

Terms of Service

1. ACCEPTANCE OF TERMS

United Freedom Alliance ("UFA") welcomes you. UFA provides the UFA Services (defined below) to you subject to the following Terms of Service ("TOS"), which may be updated by us from time to time without notice to you. By accessing and using the UFA Services, you accept and agree to be bound by the terms and provision of the TOS. In addition, when using particular UFA owned or operated services, you and UFA shall be subject to any posted guidelines or rules applicable to such services, which may be posted and modified from time to time. All such guidelines or rules (including but not limited to our Spam Policy) are hereby incorporated by reference into the TOS. UFA may also offer other services that are governed by different Terms of Service. In such cases the other terms of service will be posted on the relevant service to which they apply.

2. DESCRIPTION OF UFA SERVICES

UFA provides users with access to a rich collection of resources, including without limitation various communications tools, forums, shopping services, search services, personalized content and branded programming through its network of properties which may be accessed through any various medium or device now known or hereafter developed (the "UFA Services"). You also understand and agree that the UFA Services may include advertisements and that these advertisements are necessary for UFA to provide the UFA Services. You also understand and agree that the UFA Services may include certain communications from UFA, such as service announcements, administrative messages and the UFA Newsletter, and that these communications are considered part of UFA membership and you will not be able to opt out of receiving them. Unless explicitly stated otherwise, any new features that augment or enhance the current UFA Services, including the release of new UFA properties, shall be subject to the TOS. You understand and agree that the UFA Services is provided "AS-IS" and that UFA assumes no responsibility for the timeliness, deletion, mis-delivery or failure to store any user communications or personalization settings. You are responsible for obtaining access to the UFA Services, and that access may involve third-party fees (such as Internet service provider or airtime charges). You are responsible for those fees, including those fees associated with the display or delivery of advertisements. In addition, you must provide and are responsible for all equipment necessary to access the UFA Services. You understand that the technical processing and transmission of the UFA Services, including your Content, may involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices. Please be aware that UFA has created certain areas on the UFA Services that contain adult or mature content. You must be at least 18 years of age to access and view such areas.

3. YOUR REGISTRATION OBLIGATIONS

In consideration of your use of the UFA Services, you represent that you are of legal age to form a binding contract and are not a person barred from receiving the UFA Services under the laws of the United States or other applicable jurisdiction. You also agree to: (a) provide true, accurate, current and complete information about yourself as prompted by the UFA Service's registration form (the "Registration Data") and (b) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or UFA has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, UFA has the right to suspend or terminate your account and refuse any and all current or future use of the UFA Services (or any portion thereof). You must be aged 13 or over to use

the Services. If you have a pre-existing Family Account covering children aged under 13 then you have an ongoing responsibility to determine whether any of the UFA Services areas and/or Content (as defined in Section 6 below) are appropriate for your child.

4. UFA PRIVACY POLICY

Registration Data and certain other information about you are subject to our applicable privacy policy. For more information, see the full UFA Privacy Policy at <https://unitedfreedomalliance.org/privacy.pdf>. You understand that through your use of the UFA Services you consent to the collection and use (as set forth in the applicable privacy policy) of this information, including the transfer of this information to the United States and/or other countries for storage, processing and use by UFA and its affiliates.

5. MEMBER ACCOUNT, PASSWORD AND SECURITY

You will receive a password and account designation upon completing the UFA Service's registration process. You are responsible for maintaining the confidentiality of the password and account and are fully responsible for all activities that occur under your password or account. You agree to (a) immediately notify UFA of any unauthorized use of your password or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session. UFA cannot and will not be liable for any loss or damage arising from your failure to comply with this Section 5.

6. MEMBER CONDUCT

You understand that all information, data, text, software, music, sound, photographs, graphics, video, messages, tags, or other materials ("Content"), whether publicly posted or privately transmitted, are the sole responsibility of the person from whom such Content originated. This means that you, and not UFA, are entirely responsible for all Content that you upload, post, email, transmit or otherwise make available via the UFA Services. UFA does not control the Content posted via the UFA Services and, as such, does not guarantee the accuracy, integrity or quality of such Content. You understand that by using the UFA Services, you may be exposed to Content that is offensive, indecent or objectionable. Under no circumstances will UFA be liable in any way for any Content, including, but not limited to, any errors or omissions in any Content, or any loss or damage of any kind incurred as a result of the use of any Content posted, emailed, transmitted or otherwise made available via the UFA Services. You agree to not use the UFA Services to:

