Diamond Expanded Application Coaching Client Agreement Packet

Draft 0.1 for review

October 30, 2026

This packet identifies the service, payment obligations, delivery limits, cancellation rules and information handling for one adult advising engagement. Complete the Enrollment Schedule and read all documents before acceptance.

Key terms before signing

$6,999 total, with $2,400 initially and four monthly installments of $1,149.75. Actual dates and Eastern Time cutoffs are agreed before enrollment.

One primary application system, a 90-minute kickoff, planning bundle, 45-minute school-list session for up to 25 schools, three personal-statement rounds, two activities rounds, final audit and in-scope written support. Also includes a secondary workshop, ten secondary schools with two rounds each and 12,000 response words pooled per round, two 75-minute mocks, and two update or interest letters up to 500 words each with two rounds per letter. Rush service and unlimited editing are excluded.

Support endpoint: May 31 of the intended entry year, with only the stated qualifying unused mocks and related interview preparation through June 30.

The package fee is the maximum retained amount. Cancellation and normal expiry retain only the agreed completed-work values and earned support, with the stated pending-work rules. An initial payment is not automatically nonrefundable. Nonpayment and missing-client-action pauses have distinct notice and restart rules.

Replies to in-scope questions are due within two business days. The Service Terms define preparation, review and delivery deadlines. All clocks use the stated Eastern Time and Day 0 conventions.

No automatic card charges, interest, installment surcharge or late fees apply. An owed refund requires funded submission and Client confirmation within three business days of the applicable trigger. Bank posting is separate.

This is adult educational advising, with no guaranteed admission or score outcome. Client-record review is manual, and external AI processing of those records is disabled. A payer has no automatic access to advising information.

These highlights help you review the complete packet. They do not replace its Service Terms, Scope or Privacy Notice. Read all applicable documents and ask questions before accepting. Mandatory legal rights remain unaffected.

Enrollment Schedule

Complete every applicable field before acceptance. This Schedule selects one service and identifies the documents incorporated into the agreement.

Selected service: Diamond Expanded Application Coaching

Packet ID: CME-DIAMOND-0.1-20261030. Client engagement ID: _____

Client legal name: _____

Client notice email: _____

Client state and country of residence: _____

Client confirms age 18 or older: Yes / No

Company: CHARTERED MEDICAL EDUCATION LLC, a Florida limited liability company

Assigned advisor: Omar Jean-Baptiste, MD, MSCR

Company notice and privacy email: hello@charteredmeded.com

Business phone: (813) 768-4058

Company fallback notice method and destination: _____

Client fallback notice method and destination: _____

Notice and fallback delivery verification dates: _____

Payment provider and method shown on invoice: _____

Payer if different from Client and permitted billing contact: _____

Any separate Client authorization for payer or advisor access: None / attached authorization identified here _____

Meeting format and scheduling channel: _____

Private record submission and written-advising channel: _____

Actual hosting storage submission and payment providers with account and handling terms: _____

Agreed Client prerequisites and exact due dates: _____

Total fee: $6,999.00. Initial payment: $2,400.00

Actual payment amounts due dates and Eastern Time cutoffs, including any agreed compressed schedule: _____

Actual kickoff date and time: _____

One agreed application system and primary document set: AMCAS / AACOMAS / TMDSAS. Details: _____

Application submission year and intended entry year: _____

Planning-bundle delivery date: _____

Finalized school-list delivery date: _____

Actual support endpoint and Eastern Time cutoff: _____

Included support pool: $1,249.00. Fixed accounting start and exclusive boundary:

_____

Fixed planned calendar-date denominator and calculation: _____

Selected document versions and applicable school limits: _____

Qualifying May 31 invitation and any remaining included June mock date, recorded if applicable: _____

External AI processing of client records: Disabled. Manual review only. No AI consent collected

Optional academic-profile statistics: Allow / Exclude. A blank means Exclude

Academic-file end trigger and scheduled 90-day deletion date, updated at closeout:

_____

Final-work and minimal-note purpose and retention date, no later than 12 months after completed engagement: _____

Agreement and financial-record retention triggers and dates: _____

Completed-copy delivery email or other retainable channel: _____

Packet register

This packet contains the Enrollment Schedule, Core Agreement, Diamond Expanded Application Coaching Service Terms, Diamond Expanded Application Coaching Service Scope and Client

Privacy Notice. Every component is Draft 0.1 dated October 30, 2026. Packet ID CME-DIAMOND-0.1-20261030 identifies this version. Identify any expressly agreed amendment or additional authorization below. No unrelated service scope is incorporated.

Additional agreed documents and versions, or None: _____

Core Agreement

The parties and the agreement

CHARTERED MEDICAL EDUCATION LLC, a Florida limited liability company, is the Company and Advisor under this agreement. The adult named in the completed Enrollment Schedule is the Client. The Company provides the service, issues invoices, receives fees and is responsible for service and refund obligations. Omar Jean-Baptiste, MD, MSCR is the assigned advisor. The authorized representative signs for the Company.

This packet governs one selected advising engagement. The completed Enrollment Schedule, Core Agreement, selected Service Terms, selected Service Scope and Client Privacy Notice identified in the packet register are part of the agreement. Both parties shall receive the same complete, retainable accepted packet. A public webpage or later webpage change does not replace an attached version. A later change affecting either party's duties or rights requires their written agreement.

The parties shall complete the service, total fee, payment dates, service dates, document versions, notice destinations and applicable delivery fields before accepting the packet. An inquiry or free fit call does not enroll the Client, reserve a place or start personalized work. Enrollment begins after fit and availability are confirmed, both parties accept the completed packet and the first required payment is received.

Educational advising and client responsibilities

Advising supports the Client's educational planning and preparation. It is not medical care and does not establish a physician-patient relationship. Admission, interviews, scores, scholarships and other outcomes are not guaranteed. Institutional affiliations describe experience and do not imply endorsement or admissions influence.

