



BY CHECKING THIS BOX, YOU AGREE WITH THE TERMS AND CONDITIONS IN THIS AGREEMENT FOR USE OF OUR SERVICES AND IN FURTHERANCE OF YOUR APPLICATION WITH THE LENDER FROM WHOM YOU ARE SEEKING A FINANCIAL PRODUCT OR SERVICE, AND AUTHORIZE YOUR DISCLOSURE, AND YOUR TELEPHONE CARRIER TO DISCLOSE INFORMATION TO US, OUR VENDORS AND THE LENDER FROM YOU AND YOUR ACCOUNT ABOUT YOU, INCLUDING (IF AVAILABLE): NAME, BILLING ADDRESS, EMAIL, AND PHONE NUMBER.

BY CHECKING THIS BOX, AS PART OF OUR SECURITY MEASURES TO HELP PREVENT FRAUD AND IDENTITY THEFT, WHEN SUBMITTING YOUR APPLICATION AND FUTURE TRANSACTIONS, YOU AGREE TO ALLOW US TO VERIFY THAT YOUR MOBILE PHONE IS IN PROXIMITY TO THE TRANSACTION LOCATION, AND WHEN SIGNING INTO YOUR ACCOUNT, TO VERIFY THAT YOU ARE NEAR THE TRANSACTING COMPUTER. THIS LOCATION VERIFICATION DATA WILL BE SAVED WITH OTHER TRANSACTION INFORMATION AND WILL BE AVAILABLE FOR USE IN RESOLVING ANY CONCERNS YOU MAY HAVE. IF YOU CHOOSE TO OPT-OUT AT SOME POINT, YOU MAY DO SO BY VISITING WWW.MDNOPTOUT.COM AND SUBMIT YOUR NAME AND MOBILE NUMBER, OR YOU MAY CONTACT MICROBILT / PRBC AT (800) 884-4747.

BY CLICKING "CREATE ACCOUNT" I AGREE TO THE TERMS AND CONDITIONS IN THE AGREEMENT, INCLUDING THE PRIVACY POLICY AND THE ARBITRATION CLAUSE CONTAINED THEREIN.

Service Agreement

Introduction and Summary

Below, you will find the details of the agreement which will apply if you use the services of PRBC. By using the services, you agree to and will be bound by this agreement.

We encourage you to read the entire "Terms and Conditions." Here is a short summary of your agreement.

1. We will, at our discretion, use all the personal, payment, billing and financial information you give us, and all the information from your online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts to which you give us access, to:
 - a. Provide information to lenders where you are making an application (lenders may access your traditional consumer report through us, to which you consent);
 - b. Match your financial information with lenders with which you may not have made an application so that they can decide if they want to offer you a financial service, such as a loan (lenders may access your traditional consumer report through us, to which you consent);
 - c. Help our vendors, and other third party advertisers decide whether to send you an advertisement for their non-financial products or services;
 - d. Conduct research and analysis;
 - e. Add the information to our credit reporting database;
 - f. Communicate with you directly.
2. We will retain the personal, payment, billing and financial information you give us and to which you give us access so long as we are allowed to do so under law.
3. We encourage you to read the entire "Terms and Conditions" to get the full detail.

4. If you do not agree to these terms and conditions, please do not use this website.

Terms and Conditions

Payment Reporting Builds Credit ("PRBC"), an alternative consumer reporting agency, is a wholly owned subsidiary of MicroBilt Corporation ("MicroBilt" and together with PRBC, the "Company" "we" or "us"), and affords you ("you" "your" or "User") with access to this website and the products and services available hereunder (collectively, the "Website"), subject to the within terms and conditions (the "Agreement"). We provide account verification, aggregation, analytic tools and proprietary scoring algorithms to help lenders from whom you may seek a loan to determine if to approve your application as well as other financial products and services as described in these Terms and Conditions. This Agreement is between you, the User of this Website and Company. You are using this Website so that Company may create a score for you based on your submitted and gathered personal, payment, billing and financial information and assist a lender to carry out a financial transaction that you have currently requested or applied for, or in support of future applications you may make for a loan with a lender, future requests for another financial product from a financial institution as well as to offer other financial products to you. As a result, a lender may access your traditional consumer report through us, to which you consent. Please read this Agreement carefully before accessing this Website or using any Company product or service. By accessing this Website or using any Company product or service, you confirm that you are over the age of eighteen (18), agree to be legally bound by all terms and conditions of this Agreement and Privacy Policy and consent to be automatically enrolled as a member of PRBC.