6.1 upload, post, email, transmit, or otherwise make available any Content that is unlawful, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically, or otherwise objectionable;

6.2 harm minors in any way;

6.3 impersonate any person or entity, including, but not limited to, a UFA official, forum leader, guide or host, or falsely state or otherwise misrepresent your affiliation with a person or entity;

6.4 forge headers or otherwise manipulate identifiers in order to disguise the origin of any Content transmitted through the UFA Service;

6.5 upload, post, email, transmit, or otherwise make available any Content that you do not have a right to make available under any law or under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);

6.6 upload, post, email, transmit or otherwise make available any Content that infringes any patent, trademark, trade secret, copyright or other proprietary rights ("Rights") of any party;

6.7 upload, post, email, transmit, or otherwise make available any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation, except in those areas (such as shopping) that are designated for such purpose (please read our complete Spam Policy);

6.8 upload, post, email, transmit, or otherwise make available any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;

6.9 disrupt the normal flow of dialogue, cause a screen to "scroll" faster than other users of the UFA Services are able to type, or otherwise act in a manner that negatively affects other users' ability to engage in real time exchanges;

6.10 interfere with or disrupt the UFA Services or servers or networks connected to the UFA Services, or disobey any requirements, procedures, policies or regulations of networks connected to the UFA Services, including using any device, software or routine to bypass our robot exclusion headers;

6.11 intentionally or unintentionally violate any applicable local, state, national or international law, including, but not limited to, regulations promulgated by the U.S. Securities and Exchange Commission, any rules of any national or other securities exchange, including, without limitation, the New York Stock Exchange, the American Stock Exchange, or the NASDAQ, and any regulations having the force of law;

6.12 provide material support or resources (or to conceal or disguise the nature, location, source, or ownership of material support or resources) to any organization(s) designated by the United States government as a foreign terrorist organization pursuant to section 219 of the Immigration and Nationality Act;

6.13 "stalk" or otherwise harass another; and/or

6.14 collect or store personal data about other users in connection with the prohibited conduct and activities set forth in paragraphs 6.1 through 6.13 above.

You acknowledge that UFA may or may not pre-screen Content, but that UFA and its designees shall have the right (but not the obligation) in their sole discretion to pre-screen, refuse, or remove any Content that is available via the UFA Services. Without limiting the foregoing, UFA and its designees shall have the right to remove any Content that violates the TOS or is otherwise objectionable. You agree that you must evaluate, and bear all risks associated with, the use of any Content, including any reliance on the accuracy, completeness, or usefulness of such Content. In this regard, you acknowledge that you may not rely on any Content created by UFA or submitted to UFA, including without limitation information in UFA Message Boards and in all other parts of the UFA Services. You acknowledge, consent and agree that UFA may access, preserve and disclose your account information and Content if required to do so by law or in a good faith belief that such access preservation or disclosure is reasonably necessary to: (i) comply with legal process; (ii) enforce the TOS; (iii) respond to claims that any Content violates the rights of third parties; (iv) respond to your

requests for customer service; or (v) protect the rights, property or personal safety of UFA, its users and the public.

You understand that the UFA Services and software embodied within the UFA Services may include security components that permit digital materials to be protected, and that use of these materials is subject to usage rules set by UFA and/or content providers who provide content to the UFA Services. You may not attempt to override or circumvent any of the usage rules embedded into the UFA Services. Any unauthorized reproduction, publication, further distribution or public exhibition of the materials provided on the UFA Services, in whole or in part, is strictly prohibited.

7. INTERSTATE NATURE OF COMMUNICATIONS ON UFA NETWORK

When you register with UFA, you acknowledge that in using the UFA Services to send electronic communications (including but not limited to email, search queries, sending messages to UFA Chat or UFA Groups, uploading photos and files to Flickr, and other Internet activities), you will be causing communications to be sent through UFA's computer networks, portions of which are located in Texas and other locations in the United States and portions of which are located abroad. As a result, and also as a result of UFA's network architecture and business practices and the nature of electronic communications, even communications that seem to be intrastate in nature can result in the transmission of interstate communications regardless of where you are physically located at the time of transmission. Accordingly, by agreeing to this TOS, you acknowledge that use of the service results in interstate data transmissions.

