

# TERMS OF USE REFIWATCH LLC

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Version Date: August 11, 2022

## TERMS OF USE AGREEMENT

This Terms of Use Agreement (“Agreement”), along with our Company Privacy Policy (\_\_\_\_\_), constitutes a legally binding agreement made between you, whether personally or on behalf of an entity (“user” or “you”) and RefiWatch LLC and its affiliated companies, Websites, applications and tools (collectively, RefiWatch LLC, “Company” or “we” or “us” or “our”), concerning your access to and use of the <https://www.refi-watch.com> Website(s) as well as any other media form, media channel, mobile website or mobile application related or connected thereto (collectively, the “Sites”). The Sites provide the following service: To deliver an efficient, accurate recommended home refi rate and monitor the market to notify you when the time comes to jump in. (“Company Services”). For every 3 consecutive years that pass without receiving a response on our data update request emails, your recalculation frequency will be reduced by a factor of 7. Supplemental terms and conditions or documents that may be posted on the Sites from time to time, are hereby expressly incorporated into this agreement by reference.

Company makes no representation that the Sites is appropriate or available in other locations other than where it is operated by Company. The information provided on the Sites is not intended for distribution to or use by any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject Company to any registration requirement within such jurisdiction or country. Accordingly, those persons who choose to access the Sites from other locations do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable.

All users who are minors in the jurisdiction in which they reside (generally under the age of 18) are not permitted to register for the Sites or use the Company Services.

YOU ACCEPT AND AGREE TO BE BOUND BY THIS AGREEMENT BY ACKNOWLEDGING SUCH ACCEPTANCE DURING THE REGISTRATION PROCESS (IF APPLICABLE) AND ALSO BY CONTINUING TO USE THE SITES. IF YOU DO NOT AGREE TO ABIDE BY THIS AGREEMENT, OR TO MODIFICATIONS THAT COMPANY MAY MAKE TO THIS AGREEMENT IN THE FUTURE, DO NOT USE OR ACCESS OR CONTINUE TO USE OR ACCESS THE COMPANY SERVICES OR THE SITES.

## PURCHASES; PAYMENT

RefiWatch LLC may offer free trial or sample of our products or services. The duration of the free trial period and all other details of the offer will be posted on our Sites. If you wish to try our free options please read through them carefully first. RefiWatch LLC will bill you through a payment provider for our Services. By using our paid options you agree to pay RefiWatch LLC all charges at the prices then in effect for the products or services you or other persons using your billing account may purchase, and you authorize

RefiWatch LLC to charge your chosen payment provider for any such purchases. You agree to make payment using that selected payment method. If you have ordered a product or service that is subject to recurring charges then you agree to us charging your payment method on a recurring basis, without requiring your prior approval from you for each recurring charge until such time as you cancel the applicable product or service. RefiWatch LLC reserves the right to correct any errors or mistakes in pricing that it makes even if it has already requested or received payment. Sales tax will be added to the sales price of purchases as deemed required by Company. Company may change prices at any time. All payments shall be in U.S. dollars.

## **REFUND AND RETURN**

All sales are final and no refunds shall be issued.

## **USER REPRESENTATIONS**

### ***Regarding Your Registration***

By using the RefiWatch LLC Services, you represent and warrant that:

- A. all registration information you submit is truthful and accurate;
- B. you will maintain the accuracy of such information;
- C. you will keep your password confidential and will be responsible for all use of your password and account;
- D. you are not a minor in the jurisdiction in which you reside, or if a minor, you have received parental permission to use our Sites; and
- E. your use of the Company Services does not violate any applicable law or regulation.

You also agree to: (a) provide true, accurate, current and complete information about yourself as prompted by the Sites' registration form and (b) maintain and promptly update registration data to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or Company has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, Company has the right to suspend or terminate your account and refuse any and all current or future use of the Sites (or any portion thereof).

We reserve the right to remove or reclaim or change a user name you select if we determine appropriate in our discretion, such as when the user name is obscene or otherwise objectionable or when a trademark owner complains about a username that does not closely relate to a user's actual name.