These are the terms regarding the privacy of the personal, payment, billing and financial information you furnish to us through this Website and the personal, payment, billing and financial information we obtain from the online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts to which you give us access. By using this Website, you are consenting to the information collection and use practices described herein. You agree to appoint Company as your agent to act on your behalf to access your online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts and acknowledge that such may be inconsistent with the terms or rules of such institutions. You agree that information you submit shall be as complete and accurate as possible. The terms outlined below describes Company's policies regarding the use of your information.

Privacy Policy

- I. We may collect the following information (all or any portion of which, hereinafter the "Information"):
 - We collect personally identifiable information that you provide to us that can identify you such as your name, e-mail address and Social Security Number, as well as your payment, billing, online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts, user name and password to access your accounts that you provide to us;
 - current account information from those online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts, including the prior ninety days' transaction and payment history on the accounts;
 - information that you provide to us about other people (such as joint account holders, which with such provision, you confirm you are authorized to provide and permit access), including their name, address, phone number and Social Security Number;
 - the name of the Internet service provider and the Internet Protocol (IP) address through which you access the Internet;
 - the date and time you access the Website;
 - the pages that you access while at the Website and the Internet address of the website from which you linked directly to our Website.
- II. Use. We will at our discretion, use Information to:
 - generate a proprietary score and provide such to financial institutions as described herein;
 - furnish such to a financial institution to facilitate a transaction that you applied for;
 - match you with financial institutions that may wish to offer products or services to you;
 - verify your identity, protect against or identify possible fraudulent transactions;
 - verify your account information from your online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts, including the transaction and payment history on the accounts;

- help financial institutions deliver the products and services you requested;
- manage your customer relationship and provide you with customer support;
- research and analyze your use of, or interest in, our products, services and content and the products, services and content offered by others;
- communicate with you via e-mail, postal mail and/or mobile devices about products or services that may be of interest to you;
- develop and display content and services tailored to your interests on our Website and other websites either directly or through our vendors;
- develop and deliver targeted advertisements either directly or through our vendors;
- measure the overall effectiveness of our online advertising, content, programming and other activities;
- perform functions as described to you at the time of collection of the Information;
- store and process such in the United States or any other country in which Company maintains facilities, and by using the Website, you consent to any such transfer of information outside of your country;
- incorporate such into Company's credit reporting system and use it in accordance with the FCRA and pursuant to your consent provided in this Agreement;
- make such accessible through Company's credit reporting system pursuant to the FCRA by both authorized subscribers and by you and therefore you expressly understand and agree that such Information will be disclosed as permitted by the FCRA and to financial institutions for the purpose of making offers to you;
- act in accordance with applicable law. Company shall have no obligation or responsibility to use, incorporate, or return Information to you or act upon any instructions from you regarding the Information except as expressly set forth hereunder or required by applicable law. Company reserves the right to exclude the use of certain Information submitted. If Company learns of inaccurately submitted Information, Company reserves the right to update or remove such Information from its credit reporting system.

III. Retention:

- Company retains Information for as long as necessary in accordance with applicable local, state and federal laws regarding use, storage and disclosure of Information, including, but not limited to, the Fair Credit Reporting Act, 15 U.S.C. § 1681 et. seq. ("FCRA") and the Gramm-Leach-Bliley Act of 1999 ("GLBA").
- All Information voluntarily submitted by you or provided by your online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts pursuant to the access you permit, becomes the property of Company.
- You agree that Company may use, retain and/or disclose such Information as set forth herein without financial consideration to you.