The Client supplies accurate information, completes agreed intake, writes and revises their own application materials, observes each school's requirements and makes all final submission decisions. The Advisor provides feedback rather than ghostwriting, accessing the Client's application account or submitting materials. No confidential admissions information or fabricated experiences will be used. School restrictions on updates, assistance, AI use and length take precedence.

The Client confirms that they are at least 18 years old. A parent or other payer receives no advising information or authority to make the Client's decisions merely by paying. Any permission to share advising information must be separately specified by the Client.

Meetings written support and delivery clocks

Meetings and reviews have the limits in the selected Service Scope. Unlimited written advising means unlimited questions within that scope and support period. It does not add meetings, document reviews, services or emergency availability. Replies are due within two business days. The selected Service Terms and Service Scope state the deadlines for deliverables and document reviews.

For every two- or three-business-day delivery, reply, review or refund duty, the date of receipt or the triggering event is Day 0. Performance is due by 11:59 p.m. Eastern Time on the second or third following business day, as applicable. Business days exclude Saturdays, Sundays and

observed US federal holidays. Calendar-day and 24-elapsed-hour periods remain separate. A stated exact calendar date and Eastern Time cutoff controls the applicable notice or service window. A complete, eligible submission received by a service cutoff remains timely even when its reply or feedback is due afterward.

Work beyond the purchased scope requires a separate written description and price agreed before that work begins. Additional work is subject to availability.

Payments and third party payers

The Enrollment Schedule states the total price, required payments, actual due dates and Eastern Time cutoffs. Payment is made to the Company through the agreed provider and method shown on its invoice. The service-specific payment and renewal provisions govern. There are no automatic card charges, installment surcharges, interest or late fees.

Payment collected in advance is not automatically earned. On voluntary cancellation, stop undelivered work and apply the selected service's earning and refund rules. Completed work is not repriced at an invented hourly rate or cancellation penalty. Advisor inability is governed by its separate remedy.

If another person pays for the Client, payment alone does not make that person a client, guarantor or party to this agreement. The Client's payment obligations remain those stated in this agreement. Record the payer and permitted billing contact in the Enrollment Schedule. Advising records and detailed service-settlement statements go to the Client unless the Client separately authorizes sharing or disclosure is legally required. The payer may receive payment-processing records necessary to make or refund their payment. Refunds ordinarily return through the original payment route. The Company does not promise that a refund to another person's payment method will instead be paid to the Client.

Cancellation and refund processing

The Client may cancel through the contract-notice email or agreed fallback in the Enrollment Schedule. Cancellation is effective on receipt, without a reading, acknowledgement, internal approval or prior-payment requirement. It starts any applicable refund clock. Service-specific minimum commitments, available-paid-month continuation and remedies still govern. Cancellation does not by itself convert voluntary withdrawal into Advisor inability.

The Advisor shall submit an owed refund through the original payment route, with sufficient available funds, and send the Client confirmation of the amount and submission within three business days after the event creating entitlement under the applicable refund rule. For an eligible client-cancellation rule, the event is receipt of cancellation. The Service Terms identify other triggers. Internal review, calculation or acknowledgement does not restart the clock. Any mandatory shorter deadline takes precedence.

Refund submission is distinct from payment-provider processing and bank posting. Their completion time is not guaranteed by this deadline. The Advisor shall monitor pending or failed refunds, notify the Client promptly of a problem and arrange resolution, including a secure alternative if the original refund fails. A pending refund caused by insufficient Advisor funds is not bank-posting delay. Consumer rights remain unaffected.

Net payments means payments actually received less prior refunds and returned payments. Use cumulative adjusted earned fees so a payment, charge removal or refund is not counted twice. Record funded refunds already submitted but still processing and do not submit them twice. A failed refund remains outstanding and is not treated as completed merely because a request was attempted. Cash refunds cannot exceed actual net payments held for the engagement. A removed unpaid charge is not a cash refund. Any service-specific pending-unit reserve applies only while

the corresponding work remains expressly owed and does not postpone an earlier cancellation or provider-failure refund.

Privacy and manual review

The attached Client Privacy Notice describes the selected service's information handling and retention. The Company collects only relevant redacted academic and application materials through the confirmed private channel and stated providers. Omar is the sole human advisor initially. Service providers may process information under their disclosed terms. Parents, payers and future assistants have no automatic access. No routine meeting recording is used.

External AI processing of client records is disabled. This packet does not collect an AI opt-in or authorize transmission of client records to an AI service. Any future use requires verified controls, an updated specific disclosure and separate express permission. Declined or blank consent means manual review at the same purchased scope and fee. School restrictions continue to apply. The Client Privacy Notice contains the retained limits on any proposed future use.

Optional academic-profile statistics are excluded unless the Client affirmatively chooses them in the Enrollment Schedule. Essential operational and payment records remain. Separate permission is required for testimonials, photos and public application examples. No client-derived external dataset publication, licensing or sale is authorized.

Notices and governing law

Cancellation and other contractual notices use hello@charteredmeded.com for the Company and the Client notice email in the Enrollment Schedule, or the expressly agreed fallback destination recorded there. Privacy requests also use hello@charteredmeded.com. The parties shall verify these destinations before enrollment and agree any changes in writing.

A notice is received when it enters the designated retrievable system in a processable form. Human reading or acknowledgement is not required. A message known to have bounced, been rejected or otherwise failed delivery is not effective notice. The sender shall use the agreed fallback within one business day after learning of the failure. A failed nonpayment notice does not start a cure period. Reissue it with an exact cutoff at least 14 calendar days after effective delivery. Failure of delivery does not erase an earlier effective cancellation or refund entitlement. No third-party contact is authorized merely because delivery fails.

