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Testimonials appearing on this website are received in various forms via a variety of submission methods. The testimonials reflect the real life experiences of individuals who used our products and/or services. However, individual results may vary. We do not claim, nor should the reader assume, that any individual experience recounted is typical or representative of what any other consumer might experience. Testimonials are not necessarily representative of what anyone else using our products and/or services may experience. The people giving testimonials on this website may have been compensated with free products or discounts for use of their experiences.

The testimonials displayed are given verbatim except for grammatical or typing error corrections. Some testimonials may have been edited for clarity, or shortened in cases where the original testimonial included extraneous information of no relevance to the general public. Norma's Basket and Farmer Millz is not responsible for the opinions or comments posted on this website, and does not necessarily share the opinions, views or commentary of postings on this website. All opinions expressed are strictly the views of the poster or reviewer. All testimonials are reviewed for authenticity before they are posted for public viewing.

Discount/Special Offer Disclaimer:

After a purchase is made, all discounts, special offers, bundled package deals & coupons cannot be combined with any other current or future special offer, promotion, discount or group offer. NOTE: All current special offers, vouchers & promotions will be made available to all new students. For example, if your co-worker received a special price (voucher), we will still honor that same voucher to you.

Consultations - Hold Harmless/Indemnify:

By proceeding forward with taking any Norma's Basket and Farmer Millz training class, you hereby agree to indemnify and hold harmless Norma's Basket and Farmer Millz and its employees, officers, directors, trustees, shareholders, affiliates, and agents from and against any and all liabilities, actions, claims, damages, costs, losses, and expenses, including, without limitation, reasonable attorneys' fees & costs, arising out of any negligent act or omission by you. This indemnification shall remain effective indefinitely and shall not terminate with the expiration or termination of the Consultation.

Farm Business Plans/Grant Proposals - Hold Harmless/Indemnify:

By proceeding forward with obtaining any Farm Business Plans or Grant Proposal, you hereby agree to indemnify and hold harmless Norma's Basket and Farmer Millz, and its employees, officers, directors, trustees, shareholders, affiliates, and agents (as it relates to your certification) from and against any and all liabilities, actions, claims, damages, costs, losses, and expenses, including, without limitation, reasonable attorneys' fees & costs, arising out of (a) any negligent act or omission by you, or (b) any breach of any term contained in the certification paperwork. This indemnification shall remain effective indefinitely and shall not terminate with the expiration or termination of your Farm Business Plans or Grant Proposal.

Course Disclaimer:

All Norma's Basket and Farmer Millz online consultations are "professional development" and are for informational purposes only. Obtaining a Norma's Basket and Farmer Millz Certificate of Completion does not imply you are an "expert" or "licensed" in any mortgage related field -- it simply means you've taken (X) hours of online training. We do not guarantee you will find a job or purchase land. We do not provide job placement assistance. We are not owned, operated or affiliated with HUD, FHA, FSA, USDA or the Federal Government in any way. By registering for any class/certification/mentorship program you hereby acknowledge you have fully read and agree to the Norma's Basket and Farmer Millz® Terms of Use. Norma's Basket and Farmer Millz, Inc. (DBA Norma's Basket and Farmer Millz) is a Texas Corporation, and all Consultations & Farm Business Plans or Grant Proposal, offered through is "professional development" and is for informational purposes only (not to serve as licensure training or legal advice or financial advice). Obtaining certification does not imply you are an "expert" or "licensed" in any mortgage related field -- it simply means you have taken (X) hours of training. It also does not guarantee you will find a job. We do not provide job placement assistance or guarantee acceptance when applying for a loan. certification is not a local, State or Federal Government issued certification. reserves the right, at any time, to strengthen and enhance any certification by changing curriculum and/or discontinuing any of the training classes included in any certification. also reserves the right, at any time, to change the certification process and/or discontinue any certification altogether.

