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By accessing, subscribing, downloading and/or otherwise using the MHF Technology, you (a) certify that you are at least 18 years of age, and that, if you are acting on the behalf of any person or entity, you are authorized to act on behalf of such party, (b) have read this Agreement and have agreed to be legally bound by this Agreement, and (c) agree to all operating rules and policies of MHF that may be published within the MHF Technology or this Website.

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Some states do not permit limitations or exclusions on warranties, so the above limitations may not apply to you. If any of the exclusions set forth in this Section is determined by a court of competent jurisdiction to be unenforceable, then all such express, implied and statutory warranties shall be limited in duration for a period of thirty (30) days after the date on which you first access the MHF Technology, and no warranties shall apply after such period.

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Submissions:

Any and all comments, suggestions, ideas, graphics, personally identifiable information and any other information that you transmit to MHF through the MHF Technology ("Submission") become and will remain the sole and exclusive property of MHF and may be used by MHF anywhere, anytime and for any reason whatsoever, including, but not limited to, developing, manufacturing, and marketing products and services incorporating the Submission, subject only to our Privacy Policy with respect to our use of your personally identifiable information. By making a Submission, you waive the right to make any claim against MHF Debt Solutions or any of its respective parents, subsidiaries, affiliates, employees, agents, directors, officers, and shareholders related to the Submission, including, but not limited to, unfair competition, invasion of privacy, negligence, breach of implied contract or breach of confidentiality, and you further waive all moral rights you may have in any materials uploaded or sent to us by you. To the extent MHF does not acquire full ownership to your Submission, you hereby assign all right, title and interest in and to your Submission to MHF without the payment of any further consideration to you by MHF. You agree to execute any instruments and to do all things reasonably requested by MHF to vest in MHF all right, title and interest in and to your Submission. You also hereby irrevocably designate and appoint MHF and its duly authorized officers and agents as your agent and attorney in fact, which appointment is coupled with an interest, to act for and in its behalf to execute, verify and file any document and do any other lawfully permitted acts to further the purpose of the foregoing sentences with respect to the ownership of the Submission as if executed by you. You represent and warrant that your Submissions: (a) shall be true, accurate, current, complete and not misleading, (b) shall not violate the rights of any third party, including, but not limited to, intellectual property and proprietary rights, (c) shall not be fraudulent or involve counterfeit or stolen information or items, (d) shall not violate any law, statute, ordinance or regulation, and (e) shall not create any liability for MHF. You also agree to maintain and promptly update your Submissions by means of the MHF Technology in order to keep that information true, accurate, current and complete.

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MHF's Agent for transmitting the Copyright Notice for claims of copyright or other intellectual property infringement can be contacted at:

**Mission Hills Federal
Office of the General Counsel
15540 Rockfield Ave Ste A-110
Irvine, CA 92619**

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At all times during the term hereof and at all times thereafter, you shall keep confidential and not disclose, directly or indirectly, and shall not use for the benefit of yourself; or any other individual or entity, any Confidential Information of MHF. "Confidential Information" means any Submissions, trade secrets, or confidential or proprietary information whether in written, digital, oral or other form that is unique, confidential or proprietary to MHF or its licensors, including, but not limited to, all parts of the MHF Technology and any other materials or information related to the business or activities of MHF that are not generally known to others engaged in similar businesses or activities.

Trademark:

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Passwords and Your Obligations:

You may be asked to register as a member on certain pages or services within the MHF Technology and to select a unique username and password in order to be able to access your account and use any of the MHF Technology. As a registered member, you are responsible for maintaining the confidentiality and security of your username and password and shall be responsible for all uses of your username and password, including, but not limited to, any purchases facilitated through the use thereof, whether or not in fact authorized by you. You agree to immediately notify MHF in writing of any breach of security, including, without limitation, unauthorized use of your username or password. You also understand that exiting immediately from your account (i.e., "logging off") at the end of each session will enhance your account security and that failure to do so may permit other persons having access to your computer to use, or modify, your account. If you permit any person to use your username and password, you shall be liable for all activity and transactions made by that person including transactions for which you may not have authorized.

Please notify us immediately of any unauthorized use of your user name and password via email to webmaster@missionhillsfederal.com

Security:

The MHF Technology resides on the public internet. MHF uses commercially reasonable measures to protect the confidentiality and security of any communications transmitted to MHF and any information stored on servers controlled by MHF. Notwithstanding these efforts, MHF cannot guarantee the confidentiality and security of such electronic communications and storage devices used to store such information (including, personally identifiable information) and disclaims all liability arising therefrom.

