

Financial Assistance, Inc.

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Unauthorized attempts to upload information or change information on this website are strictly prohibited and may be punishable under the Computer Fraud and Abuse Act of 1986 and the national Information Infrastructure Protection Act. For site security purposes and to ensure that this service remains open to all users, FAI computer systems employ software programs to monitor network traffic to identify unauthorized attempts to upload or change information or otherwise cause damage.

This website has been prepared solely for the purpose of providing information about FAI and the products and services offered by the company. Without limiting the generality of anything else, Company makes no commitment, and disclaims any duty, to update this website or any of the information obtained through this website, and its shall not be responsible for any errors or omissions in the website. Company reserves the right to add, modify or delete any information on this website at any time, with or without notice.

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data, material, or other content (collectively, "Submissions") to Company, you automatically grant Company the royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, redistribute, transmit, perform and display any or all of such Submissions (in whole or part) throughout the universe and to incorporate such in other works in any form, media, or technology now known or later developed for the full term of any rights that may exist in such Submission(s). Further, Company is free to use any ideas, concepts, methods, know-how, techniques, and processes contained in any communications you send to this website for any purpose whatever, including, but not limited to, creating and marketing products, information, or services using such information.

Forward-looking Statements Disclosure:

Certain statements in documents that appear in or are obtained through this website, including, without limitation, statements as to any company's objective to grow through strategic acquisitions and internal growth, the ability to realize operating efficiencies in the integration of its acquisitions or as to management's beliefs, expectations and opinions, are forward-looking statements that involve risks and uncertainties and are subject to change at any time. Certain factors, including without limitation, risks associated with growth and future acquisitions, fluctuations in quarterly operating results, can cause actual results and developments to be materially different from those expressed or implied by such forward-

looking statements.

Disclaimers; Disclaimers Regarding Other Servers and Web Sites:

This Site, the Site materials on and in and made available through this Site, and the services, information, and products offered by Company in connection therewith are made available "as is" and "with all faults." Use of this Site is entirely at your own risk. Company makes no representations or warranties, and disclaims all representations and warranties, with respect to this Site, the Site materials on and in and made available through this Site, and the services, information, and products offered in connection therewith, express or implied, written or oral, arising from course of dealing, course of performance, usage of trade, or otherwise, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, accuracy, systems integration, non-interference, quality, title, and non-infringement. The entire risk as to satisfactory quality, performance, accuracy, and effort with regard to any and all website materials on and in and made available through this Site is with you.

In no case shall Company, its directors, officers, employees, affiliates, agents, contractors, members, interest holders, interns, suppliers, service providers and licensors be liable for any special, indirect, incidental, consequential, exemplary, extra-contractual, or punitive damages of any kind whatever, including, without limitation, lost revenues or lost profits, which may or do result from the use of, access to, or inability to use this

website, the website materials on and in and made available through this Site, or the services, information, and products offered in connection therewith, regardless of legal theory, whether or not any party had been advised of the possibility or probability of such damages, and even if the remedies otherwise available fail of their essential purpose. Under no circumstances will the total liability of Company to you or any other person or entity in connection with, based upon, or arising from this Site, the Site materials on and in and made available through this Site, or the services, information, or products offered in connection therewith exceed the price paid by you for use of this Site.

Without limiting the generality of the foregoing, other sites that may be listed or linked in this website are not under the control of Company. Accordingly, Company can make no representation concerning the content of these sites to you, nor can the fact that Company has given you this listing, serve as an endorsement by Company of any of these sites.

Company is providing links to these sites as a convenience to you. Company has not tested any software that may be found on these sites and therefore cannot make any representations regarding the quality, safety or suitability of any software found there. There are inherent dangers in the use of any software found on the Internet, and Company cautions you to make sure that you completely understand the risk before retrieving any software on the Internet. Company is not responsible for any content, information, products, services, or software offered by any other party or at any other web site.

