY LA, or demonstrates behavior disruptive to normal classroom discipline.
- Every effort will be made to assign the Client to a workshop schedule that best fit his/her personal requirements. However, the ELITE FASHION ACADEMY LA has the right to arrange the Client's date of workshops and workshop hours within the limitations of us facilities overall scheduling.
- •The effective date of this agreement is the date it is accepted by the ELITE FASHION ACADEMY LA.
- •The ELITE FASHION ACADEMY LA does not procure, offer, promise or guarantee, engagements, employment or auditions for the Client. The ELITE FASHION ACADEMY LA will make every effort to cooperate with the Client and prospective employer (Modeling and Talent Agencies. Casting Directors. etc.) by furnishing copies of your transcripts, resumes, or any other materials you or the agencies may request.
- •The Client hereby assumes all risk of allergic reaction to cosmetics and Injury and damage resulting from any training at the ELITE FASHION ACADEMY LA The Client hereby releases the ELITE FASHION ACADEMY LA from all claims resulting from any such allergic reaction and from any personal injury or damage which the Client may sustain as a result from his/her training.
- The Client acknowledges that the Photographs. Negatives. Proof Sheets, and video tapes taken for training purposes are the property of the ELITE FASHION ACADEMY LA and/or photographer. The ELITE FASHION ACADEMY LA can use these photos/videos in its promotional material and/or attributed testimonials, and use my name and likeness in connection with the rights granted hereunder.
- •This agreement contains the total understanding of the parties and replaces any prior agreements, understandings whether written or oral. This agreement may be modified only in writing by an instrument executed by the parties hereto.
- •Check Charge: ELITE FASHION ACADEMY LA may charge a \$20.00 fee if a check, negotiable order of withdrawal or share draft is returned for insufficient funds or insufficient credit.

The balance of Tuition Fee In the amount of S	\$ shall be payable by	Borrower in scheduled	payments as follows

NUMBER OF PAYMENTS	AMOUNT OF EACH PAYMENT	WHEN PAYMENTS ARE DUE

Attorney's Fees/Collection Agency Fees: If this debt is referred for collection, in addition to such delinquency charge.

Borrower agrees, if permitted by law, to pay reasonable attorney's/collection fees and court cost should this contract be referred for collection to an attorney/collection agency, who is not a salaried employee of Lender. Subject to Borrower's right to any notice of default, right to cure default, and any other applicable laws, if borrower defaults. Lender may require Borrower to repay the entire unpaid balance less a refund of unearned finance charges. Lender may exercise its option to accelerate during any default by borrower regardless of any prior forbearance.

<u>Prepayment</u>: Under the law you have the right among others to pay in advance the full amount due without paying penalty and may be entitle, under certain conditions, to a partial refund of the finance charges.

<u>Check Charge/ Credit Check</u>: The ELITE FASHION ACADEMY LA may charge a \$20.00 fee if a check, negotiable order of withdrawal or share draft is returned for insufficient funds or insufficient credit. The Client's, signature hereby consents to a personal credit check.

Credit Card #	Credit Card # Security Code		Expiration Date:		
Credit card holder informa	tion				
	Name as it appears on Credit Card	Address	City	State	Zip code
	NOTICE TO BORRO	<u>WER</u>			
You are entitled to when signed. The term "Lender benefits accassignee. In context. Any HOL DEFENSE SERVICES HERUNDI HEREUNI	efore you read it or if it contains blank spans of a copy of this contract at the time you signed by the borrower. "" shall be deemed to include assignee or secretary under the terms hereof shall also act a construing this contract, the gender and may part of this contract contrary to the law of DER OF THIS CONSUMER CREDIT COS. WHICH THE DEBTOR COULD ASSES OBTAINED PRUSUANT HERETO OR ER BY THE DEBTOR SHALL NOT EXCEPT.	gn it. This con ubsequent ho crue to the "L number of wo of this state sl ONTRACT IS ERT AGAINS	older of the Lender's" a rds used in thall not in the S SUBJECT THE S PROCE	is contract a assignee or may be char avalidate oth CT TO ALL SELLER OF EDS HERE	and all rights and subsequent nged to meet the ner parts of this CLAIMS AND GOODS OR OF. RECOVERY
	re Print Name Address City. State, ZIP Da	te			
Borrower (Parent/Legal Gua	ardian) Signature Print Name Address City	— . State, ZIP D	Date		