TERMS AND CONDITIONS OF USE AGREEMENT

Last Updated: November 2025

IMPORTANT LEGAL NOTICE

PLEASE READ THESE TERMS OF USE CAREFULLY BEFORE USING THIS WEBSITE. BY ACCESSING OR USING THE QUANTMRE.COM WEBSITE, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS AND OUR PRIVACY POLICY. IF YOU DO NOT AGREE TO THESE TERMS, DO NOT USE THIS SITE.

1. DEFINITIONS AND INTERPRETATION

1.1 Definitions.

In these Terms of Use:

"Agreement" means these Terms and Conditions of Use, together with the Privacy Policy and any other policies incorporated by reference.

"Company," "QuantmRE," "we," "us," or "our" means Quantm.One, Inc., a Delaware corporation doing business as QuantmRE.

"Content" means all text, graphics, artwork, logos, icons, images, audio clips, video clips, data, information, software, source code, calculations, products, materials, screens, functionality, services, design, layout, screen interfaces, and the "look and feel" of the Site.

"Provider" means third-party service providers in our network, including financial advisors, banks, mortgage bankers and brokers, and other financial service providers.

"Services" means all services provided through the Site, including but not limited to referral services, investment opportunities, and any other products or services offered.

"Site" means the website located at www.QuantmRE.com and all subdomains thereof.

"User," "you," or "your" means any person or entity that accesses or uses the Site.

1.2 Interpretation.

Headings are for convenience only and do not affect interpretation. Words in the singular include the plural and vice versa. References to any statute include amendments and re-enactments.

2. ACCEPTANCE OF TERMS

2.1 Binding Agreement.

By accessing, browsing, or using the Site, you acknowledge that you have read, understood, and agree to be bound by this Agreement and all applicable laws and regulations.

2.2 Additional Agreements.

Your relationship with QuantmRE and the products and services provided may also be governed by other written agreements. In the event of any conflict between this Agreement and specific written agreements executed between you and QuantmRE, the terms of such specific written agreements will control with respect to the subject matter thereof.

2.3 Electronic Agreement.

You agree that your use of the Site constitutes your agreement to these Terms of Use and has the same legal effect as if you had physically signed a written agreement.

3. ELIGIBILITY AND REGISTRATION

3.1 Age Requirement.

The Site is intended solely for users who are at least eighteen (18) years of age. Any registration by, use of, or access to the Site by anyone under 18 is strictly prohibited and in violation of these Terms of Use. By using the Site, you represent and warrant that you are 18 years of age or older.

3.2 Capacity to Contract.

You represent and warrant that you have the legal capacity to enter into this Agreement and to use the Site in accordance with these Terms of Use.

3.3 Account Registration.

If you create an account with QuantmRE:

- You agree to provide accurate, current, and complete information during the registration process.
- You agree to maintain and promptly update your registration information to keep it accurate, current, and complete.
- You are responsible for maintaining the confidentiality of your account credentials.
- You are responsible for all activities that occur under your account.
- You agree to immediately notify QuantmRE of any unauthorized use of your account or any other breach of security.

3.4 Account Termination.

QuantmRE may, in its sole discretion, refuse to offer Services to any person or entity, change its eligibility criteria at any time, terminate accounts, remove or edit Content, or cancel orders at any time.

4. MODIFICATION OF TERMS

4.1 Right to Modify.

QuantmRE reserves the right, in its sole discretion, to modify, amend, add, or remove portions of these Terms of Use at any time without prior notice. Any changes will be effective immediately upon posting to the Site.

4.2 Notice of Changes.

We will update the "Last Updated" date at the top of these Terms of Use when changes are made. Material changes may be announced through the Site or by email to the address associated with your account.

4.3 Continued Use.

Your continued use of the Site following the posting of changes constitutes your acceptance of such changes. It is your responsibility to review these Terms of Use periodically for updates.

4.4 Privacy Policy Changes.

Unless we obtain your express consent, any revised Privacy Policy will apply only to information collected after the revised Privacy Policy takes effect.

4.5 Objection to Changes.

If you do not agree to any modification of these Terms of Use, you must immediately stop using the Site.

5. MODIFICATION AND DISCONTINUANCE OF SITE

5.1 Right to Modify or Discontinue.

QuantmRE may, at any time and without notice, modify, suspend, or discontinue the Site or any portion thereof, including but not limited to features, functionality, or availability of any information or Content.

5.2 No Liability.

You agree that QuantmRE will not be liable to you or any third party for any modification, suspension, or discontinuance of the Site.

5.3 Termination of Access.

QuantmRE reserves the right to terminate or restrict your access to the Site for any reason or no reason, at any time, with or without notice, and without liability.

6. PRIVACY AND DATA PROTECTION

6.1 Privacy Policy.

Your use of the Site is subject to our Privacy Policy, which is incorporated into these Terms of Use by reference. Please review our Privacy Policy to understand our practices regarding the collection, use, and disclosure of your personal information.