Indemnification:

You agree to indemnify, defend and hold harmless the Company and our parent, members, interest holders, subsidiaries, affiliates, partners, officers, directors, agents, contractors, licensors, service providers, subcontractors, suppliers, interns and employees, harmless from any claim or demand, including reasonable attorneys' fees, arising from or relating to your use of the Site, your submissions to the Site, or any violation of these Terms, or applicable law, by you or by someone accessing the Site via your account. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you agree to cooperate with us in defending such claims. This indemnification, defense and hold harmless obligation will survive these Terms and the termination of your use of the Site.

Confidential Information:

"Confidential Information" shall mean all written or oral information, disclosed by either party to the other, related to the operations of either party or a third party that has been identified as confidential or that by the nature of the circumstances surrounding disclosure ought reasonably to be treated as confidential. The parties acknowledge that during the performance of services hereunder, each party will have access to certain of the other party's Confidential Information or Confidential Information of third parties that the disclosing party is required to maintain as confidential. Both parties agree that all items of Confidential Information are proprietary to the disclosing party or such third party, as applicable, and will remain the sole property of the disclosing party or such third party.

Each party agrees as follows: (i) to use Confidential Information disclosed by the other party only for the purposes described herein; (ii) that such party will not reproduce Confidential Information disclosed by the other party, and will hold in confidence and protect such Confidential Information from dissemination to, and use by, any third party; (iii) that neither party will create any derivative work from Confidential Information disclosed to such party by the other party; (iv) to restrict access to the Confidential Information disclosed by the other party to such of its

personnel, agents, and/or consultants, if any, who have a need to have access and who have been advised of and have agreed in writing to treat such information in accordance with the terms of this Agreement; and (v) to the extent practicable, return or destroy all Confidential Information disclosed by the other party that is in its possession upon termination or expiration of this Agreement, upon request of the other party. Notwithstanding the foregoing, the provisions of this section. will not apply to Confidential Information that (i) is publicly available or in the public domain at the time disclosed; (ii) is or becomes publicly available or enters the public domain through no fault of the recipient; (iii) is rightfully communicated to the recipient by persons not bound by confidentiality obligations with respect thereto; (iv) is already in the recipient's possession free of any confidentiality obligations with respect thereto at the time of disclosure; (v) is independently developed by the recipient; or (vi) is approved for release or disclosure by the disclosing party without restriction. Notwithstanding the foregoing, each party may disclose Confidential Information to the limited extent required (i) in order to comply with the order of a court or other governmental body, or as otherwise necessary to comply with applicable law, provided that, to the extent permitted by law, the party making the disclosure pursuant to the order shall first have given written notice to the other party and made a reasonable effort to obtain a protective order; or (ii) to establish a party's rights under this Agreement, including to make such court filings as it may be required to do.

Privacy: Statement:

FAI has a Privacy Notice setting out Company's online information gathering and dissemination practices with respect to the website. The Privacy Notice is incorporated into these Terms by reference, as if set forth fully herein.

Governing Law and Jurisdiction:

These Terms, including, without limitation, the Privacy Notice, represent the entire agreement between you and Company with respect to the subject matter hereof, and supersede any and all prior and contemporaneous written and oral representations, understandings, and agreements, express and implied, and will be governed by and construed in accordance with the laws of the State of New Jersey, without reference to its conflict of law rules; provided, however, that the terms of any applicable law now or hereafter enacted that is based on, derived from, similar to, or connected with the uniform computer information transactions act drafted by the national conference of commissioners on uniform state laws shall not apply except to the extent that the law expressly prohibits alteration by these terms and conditions of the applicability of one or more sections of the law.

Rules of Conduct:

There are rules of conduct that you are required to follow when you use the Site. You must not:

“harvest” (or collect) information from the Site using an automated software tool or manually on a mass basis (unless we have given you separate written permission to do so). This includes, for example, information about other users of the Site and information about the offerings, products, services and promotions available on or through the Site.

“use automated means to access” the Site, or gain unauthorized access to the Site or to any account or computer system connected to the Site.