Florida law governs, subject to applicable rights and consumer protections that cannot be waived. This provision does not choose an exclusive court or remove mandatory protections elsewhere. No mandatory arbitration, class-action waiver, jury-trial waiver, liability waiver or damages cap is included.

The parties agree to electronic records and signatures for this engagement. Each shall receive a completed retainable copy of the agreement and all incorporated documents. Record the actual acceptance dates separately from the service start date. The acceptance page identifies the exact packet and document versions. The Company shall deliver the completed copy to the Client's agreed email or other agreed retainable delivery channel.

Diamond Expanded Application Coaching Service Terms

Fee and installment schedule

Diamond total $6,999, with a $2,400 initial payment and four monthly installments of $1,149.75. These are five payments including the initial payment.

The initial payment must be received before personalized preparation, review or kickoff begins. Monthly installments start one calendar month after the actual kickoff date and fall on its monthly anniversary, not fixed 30-day intervals.

If a month lacks that numbered date, use its final calendar day, returning to the original anniversary date in later months. Send manual invoices seven calendar days before each installment is due, with no automatic card charges, installment surcharge, interest or late fees.

Record all actual amounts, due dates and Eastern Time cutoffs in the Enrollment Schedule before enrollment. Accelerated clients: assess draft readiness, deadlines and available delivery capacity before accepting a compressed engagement.

Earlier primary submission alone does not accelerate Diamond installments, since the later purchased services continue. If planned delivery or a late-season service endpoint requires a shorter schedule, agree it before enrollment.

Any exception allowing payments after the service endpoint requires an express written agreement. Do not silently extend service windows.

Do not demand all installments before primary submission. Payment plans do not shorten Diamond support through May 31 and its narrow qualifying June interview provision.

These installments do not automatically earn the fee or make the initial payment nonrefundable. The completed-work, written-support and service-specific refund rules below govern.

Overdue installments and notice

Application Coaching nonpayment notice: if an application installment is overdue, pause new work without late fees under the payment rule. Send written notice to the Client's agreed email address stating the overdue installment amount and an exact calendar date and Eastern Time cutoff at least 14 calendar days after effective delivery under the notice provision.

If the amount remains unpaid after that deadline, the Advisor may end the engagement by written confirmation. Termination is not automatic.

Future installments do not become immediately due solely because of the missed payment.

Written support earnings during a full pause

Application Coaching written-support earnings during a full service pause: no written-support availability fees accrue for the period in which the service is fully paused. Fees already earned for completed work and previously provided written-support availability remain earned.

A pause alone does not automatically trigger a refund, reduce an installment, forgive an earned unpaid balance, or extend the service endpoint. The written-support, early-submission, normal-completion and unused-allowance rules below apply.

Nonpayment pause and delivery deadlines

Application Coaching nonpayment pause and deadlines: a client-caused nonpayment pause does not automatically extend Diamond's May 31 endpoint or the narrow qualifying June interview provision. School deadlines remain unchanged.

Notify the Client promptly of affected work and deadlines. Suspend turnaround clocks only for remaining work legitimately covered by the adopted pause.

Preserve its remaining business-day balance rather than silently restarting the full turnaround. Agree any different delivery dates or service-window extension in writing.

On resumption, confirm a feasible remaining-work plan before accepting new time-critical work. Previously owed paid work is not erased, and provider delays that occurred before the pause are not retroactively excused.

If the remaining plan is no longer feasible, discuss revised dates or cancellation under the cancellation principle. This rule does not automatically forfeit unfinished deliverables or determine refund amounts.

Access during a payment pause

Application Coaching file access during a payment pause: preserve the Client's ability to obtain copies of their own uploads, already-delivered work and invoices/receipts, subject to the existing privacy, identity-verification and retention rules. New meetings, reviews and substantive advising remain paused under the nonpayment rule.

Keep an administrative route open for payment, cancellation and privacy requests. Secure delivery of copies may be used without a portal.

This does not require indefinite storage or open shared-folder access, and does not waive an earned unpaid balance. Cancellation accounting and any earned unpaid balance follow the settlement rules below.

Inquiry forms alone do not reserve a place or create enrollment.

Written nonpayment closeout

Application Coaching nonpayment closeout. After the 14-calendar-day notice expires without cure, the Advisor may end service by separate written closeout.

A Client cancellation received during a pause takes effect immediately and does not wait for the cure period or acknowledgement. Actual closeout cancels charges and future installments attributable to unprovided service, without accelerating the remaining package price.

Itemize completed-work units and earned support under the schedules, actual payments and adjustments. Full-pause dates earn $0 support.

Refund any positive excess of payments over earned fees, capped at payments received, under the funded submission and client-confirmation deadline of three business days after the actual closeout entitlement, preserving any earlier trigger. State any positive earned-but-unpaid balance

in an accurate final statement due 30 calendar days after delivery, with an actual due date, invoice-error review and written hardship discretion to extend, reduce or waive it.

Preserve no-late-fee, no-automatic-card-charge and no-automatic-outside-collection rules and access to uploads, delivered work and receipts. Do not count any work or refund twice.

Restart after nonpayment

Application restart after nonpayment. A pause caused solely by nonpayment does not itself change agreed installment due dates.

The automatic installment suspension and date-shifting rules for client nonresponse apply only to a pause under that procedure. Before restarting after nonpayment, the parties shall confirm in writing the amounts then due, any agreed payment arrangement, the restart date, available Advisor capacity and a feasible remaining-work plan.

Different installment dates require written agreement. A scheduled payment remains prepayment to the extent unearned.

No support earns for full-pause dates, no future installment is accelerated, and actual closeout retains only fees permitted by the earned-only settlement rules. An amount already refunded is not a restart credit.

Document submission and delivery dates

For application document work, plan submissions early enough for the included rounds. A review received by the service endpoint may be returned afterward within the promised turnaround, but a new revision submitted after that endpoint requires a written extension.