### ***Regarding Content You Provide***

We may invite you to chat or participate in blogs, message boards, online forums and other functionality and may provide you with the opportunity to create, submit, post, display, transmit, perform, publish, distribute or broadcast content and materials to our Sites and/or to or via the Sites' forms, emails, chat agents, popups, including, without limitation, text, writings, video, audio, photographs, graphics,

comments, suggestions or personally identifiable information or other material (collectively "Contributions"). Any Contributions you transmit to RefiWatch LLC will be treated as non-confidential and non-proprietary. When you create or make available a Contribution, you thereby represent and warrant that:

- A. the creation, distribution, transmission, public display and performance, accessing, downloading and copying of your Contribution does not and will not infringe the proprietary rights, including but not limited to the copyright, patent, trademark, trade secret or moral rights of any third party;
- B. you are the creator and owner of or have the necessary licenses, rights, consents, releases and permissions to use and to authorize RefiWatch LLC and the Sites' users to use your Contributions as necessary to exercise the licenses granted by you under this Agreement;
- C. you have the written consent, release, and/or permission of each and every identifiable individual person in the Contribution to use the name or likeness of each and every such identifiable individual person to enable inclusion and use of the Contribution in the manner contemplated by our Sites;
- D. your Contribution is not obscene, lewd, lascivious, filthy, violent, harassing or otherwise objectionable (as determined by RefiWatch LLC), libelous or slanderous, does not ridicule, mock, disparage, intimidate or abuse anyone, does not advocate the violent overthrow of any government, does not incite, encourage or threaten physical harm against another, does not violate any applicable law, regulation, or rule, and does not violate the privacy or publicity rights of any third party;
- E. your Contribution does not contain material that solicits personal information from anyone under 18 or exploit people under the age of 18 in a sexual or violent manner, and does not violate any federal or state law concerning child pornography or otherwise intended to protect the health or well-being of minors;
- F. your Contribution does not include any offensive comments that are connected to race, national origin, gender, sexual preference or physical handicap;
- G. your Contribution does not otherwise violate, or link to material that violates, any provision of this Agreement or any applicable law or regulation.

## **CONTRIBUTION LICENSE**

By posting Contributions to any part of the Sites, or making them accessible to the Sites by linking your account to any of your social network accounts, you automatically grant, and you represent and warrant that you have the right to grant, to RefiWatch LLC an unrestricted, unconditional, unlimited, irrevocable, perpetual, non-exclusive, transferable, royalty-free, fully-paid, worldwide right and license to host, use, copy, reproduce, disclose, sell, resell, publish, broadcast, retitle, archive, store, cache, publicly perform, publicly display, reformat, translate, transmit, excerpt (in whole or in part) and distribute such Contributions (including, without limitation, your image and voice) for any purpose, commercial, advertising, or otherwise, to prepare derivative works of, or incorporate into other works, such Contributions, and to grant and authorize sublicenses of the foregoing. The use and distribution may occur in any media formats and through any media channels. Such use and distribution license will apply to any form, media, or technology now known or hereafter developed, and includes our use of your name, company name, and franchise name, as applicable, and any of the trademarks, service marks, trade names and logos, personal and commercial images you provide. Company does not assert any ownership over your Contributions; rather, as between us and you, subject to the rights granted to us in this Agreement, you retain full ownership of all of your Contributions and any intellectual property rights or

other proprietary rights associated with your Contributions. We will not use your contribution in a way that infringes on your rights and always process your personal information lawfully and with your consent.

Company has the right, in our sole and absolute discretion, to (i) edit, redact or otherwise change any Contributions, (ii) re-categorize any Contributions to place them in more appropriate locations or (iii) pre-screen or delete any Contributions that are determined to be inappropriate or otherwise in violation of this Agreement.

By uploading your Contributions to the Sites, you hereby authorize Company to grant to each end user a personal, limited, no-transferable, perpetual, non-exclusive, royalty-free, fully-paid license to access, download, print and otherwise use your Contributions for their internal purposes and not for distribution, transfer, sale or commercial exploitation of any kind.