IV. Opt Out

- Users who do not want Company to use, retain and/or disclose their Information as set forth herein may opt out by not accessing this Website.
- IN THE EVENT YOU WISH TO END YOUR MEMBERSHIP IN PRBC, YOU MAY CONTACT US AS INDICATED BELOW AND ASK US TO REMOVE YOUR ONLINE BANK, FINANCIAL INSTITUTION, UTILITY COMPANIES, LANDLORDS, SUBSCRIPTIONS, AND SOCIAL MEDIA ACCOUNTS USER ID AND PASSWORD FROM OUR SYSTEM. HOWEVER, COMPANY WILL RETAIN INFORMATION YOU FURNISHED AND THAT WE OBTAINED FROM YOUR ONLINE BANK, FINANCIAL INSTITUTION, UTILITY COMPANIES, LANDLORDS, SUBSCRIPTIONS, AND SOCIAL MEDIA ACCOUNTS AS PERMITTED BY POLICY OR LAW. YOU MAY REQUEST A COPY OF THE INFORMATION WE OBTAIN AND RETAIN.

V. Collection

- Company collects the Information you submit which may include your name, address, telephone, e-mail, Social Security Number, date of birth, online bank, financial institution, utility companies,

landlords, subscriptions, and social media accounts name, account numbers, username and password.

- Company obtains Information from your online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts pursuant to the username and password you provide. Such Information will be obtained on an ongoing basis so long as you are a member of PRBC.

VI. Disclaimer

Company does not make any direct, indirect, manual or automated determinations regarding approval of financial transactions for you. Company verifies your application information and submitted Information with your online bank, financial institution, utility companies, landlords, subscriptions, and social media accounts by requesting current and ninety days of your account history details based on the Information you provided, returns such information to the lender (whom makes the approval determination) from whom you may seek a loan and then retains such Information in its credit reporting systems, for use to help you with your future applications for credit at lenders whom use our credit reporting system or services or as otherwise permitted by the FCRA. A lender may access your traditional consumer report through us, to which you consent.

VII. Maintenance of Accurate Information

- Company has established procedures so that submitted Information is current and complete, in accordance with reasonable commercial standards. Any request to correct inaccurate Information will be responded to within a timely manner.
- Company may send out periodic e-mails informing you of technical service or security issues related to a product or service you requested, or confirming you requested a product or service. In some services offered by Company, contact with you may be an intrinsic part of the service. You will not be able to choose to unsubscribe to these mailings, as they may be considered an essential part of the service(s) you have chosen.

VIII. Use of Cookies

- We may use cookies on this Website to personalize user experiences. A cookie is a small text file that is placed on your hard disk by our web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.
- One of the primary purposes of cookies is to provide a convenience feature to save you time. For example, if you personalize a web page, or navigate within a website, a cookie helps the website to recall your specific information on subsequent visits. This simplifies the process of delivering relevant content, eases website navigation, and so on. When you return to the website, the information you previously provided can be retrieved, so you can easily use the website's features that you customized.
- Our Website uses cookies placed by us or our third party vendors for a variety of purposes, including to operate and personalize the Website.
- Cookies are used to track how you use our Website, and Company and our third party vendors use cookies to serve ads to you based on your past visits to our Website. Further, Company and our third party vendors use cookies for remarketing, to serve ads to you on other websites on the Internet.
- Our Website uses analytical tools such as Google Analytics, a web analysis service provided by Google, in order to better understand your use of our Website and how we can make improvements, and provide you with more personalized advertisements and optimize your experience with our Website. Google Analytics collects information such as how often users visit a website, what pages you visit when you do so, and what other websites you used prior to coming to such website. Google Analytics collects the IP address assigned to you on the date you visit a website, rather than your name or other identifying information. Google Analytics provides us with anonymous information collected from other websites which advertise or link to our Website, which enables us to understand how visitors came to and interact with our Website. We may use this information to enhance or modify our campaigns that are designed to bring visitors to our Website. We do not combine the information collected through the use of Google Analytics with your personal information. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit a website, the cookie

cannot be used by anyone but Google. Google's ability to collect, use and share information collected by Google Analytics about your visits to websites and our Website, and information about your ability to opt-out is governed by Google Analytics Terms of Use located at: <https://policies.google.com/technologies/partner-sites>, and <https://policies.google.com/privacy>.

- Some Internet browsers allow users to send a "Do Not Track" signal to websites they visit. We do not respond to this signal. You can opt out of Company's and our third party vendors' use of cookies as described herein.

IX. Use of Web Beacons

- Company's Website may contain electronic images known as Web Beacons, sometimes also called single-pixel gifs, which allow Company to count users who have visited those pages and to deliver co-branded services. Company may include Web Beacons in promotional e-mail messages or newsletters in order to determine whether messages have been opened and acted upon.
- You could accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of this Website or other websites you visit.