Client prerequisites and their dates shall be identified in advance. A missing prerequisite does not permit an undisclosed retrospective deadline change.

The Advisor shall promptly identify a missing prerequisite and agree a feasible date in writing. Application planning-bundle and finalized school-list delivery dates shall likewise be stated in the Enrollment Schedule before enrollment.

Rescheduling and missed appointments

Application Coaching appointments: at least 24 elapsed hours' written notice preserves the appointment allowance. Exactly 24 hours is timely, weekends count and Eastern Time applies.

Agree a new available date within the agreed service window. Give one no-fee courtesy replacement across the entire selected package for a late cancellation or no-show, not one replacement per meeting.

Subsequent late cancellations or no-shows use the affected appointment allowance, with written discretion for unexpected illness or emergencies. Advisor-caused scheduling problems do not consume the Client's allowance or courtesy replacement.

Preserve the appointment and agree a reasonable replacement, with any needed service-window extension recorded in writing. A critical kickoff must actually occur before dependent work proceeds.

It is not deemed completed after a no-show. An unheld or forfeited meeting earns $0 in dollar-based cancellation accounting.

Only actually completed meetings with their included deliverables earn the unit value. This rule adds no preparation charge or cancellation penalty and does not decide written-support allocations, normal-completion refunds, unresponsive-client termination, or earned but unpaid balances.

A late arrival does not extend the scheduled end time.

Voluntary cancellation

Application Coaching voluntary cancellation. Retain only completed-work fees and written-support earnings under the agreed allocations, cancel charges attributable to unprovided future services, and refund the positive excess of net payments over adjusted earned fees.

The $2,400 initial payment is prepayment, not a cancellation cap or automatically nonrefundable amount. Cancellation takes effect on receipt.

The funded refund-submission and Client-confirmation deadline is three business days after entitlement arises. Bank posting is separate.

Cumulative settlement accounting

Cumulative settlement accounting. Net payments means payments actually received less prior refunds and returned payments.

Use cumulative adjusted earned fees so a prior payment, charge removal or refund is not counted twice. Record funded refunds already submitted but still processing and do not submit them twice.

A failed refund remains an outstanding duty and is not treated as completed merely because a request was attempted. Cash refunds cannot exceed actual net payments held for the engagement.

A removed unpaid charge is not a cash refund. Service-specific pending-unit reservations below apply only while the corresponding service remains expressly owed.

They do not postpone an earlier cancellation or provider-failure refund.

Earned but unpaid balance

Earned-but-unpaid Application balance. The Client shall pay only max(0, adjusted earned fees minus net payments), after all applicable adjustments.

The Advisor shall deliver an accurate itemized final statement showing completed-unit dates and values, support dates and exclusions, payments, prior refunds and the actual remaining balance without private application content. The balance is due 30 calendar days after effective delivery to the Client's notice destination.

State the actual date and Eastern Time cutoff. This differs from the active-engagement 14-calendar-day cure period.

Do not accelerate the remaining package price or add interest, late fees, collection surcharges or automatic card charges. The Advisor shall provide a written calculation-dispute route and check a contested amount before further demands for it, without delaying an independent undisputed refund.

The Advisor may agree written hardship terms extending dates, arranging installments, reducing or releasing the balance. Identify the final amounts, dates and whether a reduction or release is final.

No exception or automatic small-balance waiver is guaranteed. No automatic outside collection is authorized.

Any proposed external escalation requires a separate decision and applicable review. File access, privacy and retention duties continue.

Included refund accounting allocations

Completed-work units total $5,750 for Diamond. The included support pool is $1,249, making total allocations exactly $6,999.

The pools are disclosed bundle refund allocations, not measured support costs, extra charges or guaranteed retained revenue.

Completed work unit values

Completed Application Coaching work values: held 90-minute kickoff $250. Planning bundle $250, earned only when the application timeline, experiences worksheet and written recommender strategy plan have all been delivered.

Held 45-minute school-list session $150. Delivered school list of up to 25 schools $150.

Completed and transmitted personal-statement review $300 per round, up to three rounds ($900). Completed and transmitted activities review $200 per round, up to two rounds ($400).

Delivered final primary audit $300. These primary units total $2,400 under the unit schedule.

Held 45-minute secondary workshop $150. Completed and transmitted secondary feedback $100 per school per round, within the 10-school, two-round Diamond scope.

Completed 75-minute mock with included feedback $350 each, with two mocks included. Diamond only: completed and transmitted applicant update/interest-letter feedback $125 per round, two rounds for each of two letters of up to 500 words ($500 total).

This does not include reviewing confidential recommendation letters. Each completed unit earns independently.

Receipt of a student draft or the student's rewrite is not a completed advisor review. Unfinished or unsent feedback earns $0.

No separate preparation, hourly work-in-progress or cancellation penalty is added by these values. Application appointments include one courtesy replacement per package.

Unheld meetings earn $0 in settlement. Full service-pause dates earn no support.

Initial payments are not cancellation caps. Completed-work plus availability fees may not exceed the agreed package fee.

Refunds cannot exceed payments actually received. Earned-but-unpaid balances follow the final-statement and written-hardship rules above.

Written support allocation and daily earning

Diamond's $1,249 written-support allocation is an included portion of the total package price, not an extra charge, message limit or hourly rate. It is an explicit bundled cancellation-accounting allocation, not a measured support cost.

Support earns gradually while the promised in-scope written service is available, separately from payment collection and completed-document unit fees. Use Eastern Time calendar dates and round the final aggregate support amount once to the nearest cent, half a cent rounding up.

Before enrollment, record the actual kickoff, support endpoint, fixed accounting boundary and total planned calendar-day denominator in the Enrollment Schedule. No support fee earns before the completed kickoff meeting.