## **SOCIAL MEDIA**

As part of the functionality of the Sites, you may link your account with online accounts you may have with third party service providers (each such account, a "Third Party Account") by either: (i) providing your Third Party Account login information through the Sites; or (ii) allowing RefiWatch LLC to access your Third Party Account, as is permitted under the applicable terms and conditions that govern your use of each Third Party Account. You represent that you are entitled to disclose your Third Party Account login information to RefiWatch LLC and/or grant RefiWatch LLC access to your Third Party Account (including, but not limited to, for use for the purposes described herein), without breach by you of any of the terms and conditions that govern your use of the applicable Third Party Account and without obligating RefiWatch LLC to pay any fees or making RefiWatch LLC subject to any usage limitations imposed by such third party service providers. By granting RefiWatch LLC access to any Third Party Accounts, you understand that (i) RefiWatch LLC may access, make available and store (if applicable) any content that you have provided to and stored in your Third Party Account (the "Social Network Content") so that it is available on and through the Sites via your account, including without limitation any friend lists, and (ii) RefiWatch LLC may submit and receive additional information to your Third Party Account to the extent you are notified when you link your account with the Third Party Account. Depending on the Third Party Accounts you choose and subject to the privacy settings that you have set in such Third Party Accounts, personally identifiable information that you post to your Third Party Accounts may be available on and through your account on the Sites. Please note that if a Third Party Account or associated service becomes unavailable or RefiWatch LLC access to such Third Party Account is terminated by the third party service provider, then Social Network Content may no longer be available on and through the Sites. You will have the ability to disable the connection between your account on the Sites and your Third Party Accounts at any time. PLEASE NOTE THAT YOUR RELATIONSHIP WITH THE THIRD PARTY SERVICE PROVIDERS ASSOCIATED WITH YOUR THIRD PARTY ACCOUNTS IS GOVERNED SOLELY BY YOUR AGREEMENT(S) WITH SUCH THIRD PARTY SERVICE PROVIDERS. RefiWatch LLC makes no effort to review any Social Network Content for any purpose, including but not limited to, for accuracy, legality or non-infringement, and RefiWatch LLC is not responsible for any Social Network Content. You acknowledge and agree that RefiWatch LLC may access your e-mail address book associated with a Third Party Account and your contacts list stored on your mobile device or tablet computer solely for the purposes of identifying and informing you of those contacts who have also

registered to use the Sites. At your request made via email to our email address listed below, or through your account settings (if applicable), RefiWatch LLC will deactivate the connection between the Sites and your Third Party Account and delete any information stored on RefiWatch LLC servers that was obtained through such Third Party Account, except the username and profile picture that become associated with your account.

## **SUBMISSIONS**

You acknowledge and agree that any questions, comments, suggestions, ideas, feedback or other information about the Sites or the RefiWatch LLC Services ("Submissions") provided by you to RefiWatch LLC are non-confidential and RefiWatch LLC (as well as any designee of Company) shall be entitled to the unrestricted use and dissemination of these Submissions for any purpose, commercial or otherwise, without acknowledgment or compensation to you.

## **PROHIBITED ACTIVITIES**

You may not access or use the Sites for any other purpose other than that for which RefiWatch LLC makes it available. The Sites may not be used in connection with any commercial endeavors except those that are specifically endorsed or approved by RefiWatch LLC. Prohibited activity includes, but is not limited to:

- A. attempting to bypass any measures of the Sites designed to prevent or restrict access to the Sites, or any portion of the Sites
- B. attempting to impersonate another user or person or using the username of another user
- C. criminal or tortious activity
- D. deciphering, decompiling, disassembling or reverse engineering any of the software comprising or in any way making up a part of the Sites
- E. deleting the copyright or other proprietary rights notice from any Sites' content
- F. engaging in any automated use of the system, such as using any data mining, robots or similar data gathering and extraction tools
- G. except as may be the result of standard search engine or Internet browser usage, using or launching, developing or distributing any automated system, including, without limitation, any spider, robot (or "bot"), cheat utility, scraper or offline reader that accesses the Sites, or using or launching any unauthorized script or other software
- H. harassing, annoying, intimidating or threatening any Company employees or agents engaged in providing any portion of the Company Services to you
- I. interfering with, disrupting, or creating an undue burden on the Sites or the networks or services connected to the Sites
- J. making any unauthorized use of the Company Services, including collecting usernames and/or email addresses of users by electronic or other means for the purpose of sending unsolicited email, or creating user accounts by automated means or under false pretenses
- K. selling or otherwise transferring your profile
- L. systematic retrieval of data or other content from the Sites to create or compile, directly or indirectly, a collection, compilation, database or directory without written permission from Company

