

## Terms of Use

### **Proprietary Finance Ventures**

123 Mission Street  
San Francisco, CA 94105  
U.S.A.  
(202) 596-7511

### Terms and Conditions of Use

#### **Terms and Conditions-Read carefully before using this Website**

By using this Website, you acknowledge that you have read these terms and conditions in its entirety and that you agree to be bound by them. If you do not agree to all the terms and conditions herein, you are not an authorized user of these services and you should not use this website.

Nothing contained on this Website constitutes accounting, tax, legal, insurance, investment or regulatory advice. Neither the information, nor any opinion, contained on this Website constitutes a solicitation or offer by Proprietary Finance Ventures or its affiliates to buy or sell any securities, futures, options or other financial instruments, nor shall any such security be offered or sold to any person in any jurisdiction in which such offer, solicitation, purchase, or sale would be unlawful under the securities laws of such jurisdiction. Decisions based on information contained on this Website are the sole responsibility of the visitor. In exchange for using this Website, the visitor agrees to indemnify and hold Proprietary Finance Ventures ("PFV"), its officers, directors, employees, affiliates, agents, licensors and suppliers harmless against any and all claims, losses, liability, costs and expenses (including but not limited to attorneys' fees) arising from your use of this Website, from your violation of these Terms or from any decisions that the visitor makes based on such information.

The information and services provided on this Website are provided "as is" and without warranties of any kind, either expressed or implied. To the fullest extent permissible pursuant to applicable law, PFV disclaims all warranties, including, but not limited to, any warranty of non-infringement of third-party rights (such as intellectual property or proprietary rights) and any implied warranties of merchantability and fitness for a particular purpose. PFV does not warrant, either expressly or impliedly, the accuracy or completeness of the information, text, graphics, links or other items contained on this Website and does not warrant that the functions contained in this Website will be uninterrupted or error-free, that defects will be corrected, or that the Website will be free of viruses or other harmful components. PFV expressly disclaims all liability for errors and omissions in the materials on this Website and for the use or interpretation by others of information contained on the Website. PFV does not warrant the availability, accuracy, timeliness, functionality, reliability or sequencing of this site. Because some states do not allow the exclusion or limitation of liability for consequential or incidental damages, in such states liability is limited to the fullest extent permitted by law. If you are dissatisfied with any portion of the service, or with any of these terms and conditions of use, your sole and exclusive remedy is to discontinue using this site immediately and permanently

#### Trademarks, Copyrights, and other Intellectual Property

The content contained on this Website is protected by applicable copyrights, trademarks, service marks, and/or other intellectual property rights. Such content is solely for your personal, non-commercial use. Accordingly, you may not copy, distribute, modify, post, frame or deep link this Website, including any text, graphics, video, audio, software code, user interface design or logos. You may not distribute, modify, transmit, reuse, repost, or use the content of this Website for public or commercial purposes, including all text, images, audio, and video, without PFV's written permission. Modification or use of the materials for any other purpose violates PFV's intellectual property rights.

#### Links to Other Websites

PFV may establish links between this Website and one or more websites operated by third parties. PFV has no control over any such other websites, the contents therein or the products/services offered. The existence of any such links shall not constitute an endorsement of or representation or warranty by PFV regarding such websites, the contents of the websites, the products or services of the websites or the operators of the websites. Your access to and use of such linked websites is governed by the terms of use and privacy policies of those sites, and shall be at your own risk.

#### Transmissions to and From this Website

Electronic communications can be intercepted by third parties and, accordingly, transmissions to and from this Website may not be secure information.

If you send any communications or materials to this Website by electronic mail or otherwise, including any comments, data, questions, suggestions or the like, all such communications are, and will be treated as, PFV property. Thus, you give up any claim that any use of such material violates any of your rights including moral rights, privacy rights, proprietary or other property rights, publicity rights, rights to credit for material or ideas, or any other right, including the right to approve the way PFV uses such material. PFV is free to use, without any compensation to you, any concepts, ideas, know-how or techniques contained in any communication you send to the Site for any purpose whatsoever, including but not limited to developing, manufacturing and marketing products using such information. However, you understand and agree that PFV is not obligated to use any such ideas or materials and you have no rights to compel such use.

