## **Terms of Usage**

1. General. This agreement with King David Unlimited, Inc./Maxxis Millionaire Society, and IChoosemyeconomy.com herein after referred to as (Affiliate Companies"), a Georgia corporation, governs your use of this web site (the "Site"). Additional terms and conditions of use applicable to specific areas of the Site may also be posted on the Site at any time. These terms constitute a binding agreement between you and AFFILIATE COMPANIES and are deemed accepted by you each time you use or access the Site. If you do not accept the Terms stated here, please do not use the Site.

This agreement, together with any such additional term and conditions, are referred to as this "Agreement." AFFILIATE COMPANIES reserves the right to change the Terms Of Usage any time by reasonable notice, including without limitation by posting revised terms on the Site (which shall constitute reasonable notice), and such amended terms shall be binding upon you; thus, you should consult the most recent version of these Terms Of Usage each time that you view the Site. You are not authorized to use the Site in any jurisdiction where the terms of this Agreement are not enforceable.

2. Eligibility. You must be 18 years of age or older to join or use the Site in any manner, and, if under the age of 18 or the age of majority as that is defined in your jurisdiction must use the Site under the supervision of a parent or legal guardian. By visiting the Site or accepting these terms, you represent and warrant to AFFILIATE COMPANIES that you have reached the age of majority in your jurisdiction, and that you have the right, authority, and capacity to agree to and abide by the Agreement.

3. **Disclaimer.** You acknowledge that the materials on the Sites are provided "as is" for general information only and without warranties of any kind. The materials on the Sites are not meant to be used as tax or legal advice or to replace the services of a professional advisor or accountant. While AFFILIATE COMPANIES endeavors to keep the materials on the Sites current, financial and tax information changes rapidly and thus, the materials on the Sites should not be relied upon to be fully comprehensive or error free. AFFILIATE COMPANIES does not recommend, endorse or make any warranties or representations of any kind with regard to the accuracy, completeness, timeliness, quality, efficacy or noninfringement of any of the programs, materials,

products or other information provided on the Sites or by the companies or organizations linked or referred to in the Sites. The Sites do not offer tax or legal advice or recommendations to individuals and you should not rely on the information posted on the Sites as a substitute for consultations with qualified professional. AFFILIATE COMPANIES may from time to time post articles and other information provided by third parties that might be of interest. You acknowledge that the opinions and recommendations of third parties contained on the Sites are not necessarily those of AFFILIATE COMPANIES or endorsed by AFFILIATE COMPANIES.

4. **Registration**. The Site allows users access to a variety of tools and information (the "Services") which may include financial calculators, withholding forms, tax and record keeping tools and receive a preferred member number. To use these Services, you must join and receive a preferred member number. You agree to provide true and accurate information in connection with your joining and to promptly notify AFFILIATE COMPANIES of any changes in the membership information. You are responsible for maintaining the confidentiality of your Membership Number. You are fully liable for all use of the Site and the Services under your Membership Number, including any use by a user not authorized by you who accesses the Site using your Membership Number. You should promptly notify AFFILIATE COMPANIES in writing of any unauthorized use of your Membership Number or other breach of security by emailing AFFILIATE COMPANIES at support@IChoosemyeconomy.com.

5. Use of Site. All information on the Site, including without limitation software, text, photographs, graphics, logos, links, tutorials, design, images, audio/visual clips, and other material (collectively, the "Content"), are protected by copyright, trademark or other proprietary rights of AFFILIATE COMPANIES or third parties. Further, all content on the Site is copyrighted as a collective work of AFFILIATE COMPANIES pursuant to applicable copyright law. Any code that AFFILIATE COMPANIES creates to generate or display any Content or the pages making up the Site is also protected by AFFILIATE COMPANIES's copyright and you may not copy or adapt such code.