- M. using any information obtained from the Sites in order to harass, abuse, or harm another person
- N. tricking, defrauding or misleading Company and other users, especially in any attempt to learn sensitive account information such as passwords
- O. using the Company Services as part of any effort to compete with Company or to provide services as a service bureau
- P. using the Sites in a manner inconsistent with any and all applicable laws and regulations

## **INTELLECTUAL PROPERTY RIGHTS**

The content on the Sites ("RefiWatch LLC Content") and the trademarks, service marks and logos contained therein ("Marks") are owned by or licensed to RefiWatch LLC, and are subject to copyright and other intellectual property rights under United States and foreign laws and international conventions. RefiWatch LLC Content, includes, without limitation, all source code, databases, functionality, software, Sites' designs, audio, video, text, photographs and graphics. All RefiWatch LLC graphics, logos, designs, page headers, button icons, scripts and service names are registered trademarks, common law trademarks or trade dress of RefiWatch LLC in the United States and/or other countries. RefiWatch LLC trademarks and trade dress may not be used, including as part of trademarks and/or as part of domain names, in connection with any product or service in any manner that is likely to cause confusion and may not be copied, imitated, or used, in whole or in part, without the prior written permission of the RefiWatch LLC.

RefiWatch LLC Content on the Sites is provided to you "AS IS" for your information and personal use only and may not be used, copied, reproduced, aggregated, distributed, transmitted, broadcast, displayed, sold, licensed, or otherwise exploited for any other purposes whatsoever without the prior written consent of the respective owners. Provided that you are eligible to use the Sites, you are granted a limited license to access and use the Sites and the RefiWatch LLC Content and to download or print a copy of any portion of the RefiWatch LLC Content to which you have properly gained access solely for your personal, non-commercial use. RefiWatch LLC reserves all rights not expressly granted to you in and to the Sites and RefiWatch LLC Content and Marks.

## **THIRD PARTY WEBSITES AND CONTENT**

The Sites contains (or you may be sent through the Sites or the RefiWatch LLC Services) links to other websites ("Third Party Websites") as well as articles, photographs, text, graphics, pictures, designs, music, sound, video, information, applications, software and other content or items belonging to or originating from third parties (the "Third Party Content"). Such Third Party Websites and Third Party Content are not investigated, monitored or checked for accuracy, appropriateness, or completeness by us, and we are not responsible for any Third Party accessed through the Sites or any Third Party Content posted on, available through or installed from the Sites, including the content, accuracy, offensiveness, opinions, reliability, privacy practices or other policies of or contained in the Third Party Websites or the Third Party Content. Inclusion of, linking to or permitting the use or installation of any Third Party Websites or any Third Party Content does not imply approval or endorsement thereof by us. If you decide to leave the Sites and access the Third Party Websites or to use or install any Third Party Content, you do so at your own risk and you should be aware that our terms and policies no longer govern. You should

review the applicable terms and policies, including privacy and data gathering practices, of any websites to which you navigate from the Sites or relating to any applications you use or install from the Sites. Any purchases you make through Third Party Websites will be through other websites and from other companies, and RefiWatch LLC takes no responsibility whatsoever in relation to such purchases which are exclusively between you and the applicable third party.

## **SITE MANAGEMENT**

RefiWatch LLC reserves the right but does not have the obligation to:

- A. monitor the Sites for violations of this Agreement;
- B. take appropriate legal action against anyone who, in RefiWatch LLC sole discretion, violates this Agreement, including without limitation, reporting such user to law enforcement authorities;
- C. in RefiWatch LLC sole discretion and without limitation, refuse, restrict access to or availability of, or disable (to the extent technologically feasible) any user's contribution or any portion thereof that may violate this Agreement or any RefiWatch LLC policy;
- D. in Company's sole discretion and without limitation, notice or liability to remove from the Sites or otherwise disable all files and content that are excessive in size or are in any way burdensome to RefiWatch LLC 's systems;
- E. otherwise manage the Sites in a manner designed to protect the rights and property of RefiWatch LLC and others and to facilitate the proper functioning of the Sites.

## **TERM AND TERMINATION**

This Agreement shall remain in full force and effect while you use the Sites or are otherwise a user or member of the Sites, as applicable. You may terminate your use or participation at any time, for any reason, by following the instructions for terminating user accounts in your account settings, if available, or by contacting us using the contact information below.

