

Terms of Use

Date Last Revised: **July 1, 2013**

This Terms of Use Agreement (the “Agreement”) sets forth the terms and conditions that apply to and govern your access and use of the website commonly known as CommunityLeader.com and the CommunityLeader software and service application (“*CommunityLeader*”). CommunityLeader is owned and operated by CommunityLeader Inc., a Nevada corporation (“CLI”). By using *CommunityLeader*, or a co-branded version of *CommunityLeader*, you agree to be bound by the terms and conditions of this Agreement and CLI’s Privacy and Security Policy, as they may be amended from time to time as described under “Modifications” below. The terms “our,” “us,” and “we” refer to *CommunityLeader* and CLI, as applicable.

1. Accepting the Terms

All access to and use of *CommunityLeader* and any information, tools, software, features and functionality on *CommunityLeader*, including information, text, graphics, materials, content, reports, updates and new releases of *CommunityLeader* (together the “Service”), is expressly conditioned on your compliance with this Agreement, and your use of the Service constitutes your agreement to be bound by this Agreement. Further, each user is required to read this Agreement and indicate the user’s acceptance during the registration process.

You represent and warrant to CLI that you are of legal age to use the Service, and by accepting this Agreement, you represent and warrant to CLI that you have the capacity and authority, individually or as the owner or officer of the company registering as a user, to bind the user. Before you continue, you should print or save a local copy of this Agreement for your records. The terms “you,” “your” or “user” refer to the person that is registered and/or otherwise using *CommunityLeader*.

2. Privacy and User Information

For information about our data protection practices, please read our Privacy and Security Policy, which is hereby incorporated into this Agreement by reference. This policy explains how we treat your personal information and protect your privacy when you access *CommunityLeader* and use the Service. The policy may be updated from time to time at our sole discretion. Changes will be effective upon posting to the website.

3. Information from Third Parties

As part of the Service, we may work with third-party providers of information in connection with the Service. We do not endorse or guarantee any such third-party information for any purpose, including, but not limited to accuracy, legality, non-infringement or fitness for any particular purpose. We are not responsible for any products, services, or websites of third-parties accessed through *CommunityLeader*.

4. Offers and Third-Party Links

Some parts of the Service are supported by sponsored links from advertisers or our partners which may display special or third party offers and services that are custom matched to you based on information provided by you, queries made through the Service or other information. The Service may also include or contain links to third-party websites or resources. We will always disclose when a particular third party offer or service is sponsored. However, we do not endorse, warrant or guarantee, whether or not sponsored, any services terms, rates or rewards offered by any other third party (or any other third-party products or services advertised on or linked from its site), and we are not an agent or broker or otherwise responsible for the activities or policies of those third party websites.

5. Your Registration Information

You agree and understand that you are responsible for safeguarding and maintaining the confidentiality of your password which, together with your Login ID e-mail address, allows you to access the Service. You agree not to disclose your password to any third party. You agree to take sole responsibility for any activities or actions under your password, whether or not you have authorized such activities or actions. That Login ID and password, together with any mobile number or other contact information you provide, form your "Registration Information."

By providing us with your e-mail address, you agree to receive all required notices electronically, to the e-mail address provided. It is your responsibility to update or change that e-mail address, if needed. Notices will be provided in HTML format (or, if your system does not support HTML, in plain-text) in the text of the e-mail or through a link to the appropriate page on our site, accessible through any standard, commercially available internet browser.

If you become aware of any unauthorized use of your Registration Information, you agree to notify us immediately at: security@communityleader.com.

6. Your Use of the Service

Your right to access and use the Service is personal to you and your authorized agents and is not transferable by you to any other person or entity. You are only entitled to access and use *CommunityLeader* for lawful purposes.

Accurate records enable us to provide the Service to you and are required for the Service to function effectively. You must provide true, accurate, current and complete information about your account; it is your responsibility to keep your Registration Information up to date and accurate. If you do not keep your Registration Information current, the accuracy and effectiveness of the Service to you will be affected.