#### Jurisdiction

The information provided on this Website 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 PFV or its affiliates to any registration requirement within such jurisdiction or country.

#### Limitation of Liability

Proprietary Finance Ventures (PFV) and their respective officers, directors, employees or agents will not be liable to you or anyone else for any damages of any kind, including, but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, trading losses or damages that result from use or loss of use of this website), even if PFV has been advised of the possibility of such damages or losses, including, without limitation, from the use or attempted use of this website or another linked website.

#### Prohibited Uses

You may NOT:

- Use this Website in any manner that could damage or overburden any PFV server, or any network connected to any server, as all servers have limited capacity;
- Use this Website through anonymous/third-party/cloaked server requests shielding your identity for the purpose of malevolent actions against PFV, whether such actions bear fruit or not (intent is sufficient). Changing servers or regions to obviate detection falls into this category.
- Use this Website in any manner that would interfere with another party's use of the Website;
- Use this Website or the Materials on this site in any manner that could create an impression of affiliation, sponsorship or endorsement by PFV (without written approval obtained).

#### Violation of Prohibited Uses:

You, your successors, heirs, employers and assignees are jointly and severally liable if engaging in any prohibited use with general and specific liability in no event less than USD One Million Dollars. You agree with the pursuit, investigation, and identification of your persona be carried out. If you are a foreign citizen, you also agree that PFV or its counsel will seek monetary relief for your actions in the Courts of the State of New York, U.S.A. from your sovereign nation or territory (all except the U.S.A.), and that you've opened up civil sovereign state liability outside your territory (in PFV's U.S. Courts of choice) with your prohibited use. You agree that such relief, if granted, may come from your Country's Embassy, or from any other assets or cash flows your nation receives as part of any trade/assistance with the U.S.A./U.S. financial counterpart or international institution your country is a member of (with presence in the U.S.A.). Your agreement to your sovereign signature monetary liability is unconditional, without prejudice and extends to any and all business, trade, and financial ties your country may have with the U.S. PFV's recovery may come from any payment/receivable or asset/interest that can be attached from ANY company in your country your government directly or indirectly has in interest in or receives cash flows from. You also waive to be present when such determinations are made, and you waive arbitration. You agree to the jurisdiction and ruling over you by PFV's U.S. Court of choice and to PFV's recovery rights from any economic interest your country may have in the U.S.

PFV may, at its discretion, monitor and show your IP address on the pages you visit on this Website.

#### Password Security and Notification

Certain parts of the Website are protected by passwords or require a login and are restricted to authorized users only. You may not obtain unauthorized access to such parts of the Website, or to any other protected materials or information, through any means not intentionally made available by PFV for your specific use. If you have a Personal Identification Number (PIN) for access to non-public areas of the Website, you are solely responsible for all activities that occur in connection with your PIN. Accordingly, you should take all reasonable steps to protect the confidentiality of your PIN. Notify PFV immediately if you become aware of any disclosure, loss, theft or unauthorized use of your PIN. Passwords are not transferable.

#### Unauthorized Use of Content

You agree to defend, indemnify and hold harmless PFV, its affiliates and each of their respective officers, directors, members, partners, managers and employees against any losses, damages, claims, liabilities and costs (including reasonable attorneys fees) to the extent resulting from or arising out of any unauthorized or otherwise inappropriate use of any of the content of this Website attributable to you or which occurs through the use of your ID.

PFV may terminate your access to this Website for any reason, without prior notice.

No waiver by PFV of any right under or term or provision of these Terms will be deemed a waiver of any other right, term, or provision of these Terms at the time of such waiver or a waiver of that or any other right, term, or provision of these Terms at any other time. No agency, partnership, joint venture, employee-employer or franchiser-franchisee relationship is intended or created by these Terms and Conditions of Use. Any rights not expressly granted herein are reserved by and for PFV. The Governing law of this User agreement is the State of Nevada, Clark County, u.S.A.

#### Integration and Severability

If any provision of these Terms is deemed unlawful, void, or for any reason unenforceable, then that provision will be deemed severable from these Terms and will not affect the validity and enforceability of the remaining provisions. PFV reserve the right to change, modify, add or remove portions of these terms at any time for any reason. Bypassing these terms through any means (including but not limited to bookmarks, search engine results or direct linking) constitutes acceptance of the terms presented here.