WITHOUT LIMITING ANY OTHER PROVISION OF THIS AGREEMENT, COMPANY RESERVES THE RIGHT TO, IN COMPANY'S SOLE DISCRETION AND WITHOUT NOTICE OR LIABILITY, DENY ACCESS TO AND USE OF THE SITES AND THE COMPANY SERVICES, TO ANY PERSON FOR ANY REASON OR FOR NO REASON AT ALL, INCLUDING WITHOUT LIMITATION FOR BREACH OF ANY REPRESENTATION, WARRANTY OR COVENANT CONTAINED IN THIS AGREEMENT, OR OF ANY APPLICABLE LAW OR REGULATION, AND COMPANY MAY TERMINATE YOUR USE OR PARTICIPATION IN THE SITES AND THE COMPANY SERVICES, DELETE YOUR PROFILE AND ANY CONTENT OR INFORMATION THAT YOU HAVE POSTED AT ANY TIME, WITHOUT WARNING, IN COMPANY'S SOLE DISCRETION.

In order to protect the integrity of the Sites and Company Services, Company reserves the right at any time in its sole discretion to block certain IP addresses from accessing the Sites and Company Services.

Any provisions of this Agreement that, in order to fulfill the purposes of such provisions, need to survive the termination or expiration of this Agreement, shall be deemed to survive for as long as necessary to fulfill such purposes.

YOU UNDERSTAND THAT CERTAIN STATES ALLOW YOU TO CANCEL THIS AGREEMENT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME PRIOR TO MIDNIGHT OF COMPANY'S THIRD BUSINESS DAY FOLLOWING THE DATE OF THIS AGREEMENT, EXCLUDING SUNDAYS AND HOLIDAYS. TO CANCEL, CALL A COMPANY CUSTOMER CARE REPRESENTATIVE DURING NORMAL BUSINESS HOURS USING THE CONTACT INFORMATION LISTING BELOW IN THIS AGREEMENT OR BY ACCESSING YOUR ACCOUNT SETTINGS. THIS SECTION APPLIES ONLY TO INDIVIDUALS RESIDING IN STATES WITH SUCH LAWS.

If Company terminates or suspends your account for any reason, you are prohibited from registering and creating a new account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party. In addition to terminating or suspending your account, Company reserves the right to take appropriate legal action, including without limitation pursuing civil, criminal, and injunctive redress.

## **MODIFICATIONS**

### ***To Agreement***

Company may modify this Agreement from time to time. Any and all changes to this Agreement will be posted on the Sites and revisions will be indicated by date. You agree to be bound to any changes to this Agreement when you use the Company Services after any such modification becomes effective. Company may also, in its discretion, choose to alert all users with whom it maintains email information of such modifications by means of an email to their most recently provided email address. It is therefore important that you regularly review this Agreement and keep your contact information current in your account settings to ensure you are informed of changes. You agree that you will periodically check the Sites for updates to this Agreement and you will read the messages we send you to inform you of any changes. Modifications to this Agreement shall be effective after posting.

### ***To Services***

Company reserves the right at any time to modify or discontinue, temporarily or permanently, the Company Services (or any part thereof) with or without notice. You agree that Company shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Company Services.

## **DISPUTES**

### ***Between Users***

If there is a dispute between users of the Sites, or between users and any third party, you understand and agree that Company is under no obligation to become involved. In the event that you have a dispute with one or more other users, you hereby release Company, its officers, employees, agents and successors in rights from claims, demands and damages (actual and consequential) of every kind or nature, known or



unknown, suspected and unsuspected, disclosed and undisclosed, arising out of or in any way related to such disputes and/or the Company Services.

### ***With Company***

**A. Governing Law; Jurisdiction.** This Agreement and all aspects of the Sites and Company Services shall be governed by and construed in accordance with the internal laws of the State of Colorado, without regard to conflict of law provisions. With respect to any disputes or claims not subject to informal dispute resolution or arbitration (as set forth below), you agree not to commence or prosecute any action in connection therewith other than in the state and federal courts located in Weld County, State of Colorado, and you hereby consent to, and waive all defenses of lack of personal jurisdiction and forum non conveniens with respect to, venue and jurisdiction in such state and federal courts. Application of the United Nations Convention on Contracts for the International Sale of Goods is excluded from this Agreement. Additionally, application of the Uniform Computer Information Transaction Act (UCITA) is excluded from this Agreement. In no event shall any claim, action or proceeding by you related in any way to the Sites or Company Services be instituted more than two (2) years after the cause of action arose.