“obtain, or attempt to obtain, access” to areas of the Site or our systems that are not intended for access by you.

“flood” the Site with requests or otherwise overburden, disrupt or harm the Site or its systems.

"circumvent or reverse engineer" the Site or its systems.

"restrict or inhibit" another user or users from using and enjoying the Site.

"manipulate or forge identifiers" in order to disguise the origin of any information posted on the Site or otherwise provided to us or our employees.

"impersonate any person" including, but not limited to, other community members or our employees.

If you post something to the Site, such as comments or other content, do not post anything that:

uses strong, vulgar, obscene or otherwise harmful language,

uses racially, ethnically or otherwise, objectionable language,

infringes any third party intellectual property right (such as copyrights),

is defamatory (i.e., something that is negative and untrue about another person or entity),

divulges another person’s or entity’s confidential or private information or trade secret,

is fraudulent, unlawful, threatening, harassing, abusive or discriminatory,

encourages criminal conduct, contains any information (such as inside, proprietary or confidential information) that you do not have a right to make available due to contract, fiduciary duty, or operation of law, advertises or solicits business for products or services other than those that are offered and promoted on the Site, contains any virus, malware, spyware or other harmful content or code.

Registration and Log-In:

To access certain features or areas of the Site, you will be required to obtain username and password access from FAI. In addition, certain features of the Site are only available to our registered users, and to access those areas of the Site you will be required to log in using your username and password.

You agree to provide true, accurate, current and complete information about yourself as prompted by the applicable registration or log-in form, and you are responsible for keeping such information up-to-date (this includes your contact information, so that we can reliably contact you). The information you submit must describe you (you may not impersonate another person or entity), and you may not sell, share or otherwise transfer your account information.

You are responsible for all activity occurring when the Site is accessed through your account, whether authorized by you or not. Therefore, if you create an account, be sure to protect the confidentiality of your account password. We are not liable for any loss or damage arising from your failure to protect your password or account information.

Prohibited Uses:

In addition to other prohibitions as set forth in the Terms, you are prohibited from using the site or its content: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful acts; (c) to violate any international, federal, provincial or state regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) to submit false or misleading information; (g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or operation of the service or of any related website, other websites, or the Internet; (h) to collect or track the personal information of others; (i) to spam, phish, pharm, pretext, spider, crawl, or scrape; (j) for any obscene or immoral purpose; or (k) to interfere with or circumvent the security features of the service or any related website, other websites, or the Internet. We reserve the right to terminate your use of the service or any related website for violating any of the prohibited uses

Severability:

In the event that any provision of these Terms is determined to be unlawful, void or unenforceable, such provision shall nonetheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from these Terms, such determination shall not affect the validity and enforceability of any other remaining provisions.

Miscellaneous:

By accessing, viewing, or using the works, content, or materials on this website, you consent to the exclusive jurisdiction of the federal and state courts presiding in King County, Washington, and agree to accept service of process by personal delivery or mail and hereby waive any and all jurisdictional and venue defenses otherwise available. This website is controlled and operated by Company from its offices within the United States. Without limiting anything else, Company makes no representation that the works, content, materials, services, information, or products available on, in, or through the website are appropriate or available for use in other locations, and access to them from territories where they are illegal is prohibited. Those who choose to access this website from other locations do so on their own volition and are responsible for compliance with applicable laws. The waiver or failure of Company to exercise in any respect any right provided hereunder shall not be deemed a waiver of such right in the future or a waiver of any of other rights established under these Terms and Conditions. Headings used in these Terms and Conditions, including, without limitation, the Privacy Notice, are for reference only and shall not affect the interpretation of these Terms and Conditions (or the Privacy Notice). The waiver or failure of Company to exercise in any respect any right provided hereunder shall not be deemed a waiver of such right in the future or a waiver of any of other rights established under these Terms and Conditions. Company reserves the right to terminate your access to this website in the event that you violate these Terms and Conditions or for any reason whatever or no reason, with or without notice, in addition to any and all other remedies available at law or in equity.