

## **Website Terms of Use**

Effective Date: September 30, 2020

### **PLEASE READ**

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### **Accessing the Website**

To access our website and submit applications, you will need a working connection to the Internet via a web browser on your computer for which you are responsible for all costs, expenses, and fees.

From time to time, due to the performance of maintenance, malfunctions or failures of software, equipment, or telecommunications devices, unusual transaction volume, or similar reasons the website may not be available for your use. We minimize the periods of time during which website is unavailable. You agree that we shall not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of the unavailability of the website, regardless of whether it could be shown that we could have prevented or reduced the duration of such unavailability by taking any action within our reasonable control. We shall also not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of your inability to access the website caused directly or indirectly, in whole or in part, by your computer or mobile device, your inability to establish a connection to the Internet, your Internet Service Provider ("ISP"), or capacity or other limitations or constraints of the Internet.

We may at any time, with or without cause, and without prior notice to you deny you access to the website. We may terminate these Terms of Use and your access to the website in whole or in part at any time without prior notice to you. In the event we terminate this Terms of Use, any applications you have submitted will continue to be evaluated, and any existing transactions you have entered into with us shall remain in effect.

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While using the website, you are prohibited from engaging in any of the following activities:

- You may not use any "deep-link", "page-scrape", "robot", "spider" or other automatic device, program, algorithm or methodology, or any similar or

equivalent manual process, to access, acquire, copy, or monitor any portion of the website or its content.

- You may not attempt to gain unauthorized access to any portion or feature of the website, or any other systems or networks connected to the website by any illegitimate means.
- You may not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the website or our systems or networks.
- You agree not to use any device, software, or routine to interfere or attempt to interfere with the proper working of the website or any transaction being conducted on the website, or with any other person's use of the website.
- You may not pretend that you are, or that you represent, someone else, or impersonate any other individual or entity while using the website.
- You may not use the website or any of its content for any purpose that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes our rights or the rights of others.

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### **Other Terms & Conditions**

No failure, omission, or delay on our part to exercise any right under these Terms of Use will preclude any other further exercise of that right or other right under these Terms of Use.

If any terms or conditions in these Terms of Use change due to applicable law or is declared invalid by order of a court, the remaining terms of these Terms of Use will not be affected, and these Terms of Use will be interpreted as if the invalid terms had not been placed in these Terms of Use. The headings in these Terms of Use are intended only to help organize these Terms of Use.

### **Changes to these Terms of Use**

You agree that we may from time to time amend all or any part of these Terms of Use, including, without limitation, establishing, increasing, or decreasing the fees and charges for products and services made available through this website and changing the features and functionality to this website. We will notify you electronically of any change to these Terms of Use as required by applicable law. Any such changes shall take effect as soon as they are posted on this website. Your use of the website after the effective date of the change shall constitute your agreement to be bound by the terms of the change. You should also review these Terms of Use periodically for any changes.