Count completed active calendar-date units from kickoff inclusive until the applicable exclusive accounting boundary. For Diamond, use effective cancellation or closeout, or the agreed exclusive accounting boundary (normally June 1 following the May 31 endpoint), whichever occurs first.

Primary submission does not stop Diamond support earning. The kickoff date counts only after the meeting is completed and that date has ended.

Same-date cancellation earns zero support-day units. Diamond normal support includes May 31.

Use June 1 as the exclusive accounting boundary solely to count May 31, without extending service into June. The narrow qualifying June interview provision adds no broad-advising availability fee.

Exclude full service-pause date units and dates on which the promised support is actually unavailable. Client silence alone is not unavailability, and ordinary weekends/holidays under the two-business-day response standard are not automatically outages.

Record the actual boundaries of interruptions and any agreed partial-date adjustment. Do not silently earn a fully unavailable day.

Pauses do not extend the endpoint or reduce the fixed denominator automatically. Earned support = min(the tier's support pool, max(0, the pool multiplied by completed active date units divided by the fixed planned date units)), rounded once as above.

Advisor inability or non delivery

Application Coaching advisor inability or non-delivery: notify the Client promptly when a promised deliverable or service cannot be provided on time. A specific revised delivery date may be proposed within at most two business days, at no additional charge and only by mutual agreement.

This is not an automatic extension of the original deadline or a compulsory waiting period. The Client may decline, and a time-critical deadline or an existing refund entitlement must not be postponed by the proposal period.

For an isolated missed deliverable where no revised date is agreed, remove that deliverable's accepted unit charge or refund its unearned value from payments received, as applicable, rather than automatically refunding the whole package. Identify the affected unit and record a single adjustment.

Do not both refund its value and cancel the same charge a second time. Cash refunds cannot exceed payments actually received, and a charge not paid is removed rather than refunded as cash.

Genuinely useful work already completed retains its accepted value. If the Advisor cannot finish the remaining engagement, stop charges for unavailable future services, identify the unfinished work, and refund unearned payments received while retaining only the value of completed work and provided support that remain useful to the Client.

Also adjust any earlier earned charge to the extent the Advisor's failure directly made that work unusable. Mere non-admission or dissatisfaction does not establish such loss of usefulness.

In settlement, adjusted earned fees cannot be negative or exceed the total agreed fee. Refund = max(0, net payments minus adjusted earned fees), using the cumulative settlement rules.

Do not double-count an undelivered unit as both unearned work and a further loss-of-usefulness adjustment. A revised date or substitute service is never forced.

Preserve delivered files and the access/retention rules. For an accepted refund entitlement under this rule, submit the funded refund and client confirmation within three business days of receipt of the Client's refusal of the offered specific revised date, or the Advisor's notification that no workable date can be offered.

Internal calculation or acknowledgement does not restart the clock. Do not postpone an already established entitlement while proposing a date.

Bank posting remains separate. This Application Coaching rule does not adopt a damages cap or legal-rights waiver.

The separate accepted normal-expiry/unused-allowance policy also applies.

Normal completion and unused allowances

Application Coaching normal completion and unused allowances: at normal completion or expiry, retain only approved completed-work value and daily earned written-support availability. Use the cumulative settlement and preserved-pending-work rules below to refund unearned net payments without counting a prior refund twice.

The package price is the maximum retained fee, not guaranteed revenue. Unperformed work, unfinished or unsent feedback, and unheld meetings earn $0, even if a missed meeting consumed an allowance.

Unused allowances expire without automatic carryover to another cycle, transfer to another person or conversion into another service. Any exception requires a separate written agreement.

Send remaining-allowance reminders approximately 30 and 14 calendar days before expiry where the timeline permits, with realistic scheduling guidance. Do not impose an undisclosed earlier submission cutoff, rush fee or automatic extension.

Complete in-scope questions and complete drafts received by the contractual cutoff under the two-business-day reply or three-business-day review promise, even if delivery falls afterward. A new round submitted after the cutoff requires a written extension.

For qualifying interview invitations received by May 31, preserve unused included mocks and related preparation through June 30 under the narrow extension. Do not expire or refund a preserved mock on May 31 while that extension applies.

Settle it when used, validly ended or the extension expires. Broader advice and letter reviews still end May 31.

Close out promptly, itemize actual earnings and payments, and submit any funded refund and send confirmation within three business days after entitlement arises, without resetting that deadline for an internal calculation or acknowledgement. Do not charge twice or refund the same amount twice.

Any actual earned-but-unpaid balance follows the itemized-statement and 30-calendar-day payment rule. No remaining full-package balance is automatically accelerated.

Advisor-caused unused work follows the separate advisor-failure remedies.

Overdue essential Client action

Application Coaching client nonresponse: quiet clients who have no overdue essential action remain in service, with written-support earning under the availability rule. This procedure applies only when missing client intake, drafts or decisions essential to progress remain overdue after a previously agreed deadline.

Count calendar days from that missed deadline: send a reminder identifying the missing action on Day 3 and a second reminder on Day 7 warning of a full service pause on Day 14. If still unresolved, give written pause notice on Day 14 through the agreed email.

On Day 28 send a final warning allowing seven calendar days to respond. On Day 35 the Company may, at its discretion, close the engagement by written notice.

Closure is not automatic. A full pause under this client-nonresponse procedure stops future installment billing and written-support earning while preserving already-earned fees, access to uploads, delivered work and receipts, and existing duties for feedback already owed.

Silence does not deem any review or meeting completed or forfeit a deposit. Original package endpoints and the narrow qualifying June interview provision remain unchanged unless an extension is agreed in writing.

Do not create a hidden earlier submission cutoff. Do not broadly freeze or erase existing review/reply promises.

If email bounces, verify effective notice through the agreed channel or an expressly consented alternate before relying on this notice sequence. A bounce does not automatically trigger a pause three business days later.