8. SPECIAL ADMONITIONS FOR INTERNATIONAL USE AND EXPORT AND IMPORT COMPLIANCE

Recognizing the global nature of the Internet, you agree to comply with all local rules regarding online conduct and acceptable Content. Use of the UFA Services and transfer, posting and uploading of software, technology, and other technical data via the UFA Services may be subject to the export and import laws of the United States and other countries. You agree to comply with all applicable export and import laws and regulations, including without limitation the Export Administration Regulations (see http://www.access.gpo.gov/bis/ear/ear_data.html) and sanctions control programs of the United States (see <http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>). In particular, you represent and warrant that you: (a) are not a prohibited party identified on any government export exclusion lists (see <http://www.bis.doc.gov/complianceand enforcement/liststocheck.htm>) or a member of a government of any other export-prohibited countries as identified in applicable export and import laws and regulations; (b) will not transfer software, technology, and other technical data via the UFA Services to export-prohibited parties or countries; (c) will not use the UFA Services for military, nuclear, missile, chemical or biological weaponry end uses in violation of U.S. export laws; and (d) will not transfer, upload, or post via the UFA Services any software, technology or other technical data in violation of U.S. or other applicable export or import laws.

9. CONTENT SUBMITTED OR MADE AVAILABLE FOR INCLUSION ON THE UFA SERVICES

UFA does not claim ownership of Content you submit or make available for inclusion on the UFA Services. However, with respect to Content you submit or make available for inclusion on publicly accessible areas of the UFA Services, you grant UFA the following worldwide, royalty-free and non-exclusive license(s), as applicable:

9.1 With respect to Content you submit or make available for inclusion on publicly accessible areas of UFA Groups, the license to use, distribute, reproduce, modify, adapt, publicly perform and publicly

display such Content on the UFA Services solely for the purposes of providing and promoting the specific UFA Group to which such Content was submitted or made available. This license exists only for as long as you elect to continue to include such Content on the UFA Services and will terminate at the time you remove or UFA removes such Content from the UFA Services.

9.2 With respect to photos, graphics, audio or video you submit or make available for inclusion on publicly accessible areas of the UFA Services other than UFA Groups, the license to use, distribute, reproduce, modify, adapt, publicly perform and publicly display such Content on the UFA Services solely for the purpose for which such Content was submitted or made available. This license exists only for as long as you elect to continue to include such Content on the UFA Services and will terminate at the time you remove or UFA removes such Content from the UFA Services.

9.3 With respect to Content other than photos, graphics, audio or video you submit or make available for inclusion on publicly accessible areas of the UFA Services other than UFA Groups, the perpetual, irrevocable and fully sub-licensable license to use, distribute, reproduce, modify, adapt, publish, translate, publicly perform and publicly display such Content (in whole or in part) and to incorporate such Content into other works in any format or medium now known or later developed.

"Publicly accessible" areas of the UFA Services are those areas of the UFA network of properties that are intended by UFA to be available to the general public. By way of example, publicly accessible areas of the UFA Services would include UFA Message Boards and portions of UFA Groups and Flickr that are open to both members and visitors. However, publicly accessible areas of the UFA Services would not include portions of UFA Groups that are limited to members, UFA services intended for private communication such as UFA Mail or UFA Messenger, or areas off of the UFA network of properties such as portions of World Wide Web sites that are accessible via hypertext or other links but are not hosted or served by UFA.

10. CONTRIBUTIONS TO UFA

By submitting ideas, suggestions, documents, and/or proposals ("Contributions") to UFA through its suggestion or feedback webpages, you acknowledge and agree that: (a) your Contributions do not contain confidential or proprietary information; (b) UFA is not under any obligation of confidentiality, express or implied, with respect to the Contributions; (c) UFA shall be entitled to use or disclose (or choose not to use or disclose) such Contributions for any purpose, in any way, in any media worldwide; (d) UFA may have something similar to the Contributions already under consideration or in development; (e) your Contributions automatically become the property of UFA without any obligation of UFA to you; and (f) you are not entitled to any compensation or reimbursement of any kind from UFA under any circumstances.