6.2 Data Collection and Use.

By using the Site, you consent to the collection, use, and disclosure of your information as described in the Privacy Policy.

6.3 California Privacy Rights.

If you are a California resident, you may have additional rights under the California Consumer Privacy Act (CCPA). Please see our Privacy Policy for details.

7. IDENTIFICATION AND VERIFICATION

7.1 Know Your Customer (KYC) Requirements.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account to help detect and prevent terrorism financing and money laundering activities.

7.2 Required Information.

When you open an account with QuantmRE, we will request:

- Full legal name
- Physical address
- Date of birth
- Social Security Number or Taxpayer Identification Number
- Email address and telephone number
- Government-issued identification (driver's license, passport, or other acceptable ID)

7.3 Verification Process.

We may take steps to verify the accuracy of the information you provide, including:

- Requesting copies of identification documents
- Conducting background checks

Using third-party verification services
Contacting you for additional information

7.4 Account Restrictions During Verification.

We may restrict your access to your account or certain features during the verification process.

7.5 Ongoing Obligations.

You agree to:

Provide prompt notification of any changes to your registration information
Respond to requests for additional information or documentation
Update your account information to maintain accuracy

7.6 Consequences of Non-Compliance.

Failure to provide required information or cooperate with verification processes may result in account suspension or termination.

8. PAYMENT PROCESSING - DWOLLA INTEGRATION

8.1 Dwolla Platform Account.

To use the payment functionality of our Site, you must open a "Dwolla Platform" account provided by Dwolla, Inc.

8.2 Acceptance of Dwolla Terms.

You must accept and comply with:

Dwolla Terms of Service (available at https://www.dwolla.com/legal/tos/)
Dwolla Privacy Policy (available at https://www.dwolla.com/legal/privacy/)

8.3 Funds Handling.

Any funds held in or transferred through your Dwolla Account are held or transferred by Dwolla's financial institution partners as described in the Dwolla Terms of Service.

8.4 Information Sharing Authorization.

You authorize QuantmRE to collect and share with Dwolla your personal information, including:

Full legal name
Date of birth
Social Security Number
Physical address
Email address
Financial information

8.5 Data Accuracy Responsibility.

You are solely responsible for the accuracy and completeness of all information provided for your Dwolla account.

8.6 Account Access and Management.

You understand and agree that:

You will access and manage your Dwolla account through our Site
Dwolla account notifications will be sent by QuantmRE, not Dwolla

QuantmRE will provide customer support for your Dwolla account activity

8.7 Contact Information for Dwolla Support.

For assistance with your Dwolla account, contact:

Website: www.QuantmRE.com

Email: info@quantmre.com

Phone: (888) 612-3101

9. SECURITIES LAW COMPLIANCE

9.1 Non-Waiver of Securities Law Protections.

Notwithstanding anything to the contrary in these Terms of Use, nothing herein shall constitute, and we will not assert that there has been, any waiver that would not be permissible under:

Section 14 of the Securities Act of 1933

Section 29(a) of the Securities Exchange Act of 1934

Section 215 of the Investment Advisers Act of 1940

Any other applicable provision of federal or state securities laws

9.2 No Waiver of Statutory Rights.

You retain all rights provided under applicable securities laws, and no provision of this Agreement shall be construed to limit or waive such rights.

10. SECURITIES OFFERINGS AND INVESTMENT REPRESENTATIONS

10.1 Accredited and Qualified Investors.

All securities offered on this Site are intended solely for accredited investors as defined in Regulation D, Rule 501 of the Securities Act of 1933, and/or qualified purchasers as defined under applicable law, unless explicitly stated otherwise.

10.2 Investor Representations.

By using this Site to view or invest in securities offerings, you represent, warrant, and covenant that:

(a) Accredited Investor Status.

You are an "accredited investor" as defined in Regulation D, Rule 501, meaning you satisfy at least one of the following criteria:

- Natural person with individual net worth, or joint net worth with spouse, exceeding $1,000,000 (excluding primary residence)
- Natural person with individual income exceeding $200,000 (or $300,000 with spouse) in each of the two most recent years with reasonable expectation of reaching the same level in the current year
- Entity with total assets exceeding $5,000,000
- Other categories as defined in Rule 501

(b) Investment Experience and Sophistication.

You possess:

- Sufficient knowledge and experience in financial and business matters to evaluate the merits and risks of prospective investments

- The ability to bear the economic risk of investment, including the ability to afford a complete loss of your investment
- Understanding that the securities offered are speculative investments involving a high degree of risk

(c) Investment Suitability.

You have:

- Carefully reviewed all offering materials and information made available
- Had the opportunity to ask questions and receive satisfactory answers regarding the investment
- Determined that the investment is suitable for you based on your investment objectives, financial situation, and risk tolerance
- Not relied solely on information provided by QuantmRE in making your investment decision

10.3 Risk Acknowledgments.

You expressly acknowledge and accept that:

(a) High Risk of Loss.

Investments offered through the Site involve a high degree of risk, and you could lose your entire investment.