No contact with parents, schools or employers is authorized. Before kickoff, if essential client participation remains absent, send reminders on Days 7 and 14 from enrollment and permit discretionary written closure on Day 30.

Refund all payments if no fee-earning work has been delivered. Otherwise settle only actually earned units under the rules.

On written closure, refund unearned payments under the three-business-day funded submission and client-confirmation deadline, triggered by delivery of closure notice rather than internal calculation, while preserving any earlier refund entitlement. Any actual earned-but-unpaid balance follows the accurate final statement and 30-calendar-day payment rule.

No full-balance acceleration, new fee or automatic deposit forfeiture applies. Restart and post-pause payment dates follow the separate rule below.

No automatic extension or credit for money already refunded applies. Unexpected emergencies may be considered through a written exception.

No new guaranteed emergency entitlement is created.

Restart after a Client nonresponse pause

Application Coaching restart after a client-nonresponse pause: before actual written closure, the Client may resolve the missing essential intake, draft or decision and request resumption through the contract-notice channel in the Enrollment Schedule. Restart requires a written confirmation of the restart date, available advisor capacity and a feasible plan for remaining work.

The original package endpoint and narrow qualifying June interview provision remain unchanged unless both parties expressly agree otherwise in writing. Upcoming installment dates move forward by the pause's calendar duration as the default, with actual amounts and dates confirmed in writing and the seven-calendar-day invoice notice preserved.

Do not demand all suspended installments at once, automatically accelerate the remaining balance or add a restart fee. If the shifted dates would fall beyond the service endpoint, agree a workable schedule before restarting rather than silently extending service or payment obligations.

Written-support availability earns $0 during the full pause and resumes prospectively on the confirmed restart date under the original pool, fixed denominator and active-calendar-date accounting rules. Do not back-charge paused dates.

Preserve prior payments, completed work, earned fees and already-owed feedback. The nonresponse closure is discretionary and depends on actual written notice, not automatic expiry on Day 35.

After actual closure, returning requires a separate written agreement, a capacity check and reconciliation of completed work, payments and refunds before setting remaining scope and payment terms. No automatic restoration of expired allowances, duplicate charge or credit for money already refunded applies.

This rule does not force voluntary cancellation when advisor inability caused non-delivery, replace the separate nonpayment cure procedure, guarantee availability or change accepted refund entitlement and processing deadlines.

Endpoint settlement and preserved pending work

Application endpoint settlement with preserved pending work. At each applicable endpoint, the Advisor shall itemize cumulative adjusted earned fees, expired unused allowances, and specifically preserved unused mocks or complete timely submitted review units still owed.

A pending unit remains unearned until completed. A draft, unfinished or unsent review earns $0.

Let excess = max(0, net payments minus cumulative adjusted earned fees). The permitted pending reserve is the lesser of that excess and the remaining agreed values of the specifically preserved units.

Refund excess minus that reserve within three business days after the endpoint entitlement arises, with funded submission and Client confirmation. Do not reserve money for expired unrelated allowances or reserve more than the cash remaining.

A reserve does not change the unit's agreed value or create a new charge. If only partly funded, later earned-but-unpaid fees follow the existing final-statement rule.

Track each pending unit and its applicable completion deadline separately. On completion, add its earned value once.

On valid cancellation, termination or expiry of its preserved eligibility, settle the remaining unearned amount promptly under the applicable refund trigger. A missed delivery deadline invokes the existing Advisor-nondelivery remedy, including only a mutually agreed revised date and the Client's right to decline.

It does not create a new automatic extension or indefinite reserve. A cancellation or earlier Advisor-failure entitlement ends any inconsistent reservation for work no longer owed.

Earlier refunds cannot wait for later work. Already-owed replies and the narrow qualifying June preparation add no new support-earning dates or allocation.

Diamond Expanded Application Coaching Service Scope

Medical School Application Coaching Diamond

Diamond total $6,999, with a $2,400 initial payment and four monthly installments of $1,149.75. These are five payments including the initial payment.

Initial payment is due before personalized work begins. Remaining payments fall on kickoff-date monthly anniversaries.

A missing anniversary date uses that month's final day, then returns to the original date in later months. Accelerated clients receive agreed actual payment dates before enrollment.

Earlier primary submission alone does not accelerate Diamond payments or end the later services. These are fixed package fees paid in parts.

The accepted cancellation terms still apply. Exact dates and any expressly agreed exception are recorded in the agreement.

Primary application planning and system

One 90-minute application audit and narrative-strategy kickoff, plus a delivered planning bundle comprising a personalized application timeline, experiences worksheet and written recommender strategy plan. The existing $250 planning unit is earned only after all three components are delivered.

Its delivery date is recorded before enrollment. One primary application service: AMCAS, AACOMAS, or TMDSAS.

Personal statement and activities

Up to three full personal-statement review rounds. Up to two full activities-section review rounds.

School list and final primary audit

One 45-minute school-list strategy session and a finalized recommended list of up to 25 schools, with its delivery date recorded in the Enrollment Schedule before enrollment. One final whole-primary consistency and readiness audit.

Recommendation letter strategy

Recommendation-letter strategy: choosing writers who know your work, planning requests, developing genuine relationships, and preparing useful supporting information. The recommendation is written by the recommender.

This benefit is separate from update/interest-letter reviews.

Secondary applications

Diamond includes one 45-minute secondary-strategy workshop. Up to 10 secondary schools, two review rounds per school, with up to 12,000 words of your responses across those schools in each round.

These are review allowances, not suggested essay lengths. School prompts and advising messages are excluded from the word count.

Interview preparation

Diamond includes two 75-minute traditional or MMI mock interviews with live feedback.

Update and interest letters

Diamond includes written update/interest-letter strategy advice. Diamond includes reviews of two applicant-written update/interest letters total across the cycle, up to 500 words each, with two review rounds per letter: feedback on your draft, then a check of your revision.

