

Website Terms of Use

Effective Date: May 31, 2024

PLEASE READ

These Terms of Use govern your use of our website. Please read these terms and conditions carefully before using this website. By accessing or using this website, you agree to be bound by these Terms of Use. If you do not agree, please immediately discontinue accessing this website.

Content

This website may provide general information about our products and services. Your eligibility for particular products and services is subject to our final determination, restrictions, and acceptance. We may discontinue or make changes to the information, products, licenses, or services described on this website at any time. Any dated information is published as of its publication date only. We do not undertake any obligation or responsibility to update or amend any such information. We reserve the right to terminate any or all offerings without prior notice. Furthermore, by offering information, products, or services via this website, no solicitation is made by us to any person to use such information, products, or services in jurisdictions where the provision of information, products, or services is prohibited by law.

This website may contain links to third-party websites, such as social media websites, which we do not own or control, but which are being providing for your convenience. If you visit a link to another website, you do so at your own risk subject to the terms and conditions establish by the operator of that website. The fact that we provide a link to a website does not necessarily mean we endorse, authorize, or sponsor that third-party website, or that we are affiliated with the third-party website's owners or sponsors. We reserve the right to terminate a link to a third-party website at any time.

Although we try to provide accurate and timely information on this website, there may be inadvertent, technical, or factual inaccuracies and typographical errors. For these reasons we cannot warrant the accuracy, completeness, or timeliness of the information, text, graphics, links, or other items on this website.

This website's content, including but not limited to all music, images, icons, text, software, logos, expressions, and ideas, is copyrighted and protected by U.S. and worldwide copyright laws and treaty provisions. In addition, this website's content is protected by patent and trademark laws, the laws of privacy and publicity, and the various communication regulations and statutes. You are not authorized to post on or transmit to or from this website any unlawful, threatening, libelous, defamatory,

obscene, scandalous, inflammatory, pornographic, immoral, or profane material, or any other content that could give rise to any civil or criminal liability under the law.

Any commercial use of this website or its content is prohibited. You may print a copy of the information contained on this website only for your personal use. This right may be revoked at any time.

Accessing the Website

To access our website and submit applications, you will need a working connection to the Internet via a web browser on your computer for which you are responsible for all costs, expenses, and fees.

From time to time, due to the performance of maintenance, malfunctions or failures of software, equipment, or telecommunications devices, unusual transaction volume, or similar reasons the website may not be available for your use. We minimize the periods of time during which website is unavailable. You agree that we shall not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of the unavailability of the website, regardless of whether it could be shown that we could have prevented or reduced the duration of such unavailability by taking any action within our reasonable control. We shall also not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of your inability to access the website caused directly or indirectly, in whole or in part, by your computer or mobile device, your inability to establish a connection to the Internet, your Internet Service Provider ("ISP"), or capacity or other limitations or constraints of the Internet.

We may at any time, with or without cause, and without prior notice to you deny you access to the website. We may terminate these Terms of Use and your access to the website in whole or in part at any time without prior notice to you. In the event we terminate this Terms of Use, any applications you have submitted will continue to be evaluated, and any existing transactions you have entered into with us shall remain in effect.

The website is intended only for use within the United States. We may restrict your access to the website during times you are in a country for which use of the website would be prohibited. The website is not intended for use by persons in any jurisdiction where such use would be contrary to applicable laws or regulations. You are responsible for compliance with all local laws.

While using the website, you are prohibited from engaging in any of the following activities:

- You may not use any "deep-link", "page-scrape", "robot", "spider" or other automatic device, program, algorithm or methodology, or any similar or

equivalent manual process, to access, acquire, copy, or monitor any portion of the website or its content.

- You may not attempt to gain unauthorized access to any portion or feature of the website, or any other systems or networks connected to the website by any illegitimate means.
- You may not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the website or our systems or networks.
- You agree not to use any device, software, or routine to interfere or attempt to interfere with the proper working of the website or any transaction being conducted on the website, or with any other person's use of the website.
- You may not pretend that you are, or that you represent, someone else, or impersonate any other individual or entity while using the website.
- You may not use the website or any of its content for any purpose that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes our rights or the rights of others.

Limitations of Liability

UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR ANY DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES THAT MAY ARISE IN CONNECTION WITH THIS WEBSITE, OR FROM YOUR USE OF, OR INABILITY TO USE, THIS WEBSITE OR ANY INFORMATION PROVIDED ON THIS WEBSITE; OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE; OR DISCLOSURE OF INFORMATION WHEN REPLYING TO YOU BY E-MAIL OR OTHER ELECTRONIC MEANS OR RECEIVING E-MAILS FROM YOU; EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES, OR EXPENSES. Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages. In such jurisdictions, our liability is limited to the greatest extent permitted by law.

THIS WEBSITE CONTENT IS PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

WE ASSUME NO RESPONSIBILITY, AND SHALL NOT BE LIABLE FOR, ANY VIRUSES THAT MAY INFECT OR DAMAGE YOUR COMPUTER EQUIPMENT OR OTHER PROPERTY AS A RESULT OF YOUR ACCESS TO, USE OF, OR BROWSING OF THIS WEBSITE, THE WEB, OR YOUR DOWNLOADING OF ANY MATERIALS, DATA, TEXT, IMAGES, VIDEO, OR AUDIO FROM THIS WEBSITE OR THE WEB.

WE DO NOT WARRANT NOR REPRESENT THAT YOUR USE OF MATERIALS DISPLAYED ON THIS WEBSITE WILL NOT INFRINGE RIGHTS OF THIRD PARTIES NOT OWNED OR AFFILIATED WITH US.

You agree to indemnify and hold us harmless from and against any and all claims, losses, expenses, demands, or liabilities, including attorneys' fees and costs, incurred by us in connection with any claim by a third party (including any intellectual property claim) arising out of your use of the website in violation of these Terms of Use or in violation of any applicable law. You further agree that you will cooperate fully in the defense of any such claims. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you shall not in any event settle any such claim or matter without our written consent.

Other Terms & Conditions

No failure, omission, or delay on our part to exercise any right under these Terms of Use will preclude any other further exercise of that right or other right under these Terms of Use.

If any terms or conditions in these Terms of Use change due to applicable law or is declared invalid by order of a court, the remaining terms of these Terms of Use will not be affected, and these Terms of Use will be interpreted as if the invalid terms had not been placed in these Terms of Use. The headings in these Terms of Use are intended only to help organize these Terms of Use.

Changes to these Terms of Use

You agree that we may from time to time amend all or any part of these Terms of Use, including, without limitation, establishing, increasing, or decreasing the fees and charges for products and services made available through this website and changing the features and functionality to this website. We will notify you electronically of any change to these Terms of Use as required by applicable law. Any such changes shall take effect as soon as they are posted on this website. Your use of the website after the effective date of the change shall constitute your agreement to be bound by the terms of the change. You should also review these Terms of Use periodically for any changes.