Without limiting the foregoing, you shall not (a) violate or attempt to violate the security of the MHF or another entity; (b) access data or materials not intended for you; (c) log into or access a server or account which you are not authorized to access; (d) attempt to probe, scan or test the vulnerability of a system or network or to breach security or authentication measures; (e) 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 telecommunication equipment; (f) interfere with, disrupt, or harm in any way the MHF Technology, the servers or networks used in connection with it, or services to any user, host or network; (g) use the MHF Technology in violation of the requirements, procedures, policies or regulations of any other website providers, websites, chat rooms, networks connected to the MHF Technology (including, but not limited to, this Website) or the like; (g) use Internet Relay Chat (IRC) bots via this MHF Website (i.e., programs that utilize excessive resources by connecting to an IRC network and running 24 hours per day); (h) run any relay chat on this MHF Website or through the MHF Technology that makes a service or resource available to others, including, but not limited to, port redirectors, proxy servers, chat servers or simulated multi-user environments; (i) run programs or specifically configure machines in such a way as to keep a dialup connection active when not in use or otherwise bypass automatic disconnection for inactivity, unless a dedicated access account is provided; or (j) engage in denial of service attacks (i.e., actions designed to impair network accessibility by flooding a site or the Internet with useless traffic).

Violations of system or network security may result in civil or criminal liability. MHF reserves the right to investigate occurrences that may involve such violations and may involve and cooperate with, law enforcement authorities in prosecuting users who have participated in such violations.

Representations:

Subject to the terms and conditions set forth herein, you may use the MHF Technology only for lawful purposes. The MHF Technology is subject to, and you agree that you shall at all times comply with, all applicable local, state, national, and international laws, statutes, rules, regulations and ordinances and not limited to, any regulations having the force of law that are applicable to the use of the MHF Technology and to your Submission.

Revisions and Consents:

MHF reserves the right to revise the terms and conditions of this Agreement at any time and for no or any reason whatsoever. MHF also reserves the right to make changes at any time, without notice or obligation, to any of the information, products or services contained on or offered through the MHF Technology (including, but not limited to, on this Website). Such updates, revisions, modifications and additional rules, policies, terms and conditions shall be effective immediately and incorporated in this Agreement upon notice thereof, which may be given by any reasonable means, including, but not limited to, posting such changes on this Website or via electronic notice as described above. By continuing to enter this Website and/or using the MHF Technology, you acknowledge and agree that you shall be bound by any such revisions. Accordingly, you should periodically review the terms and conditions of this Agreement.

Arbitration:

Except for the failure to pay any fees and/or disputes concerning a breach of the scope of the license granted herein, any other dispute arising out of, relating to or in any way connected with this Agreement, on written request of either party served on the other, shall be submitted to final and binding arbitration before a single arbitrator. If the parties are unable to agree on an arbitrator within thirty (30) days after a party has served notice of a request to arbitrate, then an arbitrator shall be selected by the American Arbitration Association pursuant to its then-current rules, within fifteen (15) days after the parties are unable to agree on the arbitrator. Arbitration shall take place in the City of Orlando in accordance with the Rules and Regulations of the American Arbitration Association (Commercial Division).

General Provisions:

If any part of this Agreement is unenforceable, void, or in part unenforceable, that part will be deemed severable and will not affect the validity and enforceability of the remaining provisions of this Agreement. You agree that if any part of the terms and conditions of this Agreement are found to be unenforceable, then the remainder of the terms and conditions of this Agreement will remain in full force and effect.

MHF's failure to insist upon or enforce strict performance of any provision of the terms and conditions of this Agreement shall not be construed as a waiver of any other provision of this Agreement or right set forth herein. Neither the course of conduct between the parties nor trade practice shall act to modify any of the terms and conditions of this Agreement. MHF may assign its rights and duties under this Agreement to any party at any time without notice to you. You may not assign this Agreement or the rights granted herein to any party without the prior written consent of MHF. The section headings used in this Agreement are for convenience only and have no legal or contractual effect.

Entire Agreement:

This Agreement constitutes the entire agreement between you and MHF with respect to the subject matter addressed herein, and governs your access to and use of the MHF Technology, superseding any prior agreements between you and MHF relating to such subject matter, but this Agreement may be supplemented by any other agreement you enter into with MHF pursuant to your enrollment and/or participation in other features of the MHF Technology.

Print this Agreement:

For record keeping purposes, MHF encourages you to print this Agreement and the ancillary documents described herein.

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