A substantially different school-specific version needing fresh review counts as another letter. A name/address change alone does not.

School policies and any shorter length limit take precedence. These are letters you send to schools, rather than recommendation letters written by faculty or supervisors.

Use the letter reviews within the standard May 31 support window.

Written guidance and support period

Unlimited written questions and follow-up advice within the purchased scope are answered within two business days. Diamond covers its broader application work.

Diamond supports one named application cycle from the agreed kickoff through May 31 of the year you intend to enter medical school, with written advice continuing even after included editing is finished. For an interview invitation received by May 31, you may use remaining included mocks and ask related preparation questions through June 30.

This does not add mock appointments or extend all other advising. School-specific calendars are checked before enrollment and any different end date is agreed in advance.

Exact start/end dates are stated in your agreement.

Document review turnaround

Included document reviews are returned within three business days. Weekends and federal holidays are excluded from response and review clocks.

Rush service is not included.

Work outside this service

This service does not include unlimited document edits, schools or review rounds beyond its listed allowances, multiple primary systems, scholarship essays, rush service, or additional live meetings. Diamond includes its two specified update/interest-letter reviews.

Recommendation-letter drafting or confidential letter editing is not included. Additional work requires a separate agreement.

Your authorship and responsibilities

You retain authorship and responsibility for your application. The advisor does not ghostwrite, access your application account, or submit materials on your behalf.

No interview or acceptance outcome is guaranteed. Coaching supports your decisions, reflection, writing, and preparation.

You remain responsible for the accuracy and authenticity of all submitted materials. Experiences and outcomes must not be fabricated or exaggerated.

Services do not include confidential admissions questions or selection information. They provide no guarantee of admission, interviews, Match outcomes, or score improvement.

Any accurately stated training or employment affiliation identifies the advisor's background and does not imply institutional endorsement.

Approach to advising

Advising is guided by the best available evidence, your goals and circumstances, and physician judgment. Where evidence is limited, assumptions and uncertainty are made clear.

Starting early gives you time to develop meaningful experiences, build relationships with potential recommenders, and make deliberate choices about your path. The agreement establishes the deliverables, writing allowances, support dates, and payment terms.

How a review round is counted

A review round consists of one complete agreed submission and the returned feedback on its operative version. For a secondary school, the round covers that school's agreed response set within the existing pooled word allowance.

Identify which version the Advisor will review. Sending a replacement file alone does not automatically consume an additional round.

If review has begun, agree whether a requested version change can be incorporated within that round before performing additional out-of-scope work. A revised submission after returned feedback uses the next included round.

A final primary audit is a consistency and readiness check, not another full personal-statement or activities editing round.

Written access and additional work

Application Coaching includes unlimited written questions and follow-up advice within its scope. You may send related questions together to make answers easier to use.

Meetings and document-review rounds retain their separate limits. Written access does not add services outside the purchased scope.

Work beyond the purchased scope is considered only after a separate written description and price are agreed. Additional work is subject to availability.

Scheduling payment and records

Meeting format, booking availability, rescheduling, late cancellation, payment schedules, and refund terms are stated in the client agreement before enrollment. Initial paid services are for adults 18 or older and use manual client-record review.

The agreement and Client Privacy Notice govern payment, cancellation, notices and retention. Contract notices and privacy requests use hello@charteredmeded.com.

Contract notices may also use the agreed verified fallback. Diamond refund-accounting allocations are completed work $5,750 plus support $1,249.

These are included allocations, not additional fees. The agreement states support boundaries and staged settlement for preserved pending work.

Deadlines and changed kickoff dates

The agreement's Meetings and written support section defines the Day 0 receipt rule, business days and Eastern Time due-time convention for the two-business-day reply and three-business-day review promises. Timely complete submissions remain owed after the service cutoff.

If kickoff changes, confirm affected installment dates in writing before invoicing, preserving seven-calendar-day notice.

Client Privacy Notice

Version 0.1 dated October 30, 2026

Who handles your information

CHARTERED MEDICAL EDUCATION LLC provides the selected service, with Omar Jean-Baptiste as the assigned advisor. This notice applies to the service identified in your Enrollment Schedule and is part of your agreement packet. Contact hello@charteredmeded.com for privacy

questions, corrections, access or deletion requests. Paid services under this packet are for adults aged 18 or older.

What we collect and why

We collect contact details and application goals, relevant course-level academic history, available GPA values labeled by source, scored MCAT attempts and plans, activities and completed or projected hours, meaningful contributions, recommendation relationships, school plans and prior-cycle results. We collect only what is needed for your selected service. Optional writing is read only when useful for that service. You can reuse documents instead of repeating their contents.

For this Application Coaching service, we review applicant-authored drafts, school plans and interview preparation only within the selected tier's purchased limits.

Provide relevant redacted pages rather than an entire primary-application PDF by default. Unofficial transcripts should retain courses, terms, credits and grades while omitting unnecessary IDs, birth dates, addresses and other identifying fields. We do not request portal passwords, Social Security numbers, payment-card numbers, patient-identifying information or confidential recommendation letters. Sensitive conduct, eligibility, health or family concerns can be flagged for private discussion without a written account or case documents. We keep only notes needed for your plan. Do not submit another person's confidential information.

Access and service providers

Omar is the sole human advisor initially. Additional advisors, assistants, parents and payers have no automatic access to your advising records. Their access requires your separate authorization or an applicable legal requirement. Disclosed storage, submission and payment providers may

process information through authorized personnel under their applicable terms and safeguards. Owner-only advising access does not mean that no provider processes data.

The Company shall disclose the actual hosting, storage, submission and payment providers, account and handling terms in the Enrollment Schedule before collecting your records. It shall verify the access and handling configuration before collection. Where the agreed channel uses Google Forms and Google Drive, file uploads require Google sign-in. Google records the uploader's account name, email and photo when files and the form are submitted, and may process stored information to provide its services under its terms.