**B. Informal Resolution.** To expedite resolution and control the cost of any dispute, controversy or claim related to this Agreement ("Dispute"), you and Company agree to first attempt to negotiate any Dispute (except those Disputes expressly provided below) informally for at least sixty (60) days before initiating any arbitration or court proceeding. Such informal negotiations commence upon written notice from one person to the other.

**C. Binding Arbitration.** If you and Company are unable to resolve a Dispute through informal negotiations, either you or Company may elect to have the Dispute (except those Disputes expressly excluded below) finally and exclusively resolved by binding arbitration. Any election to arbitrate by one party shall be final and binding on the other. YOU UNDERSTAND THAT ABSENT THIS PROVISION, YOU WOULD HAVE THE RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL. The arbitration shall be commenced and conducted under the Commercial Arbitration Rules of the American Arbitration Association ("AAA") and, where appropriate, the AAA's Supplementary Procedures for Consumer Related Disputes ("AAA Consumer Rules"), both of which are available at the AAA website [www.adr.org](http://www.adr.org). The determination of whether a Dispute is subject to arbitration shall be governed by the Federal Arbitration Act and determined by a court rather than an arbitrator. Your arbitration fees and your share of arbitrator compensation shall be governed by the AAA Consumer Rules and, where appropriate, limited by the AAA Consumer Rules. If such costs are determined by the arbitrator to be excessive, Company will pay all arbitration fees and expenses. The arbitration may be conducted in person, through the submission of documents, by phone or online. The arbitrator will make a decision in writing, but need not provide a statement of reasons unless requested by a party. The arbitrator must follow applicable law, and any award may be challenged if the arbitrator fails to do so. Except where otherwise required by the applicable AAA rules or applicable law, the arbitration will take place in Weld County, State of Colorado. Except as otherwise provided in this Agreement, you and Company may litigate in court to compel arbitration, stay proceedings pending arbitration, or to confirm, modify, vacate or enter judgment on the award entered by the arbitrator.

**D. Restrictions.** You and Company agree that any arbitration shall be limited to the Dispute between Company and you individually. To the full extent permitted by law, (1) no arbitration shall be joined with any other; (2) there is no right or authority for any Dispute to be arbitrated on a class-action basis or to utilize class action procedures; and (3) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons.

**E. Exceptions to Informal Negotiations and Arbitration.** You and Company agree that the following Disputes are not subject to the above provisions concerning informal negotiations and binding arbitration: (1) any Disputes seeking to enforce or protect, or concerning the validity of any of your or Company's intellectual property rights; (2) any Dispute related to, or arising from, allegations of theft, piracy, invasion of privacy or unauthorized use; and (3) any claim for injunctive relief. If this Section is found to be illegal or unenforceable then neither you nor Company will elect to arbitrate any Dispute falling within that portion of this Section found to be illegal or unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and you and Company agree to submit to the personal jurisdiction of that court.

## **CORRECTIONS**

Occasionally there may be information on the Sites that contains typographical errors, inaccuracies or omissions that may relate to service descriptions, pricing, availability, and various other information. Company reserves the right to correct any errors, inaccuracies or omissions and to change or update the information at any time, without prior notice.

## **DISCLAIMERS**

Company cannot control the nature of all of the content available on the Sites. By operating the Sites, Company does not represent or imply that Company endorses any blogs, contributions or other content available on or linked to by the Sites, including without limitation content hosted on third party websites or provided by third party applications, or that Company believes contributions, blogs or other content to be accurate, useful or non-harmful. We do not control and are not responsible for unlawful or otherwise objectionable content you may encounter on the Sites or in connection with any contributions. The Company is not responsible for the conduct, whether online or offline, of any user of the Sites or Company Services.

