



LBFG's Website Terms & Conditions

Effective Date: September 1, 2015

This Web site is owned and provided by LBFG. Your use of this Web site is subject to the following terms and conditions. Your use of this web site constitutes your acceptance of these terms and conditions and your agreement to be bound by them. If you do not agree, you should not use this Web site. Please review this web-site's Privacy Policy and Terms and Conditions. These Terms and Conditions may change at any time without notice.

You may view, copy, print, and/or distribute material from this Web site subject to the following conditions:

- The material is used for internal, personal, non-commercial, and informational purposes only;
- The material may not be copied, distributed, modified, transmitted, reused, reposted, or otherwise displayed for public or commercial purposes without the express written permission of LBFG for each such use of the material; and
- LBFG's copyright notice ("©2011 LBFG, All Rights Reserved.") and the World Wide Web address (<http://www.libertybuilding.com>) are prominently displayed on the material.

Submissions:

All remarks, suggestions, ideas, graphics, data, or other information communicated to LBFG through this web site or through electronic mail will be treated as non-proprietary and non-confidential and become the property of LBFG, without compensation, for exclusive use at our discretion. (Please visit our Privacy Policy for details regarding personally identifiable information.)

Intellectual Property:

The trademarks, service marks, and logos (including the name "LBFG, LLC" and "LBFG" logo) used and displayed on this Web site belong to LBFG or others. Nothing on this Web site should be construed as granting, by implication, estoppels, or otherwise, any license or right to use any trademark displayed on this web site without the prior written permission of the trademark owner. This Web site is copyrighted.

We respect the intellectual property rights of others and we request that our visitors do the same. If you think that your work has been copied in a manner that constitutes copyright infringement, you may notify our customer service department, which can be reached as follows: Administrator, LBFG, LLC, PO Box 1120, Zellwood, Florida, 32798, 407/703-1340.

Disclaimer of Warranties:

Your use of this Web site is at your risk. THE INFORMATION ON THIS WEB SITE IS PROVIDED TO YOU "AS IS," FOR INFORMATIONAL PURPOSES ONLY, WITHOUT WARRANTY OF ANY KIND, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NONINFRINGEMENT, ACCURACY, OR COMPLETENESS. LIBERTY WILL NOT BE LIABLE FOR ANY DAMAGES, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE, ARISING OUT OF YOUR ACCESS TO OR USE OF THIS WEB SITE. LIBERTY DOES NOT WARRANT THAT THIS WEB SITE OR THE SERVERS MAKING THIS SITE AVAILABLE ARE VIRUS FREE. The information contained on this Web site could contain technical inaccuracies or typographical errors and information may be changed, updated, and/or deleted without notice. LBFM may make improvements and/or changes in the products and programs described on this Web site at any time.

Links:

This Web site may contain links to other sites. LBFM has no control over the information and privacy policies and practices of those Web sites and is not responsible for their content, collection, and use of information or freedom from error or viruses. It is your responsibility to recognize, by paying attention to your browser's address bar, when you are leaving LBFM's site.

Services & Products:

The information on this Web site is presented, unless otherwise specified, only for the promotion of services and products available in the United States and Canada. LBFM makes no representation or warranty that this Web site is applicable or appropriate for use in any jurisdiction outside of the United States and Canada.

Governing Law and Dispute Resolution:

These Terms and Conditions and the Privacy Policy posted at this Web site constitute the entire agreement between you and LBFM with respect to your use of this Web site. All disputes arising under the Terms and Conditions and/or the Privacy Policy, regardless of where they are brought, shall be governed by the laws of the State of Florida without regard to any conflict of law provisions. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to your use of this Web site must be filed within one (1) year after such claim or cause of action arose or be forever barred. You agree to submit any dispute with LBFM exclusively to final and binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. The location of any arbitration shall be in the County of Orange, Florida. You agree that any arbitrator shall not have the authority to award punitive damages. You agree to be bound by any ruling in such arbitration proceeding and that such ruling shall be enforceable in any court of competent jurisdiction. You agree that if any portion of these Terms and Conditions or Privacy Policy is found by an arbitrator or court of competent jurisdiction to be invalid, the arbitrator or court shall nevertheless give effect to the parties' intentions expressed therein. All other provisions of these Terms and Conditions and Privacy Policy remain in full force and effect. Any failure by LBFM to

exercise any rights or to enforce any of the terms of the Terms and Conditions or Privacy Policy shall not constitute a waiver of such rights or terms.