For the agreed Google intake, the Company shall disable draft autosave, public response summaries and response editing, restrict form responses and upload folders to Omar, and verify the selected service's access and deletion workflow before collecting records. An earlier service's configuration does not establish that a new channel is ready. Your Schedule identifies the actual channel and account. Contact hello@charteredmeded.com before sending records if you need a private alternative.

Sensitive records belong in the confirmed private submission channel, not the public inquiry form. Payment-card information must not be entered in intake. The payment service and method will be identified separately on the Schedule and invoice. No automatic meeting recording or transcription is used.

Manual review and AI processing

Omar manually reviews your submitted materials. External AI processing of client records is disabled. This packet does not collect permission to send your records to Gemini or another AI service. AI may assist generic tasks or public-source research without receiving your records. The same purchased scope and fee apply to manual review.

Before any future use of client information with an external AI service, the Company must verify the specific product, account, privacy settings and record-handling workflow. For the previously contemplated Gemini web-app route, history-off and a fictional-data workflow must first be verified. Technical verification alone does not authorize processing. You must receive an updated dated disclosure identifying the exact product and account, purpose, necessary redacted data categories and provider storage and deletion limits, followed by a separate opportunity to expressly opt in.

Any such future assistance remains limited to organizing academic and activity facts, drafting Omar's advisor roadmap and triaging follow-up questions, with Omar reviewing every client-facing answer. There are no full-file uploads by default, sensitive disclosures, essay ghostwriting, automatic replies or blanket personal-account, CLI or API authorization. Declining or leaving consent blank means manual review at the same scope and fee. Withdrawal stops future processing. School restrictions and your application authorship remain protected.

Internal business statistics

Operational totals, such as service purchases, fees and delivery time, help run the business. Academic-profile statistics are optional. Broad client-stage and GPA or MCAT categories may be combined into internal group totals to understand demand and improve services. Declining does not change your purchased service. A blank preference means exclusion from optional academic-profile statistics.

Longer-lived group summaries exclude names, client IDs and linkage keys, exact course histories and scores, essays, recommender details and sensitive personal narratives. Temporary client-linked inputs follow the personal-record schedule. We merge or withhold small or rare groups and avoid combinations that could identify someone. A coded row or identifying

aggregate remains personal information. We retain non-identifying internal statistics only while useful for the stated purpose, with annual review.

When genuinely non-identifying totals no longer have a client link, an individual contribution may not be retrievable for removal. Exclude or change your preference before aggregation or ask about available options. No client-derived dataset release, external publication, licensing or sale is authorized. A future external-use plan requires a separate purpose and recipient decision, re-identification assessment, current legal and provider review, and appropriate notice and permissions before transfer. This notice is not blanket permission for unknown future uses.

Academic records and advising notes

Delete raw uploads, transcripts, applicant drafts and intermediate working copies 90 days after the selected engagement fully ends, including its question window and any timely replies or reviews still owed. Use the actual service end or closeout plus resolution of previously owed work, including any qualifying included late interview. Record the actual trigger and deletion dates in the Schedule or closeout.

Keep final roadmaps and timelines, final feedback summaries and minimal advising notes for up to 12 months after completed engagement where returning-client continuity remains a stated purpose. Delete earlier when that purpose ends. A genuinely new service requires a documented continuing purpose, updated notice and specific schedule. It does not silently restart older records' retention clocks.

A full payment pause does not prevent access to or export of your uploads, delivered work and receipts under these schedules. Previously owed work is resolved when delivered or expressly ended under the applicable cancellation or refund provision. The Company shall record that date and shall not keep an engagement open solely because an output is overdue. A continuing refund

issue or dispute uses the separate minimal-evidence and hold rules and does not automatically extend the entire academic-file retention period.

Agreement and financial records

Retain agreements, attached scopes, amendments and minimal acceptance and closeout evidence for seven years after the later of service completion or termination and final payment or refund settlement. Retain invoices, receipts, refund records, expense records, bank and payment-processor statements and accounting ledgers for seven years after the latest of the relevant tax return's filing date, applicable due date or tax-payment date. A record serving both purposes uses the later deadline.

Preserve only relevant records longer when a documented dispute, audit, legal hold or longer applicable requirement applies. Release a hold only after checking remaining requirements. Later returns or amended claims, nonfiled returns and property or basis records require a separate check and are not overridden by the routine seven-year default. Record deletion dates, review expiring records annually and securely dispose of business-controlled copies when no hold or longer requirement remains.

Keep minimal contractual and financial evidence separate from transcripts, essays, drafts, sensitive narratives and complete advising email chains. The academic-file deadlines remain unchanged. Deletion covers business-controlled copies, including appropriate downloads, messages, working files and trash. Provider backups, immutable snapshots and recipients' copies may have different limits. Immediate erasure everywhere is not promised. Restoring a backup must not silently reintroduce expired records.

Your choices and requests

You may decline optional academic-profile statistics, flag a private discussion, identify missing documents, correct inaccurate information or request access or deletion through hello@charteredmeded.com. We explain any applicable retention exception or technical limitation. No external AI processing is authorized by this packet. Separate permission is required for testimonials, photos or public application examples. Submission is not permission to contact recommenders, submit applications or publish your identity.

Acceptance and completed copy

We accept the completed packet identified as CME-DIAMOND-0.1-20261030, including the documents and versions in its packet register and any expressly identified amendment. We have had the opportunity to read the packet and ask questions. Actual signing dates below do not replace the service dates and payment conditions in the Schedule.

Client legal name: _____

Client signature and actual date: _____

For CHARTERED MEDICAL EDUCATION LLC, authorized representative name and title:

_____

Authorized representative signature and actual date: _____

Record of final completed-copy delivery date and agreed destination: _____