YOU AGREE THAT YOUR USE OF THE SITES AND COMPANY SERVICES WILL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, COMPANY, ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SITES AND THE COMPANY SERVICES AND YOUR USE THEREOF, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE SITES CONTENT OR THE CONTENT OF ANY WEBSITES LINKED TO OUR SITES AND ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY (A) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT AND MATERIALS, (B) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF OUR SITES, (C) ANY UNAUTHORIZED

ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (D) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SITES OR COMPANY SERVICES, (E) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE WHICH MAY BE TRANSMITTED TO OR THROUGH OUR SITES BY ANY THIRD PARTY, AND/OR (F) ANY ERRORS OR OMISSIONS IN ANY CONTENT AND MATERIALS OR FOR ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE SITES. COMPANY DOES NOT WARRANT, ENDORSE, GUARANTEE, OR ASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OR OFFERED BY A THIRD PARTY THROUGH THE SITES OR ANY HYPERLINKED SITES OR FEATURED IN ANY BANNER OR OTHER ADVERTISING, AND COMPANY WILL NOT BE A PARTY TO OR IN ANY WAY BE RESPONSIBLE FOR MONITORING ANY TRANSACTION BETWEEN YOU AND THIRD-PARTY PROVIDERS OF PRODUCTS OR SERVICES. AS WITH THE PURCHASE OF A PRODUCT OR SERVICE THROUGH ANY MEDIUM OR IN ANY ENVIRONMENT, YOU SHOULD USE YOUR BEST JUDGMENT AND EXERCISE CAUTION WHERE APPROPRIATE.

## **LIMITATIONS OF LIABILITY**

IN NO EVENT SHALL COMPANY OR ITS DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES, INCLUDING LOST PROFIT, LOST REVENUE, LOSS OF DATA OR OTHER DAMAGES ARISING FROM YOUR USE OF THE SITES OR COMPANY SERVICES, EVEN IF COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, COMPANY'S LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO COMPANY FOR THE COMPANY SERVICES DURING THE PERIOD OF THREE (3) MONTHS PRIOR TO ANY CAUSE OF ACTION ARISING.

CERTAIN STATE LAWS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

IF YOU ARE A CALIFORNIA RESIDENT, YOU WAIVE CALIFORNIA CIVIL CODE SECTION 1542, WHICH SAYS: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH, IF KNOWN BY HIM MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR."

## **INDEMNITY**

You agree to defend, indemnify and hold Company, its subsidiaries, and affiliates, and their respective officers, agents, partners and employees, harmless from and against, any loss, damage, liability, claim, or demand, including reasonable attorneys' fees and expenses, made by any third party due to or arising out

of your contributed content, use of the Company Services, and/or arising from a breach of this Agreement and/or any breach of your representations and warranties set forth above. Notwithstanding the foregoing, Company reserves the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify Company, and you agree to cooperate, at your expense, with Company's defense of such claims. Company will use reasonable efforts to notify you of any such claim, action, or proceeding which is subject to this indemnification upon becoming aware of it.

## **NOTICES**

Except as explicitly stated otherwise, any notices given to Company shall be given by email to the address listed in the contact information below. Any notices given to you shall be given to the email address you provided during the registration process, or such other address as each party may specify. Notice shall be deemed to be given twenty-four (24) hours after the email is sent, unless the sending party is notified that the email address is invalid. We may also choose to send notices by regular mail.

## **USER DATA**

Our Sites will maintain certain data that you transfer to the Sites for the purpose of the performance of the Company Services, as well as data relating to your use of the Company Services. Although we perform regular routine backups of data, you are primarily responsible for all data that you have transferred or that relates to any activity you have undertaken using the Company Services. You agree that Company shall have no liability to you for any loss or corruption of any such data, and you hereby waive any right of action against Company arising from any such loss or corruption of such data.

## **ELECTRONIC CONTRACTING**

Your use of the Company Services includes the ability to enter into agreements and/or to make transactions electronically. YOU ACKNOWLEDGE THAT YOUR ELECTRONIC SUBMISSIONS CONSTITUTE YOUR AGREEMENT AND INTENT TO BE BOUND BY AND TO PAY FOR SUCH AGREEMENTS AND TRANSACTIONS. YOUR AGREEMENT AND INTENT TO BE BOUND BY ELECTRONIC SUBMISSIONS APPLIES TO ALL RECORDS RELATING TO ALL TRANSACTIONS YOU ENTER INTO RELATING TO THE COMPANY SERVICES, INCLUDING NOTICES OF CANCELLATION, POLICIES, CONTRACTS, AND APPLICATIONS. In order to access and retain your electronic records, you may be required to have certain hardware and software, which are your sole responsibility.