11. INDEMNITY

You agree to indemnify and hold UFA and its subsidiaries, affiliates, officers, agents, employees, partners and licensors harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of Content you submit, post, transmit, modify or otherwise make available through the UFA Services, your use of the UFA Services, your connection to the UFA Services, your violation of the TOS, or your violation of any rights of another.

12. NO COMMERCIAL REUSE OF UFA SERVICES

You agree not to reproduce, duplicate, copy, sell, trade, resell or exploit for any commercial purposes, any portion or use of, or access to, the UFA Services (including Content, advertisements, Software and your UFA ID).

13. GENERAL PRACTICES REGARDING USE AND STORAGE

You acknowledge that UFA may establish general practices and limits concerning use of the UFA Services, including without limitation the maximum number of days that email messages, message board postings or other uploaded Content will be retained by the UFA Services, the maximum number of email messages that may be sent from or received by an account on the UFA Services, the maximum size of any email message that may be sent from or received by an account on the UFA Services, the maximum disk space that will be allotted on UFA's servers on your behalf, and the maximum number of times (and the maximum duration for which) you may access the UFA Services in a given period of time. You agree that UFA has no responsibility or liability for the deletion or failure to store any messages and other communications or other Content maintained or transmitted by the UFA Services. You acknowledge that UFA reserves the right to log off accounts that are inactive for an extended period of time. You further acknowledge that UFA reserves the right to modify these general practices and limits from time to time. UFA Messenger, including any web-based versions, will allow you and the people with whom you communicate to save your conversations in your UFA accounts located on UFA servers. This means you can access and search your message history from any computer with access to the internet. Whether or not you use this feature, other users may choose to use it to save conversations with you in their account on UFA too. Your agreement to this TOS constitutes your consent to allow UFA to store these communications on its servers.

14. MODIFICATIONS TO UFA SERVICES

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

15. TERMINATION, CANCELLATION, REFUNDS

You may cancel your UFA account at any time and you agree that UFA may, without prior notice, cancel/terminate, limit your access to or suspend your UFA account, any associated email address, and access to the UFA Services. Cause for such termination, limitation of access or suspension shall include, but not be limited to, (a) breaches or violations of the TOS or other incorporated agreements or guidelines, (b) requests by law enforcement or other government agencies, (c) discontinuance or material modification to the UFA Services (or any part thereof), (d) unexpected technical or security issues or problems, (e) extended periods of inactivity, (f) engagement by you in fraudulent or illegal activities, and/or (g) nonpayment of any fees owed by you in connection with the UFA Services. Further, you agree that all terminations, limitations of access and suspensions for cause shall be made in UFA's sole discretion and that UFA shall not be liable to you or any third party for any termination of your account, any associated email address, or access to the UFA Services. Termination of your UFA account includes any or all of the following: (a) removal of access to all or part of the offerings within the UFA Services, (b) deletion of your password and all related information, files and content associated with or inside your account (or any part thereof), and (c) barring of further use of all or part of the UFA Services. Termination/Cancellation will result in suspension of all future monthly payments and/or a pro-rated refund of annual, lifetime or leadership fees paid minus monthly fees which would have accrued through the cancellation month. All benefits, services and/or commissions will cease upon issuance of said refund.

16. DEALINGS WITH ADVERTISERS

Your correspondence or business dealings with, or participation in promotions of, advertisers found on or through the UFA Services, including payment and delivery of related goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and such advertiser. You agree that UFA shall not be responsible or liable for any loss or damage of any sort incurred as the result of any such dealings or as the result of the presence of such advertisers on the UFA Services.

17. LINKS

The UFA Services may provide, or third parties may provide, links to other World Wide Web sites or resources. You acknowledge and agree that UFA is not responsible for the availability of such external sites or resources, and does not endorse and is not responsible or liable for any Content, advertising, products or other materials on or available from such sites or resources. You further acknowledge and agree that UFA shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such Content, goods or services available on or through any such site or resource.