(b) Illiquidity.

The securities offered:

- Are not publicly traded
- Have limited or no liquidity
- May be subject to transfer restrictions and holding period requirements
- May not have an established trading market
- May be difficult or impossible to sell

(c) Long-Term Investment.

Investment in securities offered on the Site requires:

- High risk tolerance
- Low liquidity concerns
- Long-term investment horizon and commitment

(d) No Government Guarantees.

Securities offered on the Site:

- Are not FDIC-insured
- May lose value
- Have no bank guarantee or other government protection

(e) Lack of Performance Guarantees.

There is no assurance that:

- Securities or investments will be successful in generating income or returns
- Any projected returns will be achieved
- The business or venture will succeed

10.4 Financial Projections Disclaimer.

You understand and acknowledge that any financial projections, forecasts, or pro forma statements are based on assumptions that may not materialize and are subject to significant business, economic, and competitive uncertainties. Projections should not be relied upon as indications of future results or promises of specific outcomes. Past performance, if presented, is not indicative of future results and should not be the sole basis for investment decisions. You are urged to conduct independent due diligence, consult with independent financial, tax, and legal advisors, verify all information provided, and consider the inherent inaccuracies of forecasting.

10.5 Independent Decision-Making.

You confirm that:

- You have received all information you requested and consider necessary for making an informed investment decision.
- You have had adequate opportunity to ask questions of QuantmRE and its representatives, receive answers to all questions posed, and obtain additional information to verify the accuracy of information provided.
- You are making an independent investment decision and are not relying on any advice or recommendations from QuantmRE or its officers, directors, employees, or agents, QuantmRE's judgment regarding the suitability of the investment, or any representations or warranties beyond those explicitly stated in the offering documents.
- You acknowledge that no federal or state agency has passed upon the merits or risks of the investment, no government agency has made any finding or determination concerning fairness or advisability, and the securities have not been registered under the Securities Act of 1933 or any state securities laws.

10.6 No Investment Advice.

QuantmRE and its affiliates, officers, directors, employees, and agents do not provide investment, financial, legal, or tax advice; are not acting as your investment advisor or broker; do not make recommendations regarding specific investments; and do not guarantee or endorse any investment offered through the Site.

10.7 Professional Advice Recommendation.

You are strongly encouraged to consult with qualified professionals, including securities attorneys regarding legal matters, Certified Public Accountants regarding tax implications, financial advisors regarding investment suitability, and other professionals as appropriate for your circumstances.

10.8 Due Diligence Responsibility.

You are solely responsible for conducting your own due diligence investigation, reviewing all offering documents and related materials, evaluating the risks and merits of any investment, and making your own independent assessment of the investment's suitability.

1. CONTACT INFORMATION

If you have questions, complaints, or suggestions regarding these Terms of Use, the Site, or our Services, or if you need to report a violation or security issue, please contact us:

QuantmRE

150 Fayetteville St, Suite 300

Raleigh, NC 27601

Phone: (888) 612-3101

Email: info@quantmre.com

Legal Inquiries: info@quantmre.com

Customer Support: info@quantmre.com

12. ACKNOWLEDGMENT OF TERMS

BY USING THE SITE, YOU ACKNOWLEDGE THAT YOU HAVE READ THESE TERMS OF USE, UNDERSTAND THEM, AND AGREE TO BE BOUND BY THEM. IF YOU DO NOT AGREE TO THESE TERMS OF USE, YOU MUST NOT ACCESS OR USE THE SITE.

APPENDIX A: DEFINITIONS OF ACCREDITED INVESTOR

For reference purposes, an "accredited investor" under Regulation D, Rule 501 includes:

Natural Persons:

1. Individual with net worth exceeding $1,000,000 (excluding primary residence)
2. Individual with income exceeding $200,000 in each of the two most recent years ($300,000 jointly with spouse) with reasonable expectation of same for current year
3. Holders of professional certifications, designations, or credentials in good standing from an accredited educational institution (Series 7, 65, or 82 licenses)
4. "Knowledgeable employees" of a private fund
5. Directors, executive officers, or general partners of the issuer

Entities:

1. Banks, savings and loan associations, insurance companies, registered investment companies, business development companies, or small business investment companies
2. Employee benefit plans meeting specified requirements
3. 501(c)(3) organizations, corporations, Massachusetts or similar business trusts, or partnerships with total assets exceeding $5,000,000
4. Trusts with total assets exceeding $5,000,000, not formed for the specific purpose of acquiring the securities offered, and whose purchase is directed by a sophisticated person
5. Entities in which all equity owners are accredited investors
6. SEC- or state-registered investment advisers, exempt reporting advisers, and rural business investment companies
7. Any family office with at least $5,000,000 in assets under management and its family clients
8. Any limited liability company with total assets exceeding $5,000,000

This list is subject to change. Please consult current SEC regulations for the most up-to-date definitions.

END OF TERMS AND CONDITIONS OF USE AGREEMENT