X. Opting-Out From Cookies

We recognize how important your online privacy is to you, so we offer the following options for controlling the targeted ads you receive from us and our third party vendors:

- You can opt-out of receiving targeted ads served by us: You can opt out of receiving targeted ads served by us or by others on our behalf contacting us as indicated below. Please note that, if you delete your cookies or upgrade your browser after having opted out, you will need to opt out again. Further, if you use multiple browsers or devices you will need to execute this opt out on each browser or device. If you opt-out we may collect some data about your online activity for operational purposes (such as fraud prevention) but it won't be used for the purpose of targeting ads to you.
- You can opt-out of receiving email marketing or targeted ads served by us or our third party vendors: Our third party vendors may be members of the Network Advertising Initiative (NAI) and adheres to the NAI Codes of Conduct. You may use the NAI opt out tool [here](#), which will allow you to opt out of seeing targeted ads from us and those of our third party vendor members, and from other NAI approved member companies.
- Our third party vendors may also comply with the Self-Regulatory Principles for Online Behavioral Advertising as managed by the Digital Advertising Alliance (DAA). You may opt out of receiving targeted ads from other companies that perform ad targeting services, including some that our third party vendors may work with as Advertising Partners via the DAA website [here](#).
- Our third party vendors may also comply with the Canadian Self-regulatory Principles for Online Behavioral Advertising as managed by the Digital Advertising Alliance of Canada (DAAC). If and as applicable to you, you may opt out of receiving targeted ads from other companies that perform ad targeting services, including some that our third party vendors may work with as Advertising Partners via the DAAC website [here](#).
- Our third party vendors may also adhere to the European Interactive Advertising Digital Alliance (EDAA) guidelines for online advertising. If and as applicable to you, you may opt out via their website [Your Online Choices](#).

XI. Limiting Employee Access to Information

All Company employees are educated about the importance of privacy and confidentiality. Only those employees having a legitimate business reason for knowing submitted Information have access to such.

XII. Updates to this Agreement

Company reserves the right to modify this Agreement at any time, with or without notice. Any modifications will become effective immediately upon posting to this Website. You agree that it is your responsibility to visit the Website and review the Agreement periodically to be aware of such modifications, as your continued access or use of this Website shall be deemed your conclusive

acceptance of the modified Agreement.

XIII. Termination

Company shall have the right to terminate, discontinue, suspend or modify this Website, the products or services at any time, in whole or in part, with or without notice, at Company's sole discretion and you agree that Company shall have no liability for doing so. In addition, Company may, in its sole discretion, refuse or restrict its products or services to anyone at any time. Further, Company reserves the right to investigate, involve and cooperate with appropriate investigatory departments or authorities regarding any suspected or actual fraudulent or other illegal or unauthorized activities involving this Website, products or services and to disclose any information necessary for such purpose.

XIV. Ownership and Trademarks

- This Website, products and services, including all content, HTML, source, object or other code, pages, wording, marks, names graphics, software and all other materials associated with or within this Website (collectively, the "Content"), and the compilation of the Content and the "look and feel" of this Website, products and services are the property of Company and its licensors and service providers, and protected by US and international copyright and intellectual property rights laws and treaties. No portion of the Content may be used or exploited for any purpose and in any form without the express prior written permission of Company and as applicable, its licensors and service providers.
- The Company names, logos, marks, product and service names are trademarks or registered trademarks of Company and Company's property, which may not be used for any purpose without the express prior written permission of Company. Other names and marks used on this Website are the property of the respective owners. All rights not expressly granted are reserved.