18. UFA'S PROPRIETARY RIGHTS

You acknowledge and agree that the UFA Services and any necessary software used in connection with the UFA Services ("Software") contain proprietary and confidential information that is protected by applicable intellectual property and other laws. You further acknowledge and agree that Content contained in advertisements or information presented to you through the UFA Services or by advertisers is protected by copyrights, trademarks, service marks, patents or other proprietary rights and laws. Except as expressly permitted by applicable law or as authorized by UFA or the applicable licensor (such as an advertiser), you agree not to modify, rent, lease, loan, sell, distribute, transmit, broadcast, publicly perform or create derivative works based on the UFA Services, such Content or the Software, in whole or in part. UFA grants you a personal, non-transferable and non-exclusive right and license to use the object code of its Software on a single computer; provided that you do not (and do not allow any third party to) copy, modify, create a derivative work from, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sub-license, grant a security interest in or otherwise transfer any right in the Software. You agree not to modify the Software in any manner or form, nor to use modified versions of the Software, including (without limitation) for the purpose of obtaining unauthorized access to the UFA Services. You agree not to access the UFA Services by any means other than through the interface that is provided by UFA for use in accessing the UFA Services.

19. DISCLAIMER OF WARRANTIES

YOU EXPRESSLY UNDERSTAND AND AGREE THAT:

19.1 YOUR USE OF THE UFA SERVICES AND SOFTWARE ARE AT YOUR SOLE RISK. THE UFA SERVICES AND SOFTWARE ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. UFA AND ITS SUBSIDIARIES, AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, PARTNERS AND LICENSORS EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

19.2 UFA AND ITS SUBSIDIARIES, AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, PARTNERS AND LICENSORS MAKE NO WARRANTY THAT (i) THE UFA SERVICES OR SOFTWARE WILL MEET YOUR REQUIREMENTS; (ii) THE UFA SERVICES OR SOFTWARE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE; (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE UFA SERVICES OR SOFTWARE WILL BE ACCURATE OR RELIABLE; (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE UFA SERVICES OR SOFTWARE WILL MEET YOUR EXPECTATIONS; AND (v) ANY ERRORS IN THE SOFTWARE WILL BE CORRECTED.

19.3 ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE UFA SERVICES OR SOFTWARE IS ACCESSED AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR AND HEREBY WAIVE ANY AND ALL CLAIMS AND CAUSES OF ACTION WITH RESPECT TO ANY DAMAGE TO YOUR COMPUTER SYSTEM, INTERNET ACCESS, DOWNLOAD OR DISPLAY DEVICE, OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL.

19.4 NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM UFA OR THROUGH OR FROM THE UFA SERVICES OR SOFTWARE SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE TOS.

19.5 A SMALL PERCENTAGE OF USERS MAY EXPERIENCE EPILEPTIC SEIZURES WHEN EXPOSED TO CERTAIN LIGHT PATTERNS OR BACKGROUNDS ON A COMPUTER SCREEN OR WHILE USING THE UFA SERVICE. CERTAIN CONDITIONS MAY INDUCE PREVIOUSLY UNDETECTED EPILEPTIC SYMPTOMS EVEN IN USERS WHO HAVE NO HISTORY OF PRIOR SEIZURES OR EPILEPSY. IF YOU, OR ANYONE IN YOUR FAMILY, HAVE AN EPILEPTIC CONDITION, CONSULT YOUR PHYSICIAN PRIOR TO USING THE UFA SERVICE. IMMEDIATELY DISCONTINUE USE OF THE UFA SERVICES AND CONSULT YOUR PHYSICIAN IF YOU EXPERIENCE ANY OF THE FOLLOWING SYMPTOMS WHILE USING THE UFA SERVICE: DIZZINESS, ALTERED VISION, EYE OR MUSCLE TWITCHES, LOSS OF AWARENESS, DISORIENTATION, ANY INVOLUNTARY MOVEMENT, OR CONVULSIONS.

20. LIMITATION OF LIABILITY

YOU EXPRESSLY UNDERSTAND AND AGREE THAT UFA AND ITS SUBSIDIARIES, AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, PARTNERS AND LICENSORS SHALL NOT BE LIABLE TO YOU FOR ANY PUNITIVE, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF UFA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM: (a) THE USE OR THE INABILITY TO USE THE UFA SERVICE; (b) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES; (c) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (d) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE UFA SERVICE; OR (e) ANY OTHER MATTER RELATING TO THE UFA SERVICE.

21. EXCLUSIONS AND LIMITATIONS

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL

DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS OF SECTIONS 19 AND 20 MAY NOT APPLY TO YOU.