CommunityLeader is dynamic software that we will continue to enhance including the addition or deletion of features as the market demands. Regular modifications and updates to the Services may be provided.

Your online access and use of *CommunityLeader* may be interrupted from time to time for any of several reasons, including, without limitation, the malfunction of equipment, periodic updating,

maintenance or repair or other actions that CLI, in its sole discretion, may elect to take. We cannot always foresee or anticipate technical or other difficulties that may result in failure to obtain data or loss of data, personalization settings or other service interruptions. We cannot assume responsibility for the timeliness, accuracy, deletion, non-delivery or failure to store any user data, communications or personalization settings.

The Service does not include any personal legal, tax or financial advice. Furthermore, the Service does not include the actual facilitation of an investment transaction between you and a potential issuer. We cannot collect a commission on any investment transaction. Only a licensed Broker-Dealer can execute such a transaction and collect a commission. While we will not get a transaction based fee or commission, CLI does have one or more business relationships with licensed Broker-Dealers (including affiliated Broker-Dealers) that may be involved and paid a commission on an investment transaction between you and a potential issuer.

7. Use with Your Mobile Device

Use of the Service is available through a compatible mobile device, Internet and/or network access and may require software. You agree that you are solely responsible for these requirements, including any applicable changes, updates and fees as well as the terms of your agreement with your mobile device and telecommunications provider. We make no warranties or representations of any kind, express, statutory or implied as to: (i) the availability of telecommunication services from your provider and access to the Services at any time or from any location; (ii) any loss, damage, or other security intrusion of the telecommunication services; and (iii) any disclosure of information to third parties or failure to transmit any data, communications or settings connected with the Services.

8. Online and Mobile Alerts

From time to time, we may provide you with automatic alerts and voluntary account-related alerts. Automatic alerts may be sent to you following certain changes made online to your *CommunityLeader* account, such as a change in your Registration Information.

Voluntary account alerts may be turned on by default as part of the Service. They may then be customized, deactivated or reactivated by you. These alerts allow you to choose alert messages for your accounts. We may add new alerts from time to time, or cease to provide certain alerts at any time upon its sole discretion. Each alert has different options available, and you may be asked to select from among these options upon activation of your alerts service. Although you may have the option to turn off some of these automatic alerts, we recommend that you leave them on, since they may be security-related.

Electronic alerts will be sent to the email address you provided as your primary email address. If your email address changes, you are responsible for informing us of such change. You can also choose to have alerts sent to a mobile device that accepts text messages. Changes to your email address or mobile number will apply to all of your alerts.

Because alerts are not encrypted, we will never include your passcode. However, alerts may include your *CommunityLeader* Login ID and some information about your accounts. Anyone with access to your email will be able to view the content of these alerts. At any time you may disable future alerts.

9. Notifications & Alert Disclaimer

You understand and agree that any notifications and alerts provided to you through the Service may be delayed or prevented by a variety of factors. We will use commercially reasonable efforts to provide notifications and alerts in a timely manner with accurate information. However, we neither guarantee the delivery nor the accuracy of the content of any notification or alert. You also agree that we will not be liable for any delays, failure to deliver, or misdirected delivery of any notification or alert; for any errors in the content of a notification or alert; or for any actions taken or not taken by you or any third party in reliance on a notification or an alert.

10. Rights You Grant to Us

By submitting information, data, passwords, usernames, PINs, other log-in information, materials and other content through the Service, you are licensing the rights to use that content to us, free of charge, solely for the purpose of providing the Service. We may use and store the content, but only to provide the Service to you and/or your authorized agent. By submitting this content to us or uploading it on *CommunityLeader*, you represent that you have the authority to submit it to us for use for this purpose, at no charge and without limitation.

By using the Service, you expressly authorize and permit us to access your Account Information maintained by identified third parties, or on your behalf as your authorized agent. You are further expressly authorizing and permitting *CommunityLeader* to use information submitted by you to the Service (such as account passwords and users names) to configure the Service so that it is compatible with the third party sites.