XV. Disclaimer of Warranties

THE WEBSITE, SERVICES AND PRODUCTS THEREIN ARE PROVIDED TO YOU ON AN "AS IS" AND "AS AVAILABLE" BASIS AND ALL WARRANTIES, EXPRESS AND IMPLIED, ARE DISCLAIMED TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW (INCLUDING, BUT NOT LIMITED TO, THE DISCLAIMER OF ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT OF INTELLECTUAL PROPERTY AND/OR FITNESS FOR A PARTICULAR PURPOSE). IN PARTICULAR, BUT NOT AS A LIMITATION THEREOF, COMPANY MAKES NO WARRANTY THAT: (A) THE WEBSITE, PRODUCTS OR SERVICES WILL MEET YOUR REQUIREMENTS; (B) THE WEBSITE, PRODUCTS OR SERVICES WILL BE UNINTERRUPTED, CONTINUOUS, TIMELY, SECURE OR ERROR-FREE; OR (C) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE WEBSITE OR SERVICES WILL BE ACCURATE OR RELIABLE. THE WEBSITE, PRODUCTS OR SERVICES MAY CONTAIN BUGS, ERRORS, PROBLEMS OR OTHER LIMITATIONS. COMPANY WILL NOT BE LIABLE FOR THE AVAILABILITY OF THE UNDERLYING INTERNET CONNECTION ASSOCIATED WITH THE WEBSITE, PRODUCTS OR SERVICES. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM COMPANY OR THROUGH OR FROM THE WEBSITE, PRODUCTS OR SERVICES SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED HEREIN.

XVI. Limitation of Liability

YOU EXPRESSLY UNDERSTAND AND AGREE THAT COMPANY SHALL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL AND/OR EXEMPLARY DAMAGES INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY OR DEATH, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), TO THE FULLEST EXTENT PERMISSIBLE BY LAW FOR: (A) ANY COMMUNICATION LINE, COMPUTER, SYSTEM, INTERNET, SERVER, EQUIPMENT, SOFTWARE OR E-MAIL FAILURE, MALFUNCTION, ERROR, OMISSION, INTERRUPTION, DELETION, DEFECT, DELAY IN OPERATION OR TRANSMISSION; (B) THE USE OR THE INABILITY TO USE THE WEBSITE, OR ANY PRODUCT AND/OR SERVICE OFFERED VIA THE WEBSITE; (C) ANY MATTER RELATING TO ANY PROMOTIONS THAT MAY BE AVAILABLE VIA THE WEBSITE; (D) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY PROBLEM(S) WITH THE GOODS, DATA, INFORMATION AND/OR SERVICES PURCHASED OR OBTAINED FROM THE WEBSITE, OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE WEBSITE; OR (E) THE UNAUTHORIZED ACCESS TO, OR ALTERATION OF, YOUR SUBMITTED INFORMATION. THIS LIMITATION APPLIES TO ALL CAUSES OF ACTION, IN THE AGGREGATE INCLUDING, BUT NOT LIMITED TO, BREACH OF CONTRACT, BREACH OF WARRANTY, NEGLIGENCE, STRICT LIABILITY,

MISREPRESENTATIONS, AND ANY AND ALL OTHER TORTS. YOU HEREBY RELEASE COMPANY, AND ITS SUPPLIERS, FROM ANY AND ALL OBLIGATIONS, LIABILITIES, AND CLAIMS IN EXCESS OF THE LIMITATIONS STATED HEREUNDER. IF APPLICABLE LAW DOES NOT PERMIT SUCH LIMITATIONS, THE MAXIMUM LIABILITY OF COMPANY TO YOU UNDER ANY AND ALL CIRCUMSTANCES WILL BE EQUAL TO THE AMOUNTS YOU PAID, IF ANY, FOR ANY PRODUCTS AND/OR SERVICES. YOU HEREBY RELEASE COMPANY FROM ANY AND ALL OBLIGATIONS, LIABILITIES AND CLAIMS IN EXCESS OF THE LIMITATIONS SET FORTH IN THIS SECTION. THE NEGATION OF DAMAGES SET FORTH ABOVE IS A FUNDAMENTAL ELEMENT OF THE BASIS OF THE BARGAIN BETWEEN YOU AND COMPANY. THE WEBSITE, PRODUCTS AND SERVICES WOULD NOT BE PROVIDED TO YOU WITHOUT SUCH LIMITATIONS.