22. SPECIAL ADMONITION FOR UFA SERVICES RELATING TO FINANCIAL MATTERS

If you intend to create or join any service, receive or request any news, messages, alerts or other information from the UFA Services concerning companies, stock quotes, investments or securities, please read the above Sections 19 and 20 again. They go doubly for you. In addition, for this type of information particularly, the phrase "Let the investor beware" is apt. The UFA Services is provided for informational purposes only, and no Content included in the UFA Services is intended for trading or investing purposes. UFA and its licensors shall not be responsible or liable for the accuracy, usefulness or availability of any information transmitted or made available via the UFA Services, and shall not be responsible or liable for any trading or investment decisions based on such information.

23. NO THIRD-PARTY BENEFICIARIES

You agree that, except as otherwise expressly provided in this TOS, there shall be no third-party beneficiaries to this agreement.

24. NOTICE

UFA may provide you with notices, including those regarding changes to the TOS, including by but not limited to email, regular mail, SMS, MMS, text message, postings on the UFA Services, or other reasonable means now known or hereafter developed. Such notices may not be received if you violate this TOS by accessing the UFA Services in an unauthorized manner. Your agreement to this TOS constitutes your agreement that you are deemed to have received any and all notices that would have been delivered had you accessed the UFA Services in an authorized manner.

25. TRADEMARK INFORMATION

You agree that all of UFA's trademarks, trade names, service marks and other UFA logos and brand features, and product and service names are trademarks and the property of UFA Holdings, Inc. (the "UFA Marks"). Without UFA's prior permission, you agree not to display or use in any manner the UFA Marks.

26. NOTICE AND PROCEDURE FOR MAKING CLAIMS OF COPYRIGHT OR INTELLECTUAL PROPERTY INFRINGEMENT

UFA respects the intellectual property of others, and we ask our users to do the same. UFA may, in appropriate circumstances and at its discretion, disable and/or terminate the accounts of users who may be repeat infringers. If you believe that your work has been copied in a way that constitutes copyright infringement, or your intellectual property rights have been otherwise violated, please provide UFA's Copyright Agent the following information:

26.1 an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright or other intellectual property interest;

26.2 a description of the copyrighted work or other intellectual property that you claim has been infringed;

26.3 a description of where the material that you claim is infringing is located on the site;

26.4 your address, telephone number, and email address;

26.5 a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law;

26.6 a statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the copyright or intellectual property owner or authorized to act on the copyright or intellectual property owner's behalf.

UFA's Agent for Notice of claims of copyright or other intellectual property infringement can be reached as follows:

By mail:

Copyright Agent

c/o United Freedom Alliance

7901 4th St. N. STE 300

St. Petersburg, Florida 33702

27. GENERAL INFORMATION

Entire Agreement. The TOS constitutes the entire agreement between you and UFA and governs your use of the UFA Services, superseding any prior version of this TOS between you and UFA with respect to the UFA Services. You also may be subject to additional terms and conditions that may apply when you use or purchase certain other UFA services, affiliate services, third-party content or third-party software.

Choice of Law and Forum. You and UFA each agree that the TOS and the relationship between the parties shall be governed by the laws of the State of Florida without regard to its conflict of law provisions and that any and all claims, causes of action or disputes (regardless of theory) arising out of or relating to the TOS, or the relationship between you and UFA, shall be brought exclusively in the courts located in the county of Pinellas, Florida or the U.S. District Court of Florida. You and UFA agree to submit to the personal jurisdiction of the courts located within the county of Pinellas, Florida and agree to waive any and all objections to the exercise of jurisdiction over the parties by such courts and to venue in such courts.

Waiver and Severability of Terms. The failure of UFA to exercise or enforce any right or provision of the TOS shall not constitute a waiver of such right or provision. If any provision of the TOS is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the TOS remain in full force and effect.

No Right of Survivorship and Non-Transferability. You agree that your UFA account is non-transferable and any rights to your UFA ID or contents within your account terminate upon your death. Upon receipt of a copy of a death certificate, your account may be terminated and all contents therein permanently deleted.

Statute of Limitations. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the UFA Services or the TOS must be filed within one (1) year after such claim or cause of action arose or be forever barred. The section titles in the TOS are for convenience only and have no legal or contractual effect. UFA may freely assign the TOS and all of the policies and other documents incorporated or referenced in it (including all rights, licenses, and obligations under it or them), in whole or in part and without notice.