When you execute specific tasks or features of the Service, you will be directly connected to the website for the third party you have identified. We will submit information including usernames and passwords that you provide to log you into the site. You hereby authorize and permit us to use and store information submitted by you to the Service (such as account passwords and user names) to accomplish the foregoing and to configure the Service so that it is compatible with the third party sites for which you submit your information. For purposes of this Agreement and solely to provide the Account Information to you as part of the Service, you grant us a limited power of attorney, and appoint CLI doing business as *CommunityLeader* as your attorney-in-fact and agent, to access third party sites, retrieve and use your information with the full power and authority to do and perform each thing necessary in connection with such activities, as you could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN CLI DOING BUSINESS AS COMMUNITYLEADER IS ACCESSING AND RETRIEVING ACCOUNT INFORMATION FROM THIRD PARTY SITES, WE ARE ACTING AS YOUR AGENT, AND NOT AS THE AGENT OF OR ON BEHALF OF THE THIRD PARTY. You understand and agree that the Service is not sponsored or endorsed by any third parties accessible through the Service.

11. Our Intellectual Property Rights

The contents of *CommunityLeader*, including its “look and feel” (e.g., text, graphics, images, logos and button icons), photographs, editorial content, notices, software (including html-based computer programs) and other material are protected under both United States and other applicable copyright, trademark and other laws. The contents of *CommunityLeader* belong or are licensed to CLI or its software or content suppliers. CLI grants you the right to view and use *CommunityLeader* subject to these terms. You may download, view and print a single copy of the information and reports provided on *CommunityLeader* for your personal, internal and non-commercial use only. Any distribution, reprint or electronic reproduction of our intellectual property, in whole or in part, for any other purpose is expressly prohibited without our prior written consent.

12. Access and Interference

You agree that you will not:

1. Use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor *CommunityLeader* or any portion of *CommunityLeader*, without our express prior written consent, which may be withheld in our sole discretion;
2. Use or attempt to use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search *CommunityLeader*, other than the search engines and search agents available through the Service and other than generally available third-party web browsers (such as Microsoft Explorer), without our express prior written consent;
3. Post or transmit any file which contains viruses, worms, Trojan horses or any other contaminating or destructive features, or that otherwise interfere with the proper working of *CommunityLeader* or the Service; or
4. Attempt to decipher, decompile, disassemble, or reverse-engineer any of the software comprising or in any way making up a part of *CommunityLeader* or the Service.
5. Access, tamper with, or use non-public areas of the Site, Mission Markets' computer systems, or the technical delivery systems of Mission Markets' providers;
6. Attempt to probe, scan, or test the vulnerability of any system or network or breach any security or authentication measures;
7. Send unsolicited email, junk mail, "spam", or chain letters, or promotions or advertisements for products or services;
8. Forge any TCP/IP packet header or any part of the header information in any email or newsgroup posting, or in any way use the Site, Content or Services to send altered, deceptive or false source-identifying information;

9. Impersonate or misrepresent your affiliation with any person or entity.

13. Rules for Posting to Community Leader

As part of the Service, you may be permitted to post content on *CommunityLeader's* interactive electronic bulletin boards or other locations accessible through *CommunityLeader* ("Forums"). These Forums may be hosted by us or by one of our third party service providers on our behalf. By posting content on these Forums, you agree to the following content posting rules:

1. You are solely responsible for all content you submit to us or post on the Forum.
2. By submitting content to us or posting content on the Forum, you represent that you have all necessary rights to the content, and hereby grant us a perpetual, worldwide, non-exclusive, royalty-free, sub-licensable and transferable license to use, reproduce, distribute, prepare derivative works of, modify, display, and perform all or any portion of the content in connection with us and our business, including without limitation for promoting and redistributing part or all of the content (and derivative works thereof) in any media formats and through any media channels. You also hereby grant each user of the Service a non-exclusive license to access your posted content through *CommunityLeader*, and to use, reproduce, distribute, prepare derivative works of, display and perform such content as permitted through the functionality of *CommunityLeader* and under this Agreement.
3. You may not post or transmit any message which is libelous or defamatory, or which discloses private or personal matters concerning any person. You may not post or transmit any message, data, image or program that is indecent, obscene, pornographic, harassing, threatening, abusive, hateful, racially or ethnically offensive; that encourages conduct that would be considered a criminal offense, give rise to civil liability or violate any law; or that is otherwise inappropriate.
4. You may not post or transmit any message, data, image or program that would violate the property rights of others, including unauthorized copyrighted text, images or programs, trade secrets or other confidential proprietary information, and trademarks or service marks used in an infringing fashion.
5. You may not interfere with other users' use of the Service, including, without limitation, disrupting the normal flow of dialogue in a Forum, deleting or revising any content posted by another person or entity, or taking any action that imposes a disproportionate burden on the Service infrastructure or that negatively affects the availability of the Service to others.
6. You may not post or transmit charity requests; petitions for signatures; franchises, distributorship, sales representative agency arrangements, or other business opportunities (including offers of employment or contracting arrangements); club memberships; chain letters; or letters relating to pyramid schemes. You may not post or transmit any advertising, promotional materials or any other solicitation of other users to use goods or services except in areas explicitly designated for such purpose.

7. You agree that any employment or other relationship you form or attempt to form with an employer, employee, or contractor whom you contact through areas of *CommunityLeader* that may be designated for that purpose is between you and that employer, employee, or contractor alone, and not with us.
8. You may not copy or use personal identifying or business contact information about other users without their permission. Unsolicited e-mails, mailings, telephone calls, or other communications to individuals or companies whose contact details you obtain through the Service are prohibited.
9. You agree that we may use any feedback, suggestions, or ideas you post in any way, including in future modifications of the Service, other products or services, advertising or marketing materials. You grant us a perpetual, worldwide, fully transferable, sub-licensable, non-revocable, fully paid-up, royalty free license to use the feedback you provide to us in any way.

Notwithstanding the above, we reserve the right to remove any content, comments, Forum strings, or any other posted material, at any time, for any reason, with or without notice.

13. Disclaimer of Representations and Warranties

THE CONTENT AND ALL SERVICES AND PRODUCTS ASSOCIATED WITH THE SERVICES (WHETHER OR NOT SPONSORED) ARE PROVIDED TO YOU ON AN “AS-IS” AND “AS AVAILABLE” BASIS. WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE CONTENT OR OPERATION *COMMUNITYLEADER* OR OF THE SERVICE. YOU EXPRESSLY AGREE THAT YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK.

WE MAKE NO REPRESENTATION, WARRANTY OR GUARANTEE, EXPRESS OR IMPLIED, REGARDING THE ACCURACY, RELIABILITY OR COMPLETENESS OF THE CONTENT OR OF THE SERVICE (WHETHER OR NOT SPONSORED), AND EXPRESSLY DISCLAIM ANY WARRANTY OF NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. WE MAKE NO REPRESENTATION, WARRANTY OR GUARANTEE THAT THE CONTENT THAT MAY BE AVAILABLE THROUGH THE SERVICE IS FREE OF INFECTION FROM ANY VIRUSES OR OTHER CODE OR COMPUTER PROGRAMMING ROUTINES THAT CONTAIN CONTAMINATING OR DESTRUCTIVE PROPERTIES OR THAT ARE INTENDED TO DAMAGE, SURREPTITIOUSLY INTERCEPT OR EXPROPRIATE ANY SYSTEM, DATA OR PERSONAL INFORMATION. WE WILL HAVE NO RESPONSIBILITY FOR ANY HARM TO YOUR COMPUTER SYSTEM, LOSS OF DATA, OR OTHER HARM THAT RESULTS FROM YOUR ACCESS TO OR USE OF THE SERVICE.

14. Not a Registered Exchange, Financial Planner, Investment Adviser or Tax Advisor

NIETHER *COMMUNITYLEADER* NOR THE SERVICE IS INTENDED TO PROVIDE LEGAL, TAX OR FINANCIAL ADVICE. CLI is not a registered exchange under the Securities Exchange Act

of 1934, a registered investment adviser under the Investment Advisers Act of 1940 or a financial or tax planner, and does not offer legal advice to any user of the service.