## **MISCELLANEOUS**

This Agreement constitutes the entire agreement between you and Company regarding the use of the Company Services. The failure of Company to exercise or enforce any right or provision of this Agreement shall not operate as a waiver of such right or provision. The section titles in this Agreement are for convenience only and have no legal or contractual effect. This Agreement operates to the fullest extent permissible by law. This Agreement and your account may not be assigned by you without our express written consent. Company may assign any or all of its rights and obligations to others at any time. Company shall not be responsible or liable for any loss, damage, delay or failure to act caused by any cause beyond Company's reasonable control. If any provision or part of a provision of this Agreement is

unlawful, void or unenforceable, that provision or part of the provision is deemed severable from this Agreement and does not affect the validity and enforceability of any remaining provisions. There is no joint venture, partnership, employment or agency relationship created between you and Company as a result of this Agreement or use of the Sites and Company Services. Upon Company's request, you will furnish Company any documentation, substantiation or releases necessary to verify your compliance with this Agreement. You agree that this Agreement will not be construed against Company by virtue of having drafted them. You hereby waive any and all defenses you may have based on the electronic form of this Agreement and the lack of signing by the parties hereto to execute this Agreement.

## **CONTACT US**

In order to resolve a complaint regarding the Company Services or to receive further information regarding use of the Company Services, please contact Company as set forth below or, if any complaint with us is not satisfactorily resolved, and you are a California resident, you can contact the Complaint Assistance Unit of the Division of Consumer Services of the Department of Consumer Affairs in writing at 400 "R" Street, Sacramento, California 95814 or by telephone at 1-916-445-1254.

RefiWatch LLC  
1208 16th Ave  
Greeley, CO 80631  
Email: [ContactUs@refi-watch.com](mailto:ContactUs@refi-watch.com)  
Phone: (906)-792-9818

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## GENERAL INSTRUCTIONS

### WHAT IS A TERMS OF USE AGREEMENT?

A Terms of Use Agreement is a written set of rules and regulations between two parties, the User and the Company, that the User must agree to follow in order to use the Company's website and services.

### WHEN IS A TERMS OF USE AGREEMENT NEEDED?

While Terms and Conditions are not required by law, any website, especially e-commerce or social networking websites or applications and any website or internet service provider that stores a User's personal data, should consider having Terms and Conditions.

A written set of Terms and Conditions protects the Company and acts an instruction manual for its website. It allows the Company to explain things related to its service or product, including, among other things:

- how purchases, payment, and returns are handled
- ownership and use of content and intellectual property
- how Users must conduct themselves, including any prohibited behavior
- limitations on liability and disclaimers
- the Company's privacy policy

### WHO NEEDS A TERMS OF USE AGREEMENT?

Almost every website or application that provides a service or product has a Terms of Use Agreement.

Here are some examples of websites and apps that use a Terms of Use Agreement:

- **E-Commerce Company** - Ebay, Amazon, Target, Gap
- **Social Media Website or Application** - Facebook, Instagram, Twitter, Snapchat

- **Search Engine** - Google, Yahoo, Bing
- **Website or Application Providing a Service or Product** - YouTube, Apple, Uber
- **Gaming Website or Application** - Playstation, Pokemon Go, Candy Crush

### WHAT SHOULD BE INCLUDED IN A TERMS OF USE?

A simple Terms of Service should generally have at least the following:

- Who is the Company providing the service or product
- What is the service or product provided by the Company
- Where is the Company's website
- When will the agreement terminate
- Why might the User not be granted access to the website
- How does the User agree to accept the Terms of Service

The Company can tailor the rules and regulations, or "terms of use", according to the service or product it provides and its specific needs. The Terms of Use Agreement can be posted on the Company's website either as a browsewrap agreement or a clickwrap agreement.

### OTHER NAMES

As a reference, a Terms of Use Agreement is known by other names:

- Terms of Service Agreement
- Terms and Conditions
- User Agreement
- Statement of Rights and Responsibilities
- Disclaimer
- TOU
- ToS
- TOS
- TOC