Course Questions:

Norma's Basket and Farmer Millz® allows students to ask questions directly to the instructor(s) for a period of one month from date of purchase, with a maximum of response time of 24 hours. Any unused questions may not be The student's question must pertain ONLY to the content in the course webinar and/or course materials-- not random mortgage-related questions. DUE TO LIABILITY REASONS, QUESTIONS MAY NOT PERTAIN TO A "LIVE" LOAN SCENARIO. When asking a question to a Norma's Basket and Farmer Millz® instructor, please keep in mind the instructor may not have the entire facts & background of the student's question; therefore, we recommend the student also utilize other

resources such as USDA.gov, FHA.gov, VA.gov, NMLS, CFPB, State Banking Department, etc. All answers provided to a student by a Norma's Basket and Farmer Millz® instructor are for informational purposes only and should not be taken as legal advice. By proceeding forward with asking a question to a Norma's Basket and Farmer Millz® instructor, the student hereby agrees to indemnify and hold harmless Norma's Basket and Farmer Millz® and its employees, officers, directors, trustees, shareholders, affiliates, and agents from and against any and all liabilities, actions, claims, damages, costs, losses, and expenses, including, without limitation, reasonable attorneys' fees & costs, arising out of (a) any negligent act or omission by the student or (b) any answer (information) given by a Norma's Basket and Farmer Millz® instructor pertaining to a student's question. This indemnification shall remain effective indefinitely and shall not terminate with the expiration or termination of the student's Norma's Basket and Farmer Millz® training class.

TRADEMARKS:

All brand, product, service, and process names appearing on this Web site are trademarks of their respective holders. Reference to or use of a product, service, or process does not imply recommendation, approval, affiliation, or sponsorship of that product, service, or process by Norma's Basket and Farmer Millz. Nothing contained herein shall be construed as conferring by implication, estoppel, or otherwise any license or right under any patent, copyright, trademark, or other intellectual property right of Online Store or any third party, except as expressly granted herein.

Use of Norma's Basket and Farmer Millz®'s Services, Products, Websites & Online Store:

Information on this site may contain technical inaccuracies or typographical errors. Information, including product pricing and availability, may be changed or updated without notice. Norma's Basket and Farmer Millz®'s Online Store, its subsidiaries and related entities (the "Company") reserve the right to refuse service, terminate accounts, and/or cancel orders (e.g., Norma's Basket and Farmer Millz® training classes, NAMP/NAMU certification), in its sole discretion, including, without limitation, if the Company believes that a customer or potential customer's conduct violates applicable law or may be deemed harmful to or interfere with the interests of the Company.

GENERAL:

Each party hereto may terminate this Agreement at any time for any reason. Notwithstanding the foregoing, all obligations which arose under this Agreement prior to its termination will survive termination, including but not limited to, all representations, warranties, and covenants and indemnification obligations of the parties.

By accessing this Web Site, you have directed your system to a computer located in the State of Texas. This Agreement and services rendered shall be deemed to have been entered into and performed at Norma's Basket and Farmer Millz, Inc company headquarters in the State of Texas, and all questions concerning the validity, interpretation, or performance of any of its terms or provisions, or any rights, or obligations of the parties hereto, shall be governed by and resolved in accordance with the laws of the State of Texas, without giving effect to the principles of conflict of laws. You agree that the state courts located in Dallas County, Texas shall be the venue and exclusive proper forum in which to adjudicate any case or controversy arising either directly or indirectly, under or in connection with this Agreement in the court. You agree not to contest or challenge the jurisdiction or venue of the court.

If any part of this Agreement is determined to be invalid or unenforceable pursuant to applicable law, including without limitation, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provisions will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the Agreement shall continue in full force and effect.

This Agreement constitutes the entire Agreement between you and Norma's Basket and Farmer Millz, Inc with respect to the use of this Web Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and Norma's Basket and Farmer Millz, Inc with respect to this Web Site. A printed version of this Agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this Agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

The rights and obligations under this Agreement may not be assigned, including by operation of law, without the expressed written consent of Norma's Basket and Farmer Millz, Inc.

Failure or delay in exercising any right shall not act as a waiver of any right, nor shall any single or partial exercise of any right preclude any other or further exercise thereof. No waiver of any of the provisions of this Agreement shall be deemed, or shall constitute, a waiver of any other provision, whether or not similar, nor shall any waiver constitute a continuing waiver. No waiver shall be binding unless executed in writing by the party marking the waiver. Remedies herein are deemed as cumulative and nonexclusive of each other.

Nothing contained in this Agreement shall be deemed to create, nor shall this Agreement be construed so as to create, a joint venture, agency or employment relationship between Norma's Basket and Farmer Millz, Inc and member client.

This Agreement shall be construed as though drafted by both parties and shall not be construed against or in favor of any party.

Captions and paragraph headings herein are for convenience only, and shall not be used in construing this Agreement.

Any rights not expressly granted herein are reserved.

MODIFICATION OF THESE TERMS, CONDITIONS AND NOTICES:

Norma's Basket and Farmer Millz, Inc reserves the right, at any time and from time to time, to change the Terms, Conditions and Notices under which this Web Site is offered.