Your personal financial situation is unique, and any use of the Service may not be appropriate for your situation. The risk of loss in transacting in securities can be substantial. Therefore, you should carefully consider whether such transactions are suitable for you in light of your circumstances and financial resources. YOU SHOULD ALWAYS CONSIDER OBTAINING ADVICE FROM YOUR ATTORNEY, ACCOUNTANT, AND/OR OTHER FINANCIAL ADVISOR WHO IS FULLY AWARE OF YOUR SPECIFIC CIRCUMSTANCES BEFORE MAKING ANY FINAL DECISIONS OR IMPLEMENTING ANY TRANSACTION.

15. Risks Inherent in Transactions through the Internet

Transacting through the internet involves many interrelated systems, including hardware, software, telephone, cable, and power generation, all of which are subject to failure or malfunction that may adversely affect your ability to trade. If you have used the internet in the past, you may have experienced problems with computer crashes, failure of your internet service provider's access system, site crashes, and many other problems. Please realize that during any time which you cannot access the Service for whatever reason, you will not be able to enter, cancel, or modify orders. Additionally, although we and our systems provider(s) have taken precautions, such as redundant systems, to prevent such an occurrence, if the Service suffers a catastrophic failure, there is a chance your orders and their priority in the order queue could be lost. We are not responsible or liable for any effect on your ability to trade caused by any malfunction of the internet, computing systems, or their related components.

16. Limitations on CLI's/*CommunityLeader's* Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, NEITHER WE NOR ANY OTHER PARTY INVOLVED IN CREATING, PRODUCING, OR DELIVERING THE SERVICES SHALL BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY THIRD PARTY, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, LIQUIDATED OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFIT, REVENUE OR BUSINESS, ARISING IN WHOLE OR IN PART FROM YOUR ACCESS TO *COMMUNITYLEADER*, YOUR USE OF THE SERVICE OR THIS AGREEMENT, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THIS AGREEMENT, OUR LIABILITY TO YOU FOR ANY CAUSE WHATEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO FIVE HUNDRED UNITED STATES DOLLARS (\$500.00) OR THE AMOUNT OF FEES YOU HAVE ACTUALLY PAID TO *COMMUNITYLEADER* WITHIN THE PAST ONE-YEAR, IF ANY, WHICHEVER AMOUNT IS GREATER.

YOU AGREE THAT ANY CAUSE OF ACTION ARISING OUT OF OR RELATED TO YOUR USE OF *COMMUNITYLEADER* OR THE SERVICE OR THIS AGREEMENT MUST COMMENCE WITHIN ONE (1) YEAR AFTER THE CAUSE ACCRUES, OTHERWISE ANY SUCH CAUSE IS PERMANENTLY BARRED.

17. Your Indemnification of CommunityLeader

You shall defend, indemnify and hold us and our affiliates, officers, directors, shareholders, employees, agents, consultants and advisers harmless from and against all claims and expenses, including but not limited to attorney's fees, in whole or in part arising out of or attributable to any breach of this Agreement by you.

18. Terminating Your Relationship

This Agreement will continue to apply until terminated by either you or us. You may terminate your legal agreement with us by closing your *CommunityLeader* account, and paying any outstanding fees, if any.

We may, at any time, terminate its legal agreement with you:

- a. if you have breached any provision of this Agreement (or have acted in a manner which clearly shows that you do not intend to, or are unable to comply with the provisions of this Agreement);
- b. if we, in our sole discretion, believes we are required to do so by law (for example, where the provision of the Service to you is, or becomes, unlawful); or
- c. Immediately upon notice, to the e-mail address provided by you as part of your Registration Information.

19. Modifications of this Agreement

We may modify this Agreement from time to time. Any and all changes to this Agreement will be posted on the *CommunityLeader* website. In addition, this Agreement will always indicate the date it was last revised. You are deemed to accept and agree to be bound by any changes to this Agreement when you use the Service after those changes are posted.