XVII. Legal Warning

- Any attempt by any individual, whether or not a User, to damage, destroy, tamper with, vandalize and/or otherwise interfere with the operation of the Website, products or services, is a violation of criminal and civil law and Company will diligently pursue any and all remedies in this regard against any offending individual or entity to the fullest extent permissible by law and in equity. You agree not to use this Website to engage in any prohibited conduct or for any unlawful purpose. Broadly stated, this includes any conduct that is unlawful, untruthful, tortious or that is harmful to (or puts at risk) Company or any other party or property; that violates another party's privacy or other rights; or that otherwise interferes with the operation, use or enjoyment of this Website or any product, service, system or other property. Further, you agree to submit only true, valid and accurate Information to this Website (including through any registration or application process). You also agree to correct promptly any errors in any Information related to you. You may not use this Website to seek to discover or obtain information about, or to provide information about, any other person or entity unless you have the explicit legal right to do so.
- No part of the Website may be reproduced in any form or incorporated into any information retrieval system, electronic or mechanical. You may not use, copy, emulate, clone, rent, lease, sell, modify, decompile, disassemble, reverse engineer or transfer the Website, Website content or any portion thereof. Systematic retrieval of content or matter associated with the Website by automated means or any other form of scraping or data extraction in order to create or compile, directly or indirectly, a collection, compilation, database or directory without written permission from Company is strictly prohibited. You may not use any device, software or routine to interfere or attempt to interfere with the proper functionality of the Website. You may not take any action that imposes an unreasonable or disproportionately large load on Company infrastructure.

XVIII. Resolution of Claims and Disputes; Arbitration

We will try work in good faith to resolve any issue you have with this Website and the products and services available hereunder, if you timely bring the issue to our attention. However, we realize that there may be rare cases when we may not be able to resolve an issue to your complete satisfaction. In those instances, you agree that any dispute or claim arising out of or relating in any way to your use of this Website and the products and services available hereunder, must be resolved exclusively by binding arbitration. The only exception would be if you have violated or threatened to violate the intellectual property rights of Company or any third party, in which case Company, or such third party may go to court to seek an injunction or other appropriate relief.

The arbitration will be conducted before a single arbitrator in accordance with the rules of the American Arbitration Association ("AAA"). No claims of any other parties may be joined or otherwise combined in the arbitration proceeding. In other words, you agree that you will not be allowed to file a class action or any kind of class or joint arbitration regarding Company, this Website and the products and services available hereunder.

Each party is responsible for its own attorneys' fees without regard to which party is deemed the prevailing party in the arbitration proceeding. Except for punitive and consequential damages (which the arbitrator is not authorized to award), and subject to the terms and conditions of this Agreement, the arbitrator is authorized to award either party any money damages or any provisional or equitable remedy permitted by applicable law.

The award of the arbitrator may be enforced by the prevailing party in any court having jurisdiction. Each party consents to the exclusive jurisdiction of the courts of the State of New Jersey or to any Federal court located within the State of New Jersey for any action (i) to compel arbitration, (ii) to enforce any award of the arbitrators, or (iii) at any time prior to the qualification and appointment of the arbitrator, for temporary, interim, or provisional equitable remedies.

If this arbitration provision is held to be invalid or otherwise unenforceable for any reason, it will be severed from this Agreement and the parties agree that exclusive jurisdiction and venue for any claims will be in the state or federal courts in New Jersey.

You agree that, even if a statute of limitations or other law provides for a longer time period, any action against Company, their officers, directors, shareholders, employees, attorneys, agents, contractors, licensors, suppliers and any third party providers of information, products, or services relating to this Website or any information, products, or services available on or from this Website must be brought within twelve (12) months after the event that gave rise to the cause of action or it is forever barred.

BECAUSE YOUR USE OF THIS WEBSITE REQUIRES THAT YOU CONSENT TO ARBITRATION OF YOUR CLAIMS OR DISPUTES, YOU WILL NOT HAVE THE RIGHT TO PURSUE YOUR CLAIM IN COURT OR BEFORE A JUDGE OR JURY OR TO PARTICIPATE IN A CLASS ACTION OR ANY OTHER COLLECTIVE OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. OTHER RIGHTS THAT EITHER PARTY WOULD HAVE IF THAT PARTY WENT TO COURT, INCLUDING WITHOUT LIMITATION THE RIGHT TO CONDUCT DISCOVERY OR TO APPEAL, MAY BE LIMITED OR UNAVAILABLE IN ARBITRATION. IF ANY COURT WERE TO FIND THAT THIS ARBITRATION CLAUSE WERE UNENFORCEABLE FOR ANY REASON, THEN YOU AGREE TO PURSUE YOUR CLAIM EXCLUSIVELY IN A STATE OR FEDERAL COURT IN NEW JERSEY AND AGREE THAT A JUDGE RATHER THAN A JURY IS TO ADJUDICATE YOUR CLAIM.