20. Governing Law and Venue for Disputes

This Agreement, your relationship with CLI under this Agreement, and your use of the *CommunityLeader* website, is governed by the laws of the State of California without regard to its conflict or choice of laws provisions. Any dispute with CLI doing business as *CommunityLeader*, or its affiliates, officers, directors, shareholders, employees, agents, consultants and advisers, arising under or in relation to this Agreement or your use of the Site or the Services shall be resolved exclusively by arbitration within the county of Santa Clara, California, except with respect to imminent harm requiring temporary or preliminary injunctive relief in which case we may seek such relief in any court with jurisdiction over the parties. You understand that, in return for your agreement to this provision, we are able to offer the Service at the terms designated, without charge to you, and that your assent to this provision is an integral part of our willingness to enter into this Agreement.

ANY DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE BREACH, TERMINATION, ENFORCEMENT, INTERPRETATION OR VALIDITY THEREOF, INCLUDING THE DETERMINATION OF THE SCOPE OR APPLICABILITY OF THIS AGREEMENT TO ARBITRATE, SHALL BE DETERMINED BY ARBITRATION IN SANTA CLARA, CALIFORNIA BEFORE ONE (1) ARBITRATOR PURSUANT TO RULES AND REGULATIONS OF THE FEDERAL ARBITRATION ACT. BY AGREEING TO ARBITRATION, YOU AFFIRMATIVELY WAIVES HIS/HER RIGHT TO BE A MEMBER OF A CLASS ACTION LAW SUIT. THE ARBITRATION SHALL BE ADMINISTERED BY JAMS PURSUANT TO ITS COMPREHENSIVE ARBITRATION RULES AND PROCEDURES OR PURSUANT TO JAMS' STREAMLINED ARBITRATION RULES AND PROCEDURES. JUDGMENT ON THE AWARD MAY BE ENTERED IN ANY COURT HAVING JURISDICTION. THE COSTS ASSOCIATED WITH ARBITRATION SHALL BE BORNE EQUALLY BY YOU AND CLI. THIS CLAUSE SHALL NOT PRECLUDE PARTIES FROM SEEKING PROVISIONAL REMEDIES IN AID OF ARBITRATION FROM A COURT OF APPROPRIATE JURISDICTION. THE PREVAILING PARTY IN SUCH ARBITRATION SHALL BE ENTITLED TO REIMBURSEMENT OF COSTS AND REASONABLE ATTORNEYS' FEES, IF PERMITTED BY LAW, SOLELY IN THE DISCRETION OF THE ARBITRATOR.

You also acknowledge and understand that, with respect to any dispute with CLI doing business as CommunityLeader, its affiliates, officers, directors, shareholders, employees, agents, consultants and advisers, arising out of or relating to your use of the Service or this Agreement:

- YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY; and
- YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT INVOLVING ANY SUCH DISPUTE.

20. Miscellaneous

If any portion of this Agreement is deemed unlawful, void or unenforceable by any arbitrator or court of competent jurisdiction, this Agreement as a whole shall not be deemed unlawful, void or unenforceable, but only that portion of this Agreement that is unlawful, void or unenforceable shall be stricken from this Agreement.

You agree that if CommunityLeader does not exercise or enforce any legal right or remedy which is contained in the Agreement (or which CommunityLeader has the benefit of under any applicable law), such failure to exercise such right or remedy may not be construed as a waiver of any other rights and remedies of CommunityLeader.

All covenants, agreements, representations and warranties made in this Agreement shall survive your acceptance of this Agreement and the termination of this Agreement.

This Agreement (including the Privacy Policy incorporated by reference to this Agreement), along with the "BancBox Agreement," and any "User Agreement" entered into by you, represents the entire understanding and agreement between you and us regarding the subject matter of the same, and supersedes all other previous agreements.

BY CLICKING "I ACCEPT" IN THE APPROPRIATE BOX BELOW, YOU HEREBY AGREE TO HAVE READ AND UNDERSTOOD ALL THE TERMS OF THE FOREGOING TERMS OF USE AGREEMENT.