XIX. Miscellaneous

- This Agreement shall be governed by and construed in accordance with the sole and exclusive law, jurisdiction and venue of the State of New Jersey (without regard to its conflict of law principles) and may not be assigned by you in whole or in part without the prior written consent of Company.
- Notices by you to Company must be in writing and sent by US Mail or overnight delivery to PRBC, 1640 Airport Road, Suite 115, Kennesaw, GA 30144, unless revised by Company in writing.
- Performance by Company may be subject to interruption and delay due to causes beyond its reasonable control, such as acts of God, government, weather, fire, power or telecommunications failure, inability to obtain supplies, breakdown of equipment or interruption in utility company, landlord, lender, bank, financial institution or vendor services or communications, for which no liability shall be incurred.
- Should any part of this Agreement be held invalid or unenforceable, that portion shall be replaced by an enforceable provision consistent with applicable law that most closely matches the intent of the original provision and the remaining portions of this Agreement shall continue in full force and effect. Section headings used in this Agreement are for convenience purposes only.
- This Agreement represents the entire understanding between you and Company regarding the subject matter contained herein and supersedes any and all prior and/or contemporaneous agreements between you and Company regarding same, whether oral or written. Company's failure to enforce any provision of this Agreement shall not be deemed a waiver of such provision nor of the right to enforce such provision.
- Company shall have, in addition to any other relief at law or in equity, the right to injunctive relief to redress any breach of this Agreement.
- This Agreement is intended for the benefit of, is binding upon and may be enforced solely by you and Company, their successors and permitted assigns. This Agreement does not create, and you and Company expressly disclaim, any third-party beneficiary relationships.

XX. Acknowledgement and Acceptance

- BY CHECKING THE CHECKBOXES, CLICKING "CREATE ACCOUNT" AND SUBMITTING THE INFORMATION VIA THIS WEBSITE, YOU AGREE, ACKNOWLEDGE AND CONSENT THAT THE TERMS AND CONDITIONS ON ALL PAGES OF THIS AGREEMENT HAVE BEEN THOROUGHLY READ, UNDERSTOOD AND AGREED TO, INCLUDING THE PRIVACY POLICY AND ARBITRATION CLAUSE CONTAINED HEREIN. YOU FURTHER AGREE, ACKNOWLEDGE AND CONSENT THAT YOU HAVE INDEPENDENTLY EVALUATED AND WEIGHED THE RISKS AND BENEFITS OF ACCESSING THIS WEBSITE AND THE

PRODUCTS AND SERVICES HEREIN AND YOU HAVE AGREED TO ALL THE TERMS OF THIS AGREEMENT WITHOUT RELIANCE ON ANY REPRESENTATION, GUARANTEE OR STATEMENT EXISTING OUTSIDE OF THIS AGREEMENT. YOUR ELECTRONIC SUBMISSION, WHICH SHALL CONSTITUTE A LEGAL, VALID AND BINDING MARK, WITH THE SAME FORCE AND EFFECT AS A PHYSICALLY SIGNED ORIGINAL, REPRESENTS YOUR AGREEMENT, ACKNOWLEDGEMENT AND CONSENT TO THE TERMS AND CONDITIONS OF THIS AGREEMENT AND TO THE ELECTRONIC DELIVERY AND ACCEPTANCE THEREOF AND ALL EXHIBITS, DOCUMENTS, NOTICES, UPDATES, ADDENDA AND AMENDMENTS RELATED THERETO, AS WELL AS ANY OTHER DOCUMENTS TO BE DELIVERED TO YOU AS A RESULT OF YOUR ACCESS AND USE OF THE WEBSITE, PRODUCTS AND SERVICES.

- It is acknowledged that this Agreement may exist in multiple counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same instrument. You understand that you will need access to the Internet, as well as the appropriate software and/or programs, which may include, but may not be limited to, Adobe Acrobat, in order to access this Agreement electronically. You also understand that you may update your information, obtain a full description of systems requirements, revoke your consent for future electronic deliveries, or request one or more paper documents at any time by contacting Company in writing.

Information subject to change without notice.
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