AFFILIATE COMPANIES authorizes you to view and access the content available on the Site solely for your personal use but not for any for-profit or commercial activities or purposes or resale. Otherwise, you may not copy, store in electronic form, modify, print, transmit, transfer or sell, create derivative works from, distribute, perform, display, misuse, reverse engineer, or in

any way exploit the Site or any of the Content, in whole or in part, without obtaining permission of AFFILIATE COMPANIES, except as expressly permitted in this Agreement or permitted under copyright law. You may not frame or use framing techniques to enclose portions of the Site without written permission of AFFILIATE COMPANIES. You may create a hyperlink to the home page of the Site provided that the link does not mislead users regarding the Site or the Content or negatively impact AFFILIATE COMPANIES or the Site. You must retain all copyright notices, trademarks, service marks, and other proprietary notices contained in the original Site content on any authorized copy you make of the Content.

6. **Restrictions.** You will not, and will not allow or authorize others to, use the Site to take any actions that: (a) infringe on any third party's copyright, patent, trademark, trade secret or other proprietary rights or rights of publicity or privacy; (b) violate any applicable law, statute, ordinance or regulation; (c) are defamatory, trade libelous, threatening, harassing, invasive of privacy, stalking, harassment, abusive, tortuous conduct, hateful, discrimination based on race, ethnicity, gender, sex or disability, pornographic or obscene; (d) interfere with or disrupt any services or equipment with the intent of causing an excessive or disproportionate load on AFFILIATE COMPANIES or its licensors or suppliers' infrastructure; (e) involve knowingly distributing viruses, Trojan horses, worms, or other similar harmful or deleterious programming routines; (f) involve the preparation and/or distribution of "junk mail", "spam", "chain letters", "pyramid schemes" or other deceptive on-line marketing practices or any unsolicited bulk email or unsolicited commercial email or otherwise in a manner that violate the Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act of 2003); (g) would encourage conduct that could constitute a criminal offense, give rise to civil liability or otherwise violate any applicable local, state, national or international laws or regulations; (h) involve the unauthorized entry to any machine accessible via the Site or interference with the Site or any servers or networks connected to the Site or disobey any requirements, procedures, policies or regulations of networks connected to the Site, or attempt to breach the security of or disrupt Internet communications on the Site (including without limitation accessing data to which you are not the intended recipient or logging into a server or account for which you are not expressly authorized); (i) impersonate any person or entity, including, without limitation, one of AFFILIATE COMPANIES's or other's officers or employees, or falsely state or otherwise misrepresent your affiliation with a person or entity; (j) forge headers or otherwise manipulate

identifiers in order to disguise the origin of any information transmitted through the Site; (k) collect or store personal data about other account users or attempt to gain access to other account users' accounts or otherwise mine information about other account users or the Site; (l) execute any form of network monitoring or run a network analyzer or packet sniffer or other technology to intercept, decode, mine or display any packets used to communicate between the Site' servers or any data not intended for you; (m) attempt to circumvent authentication or security of any content, host, network or account ("cracking") on or from the Site; or (n) are contrary to AFFILIATE COMPANIES's public image, goodwill, reputation.

In addition you will not, and will not assist, enable or permit others to, directly or indirectly (a) modify, enhance, alter, or prepare derivative works based on any of AFFILIATE COMPANIES or its licensors or supplier's content, software or infrastructure, (b) decompile, decode, unlock, attempt to discover the source code of, or otherwise reverse engineer, any of AFFILIATE COMPANIES or its licensors or supplier's software or infrastructure, or (c) sublicense, sell, rent, lease, transfer, assign, or convey any rights under these Terms Of Use to any third party, or otherwise commercially exploit or profit from the information or content of the Site (or any part or portion thereof).

## IMPROPER USE OF THE SITE WILL RESULT IN LOSS OF YOUR MEMBERSHIP ACCESS AND MAY RESULT IN CIVIL AND CRIMINAL LIABILITIES.

7. **Managing Content**. AFFILIATE COMPANIES is not responsible for the Content posted by third-parties on the Site. AFFILIATE COMPANIES does not represent or endorse the accuracy or reliability of any Content posted on the Site and you acknowledge that any reliance upon such Content shall be at your sole risk. The Site may contain links to sites on the Internet which are owned and operated by third parties (the "External Sites"). You acknowledge that AFFILIATE COMPANIES is not responsible for the availability of, or the Content located on or through, any External Site. You should contact the site administrator or Webmaster for those External Sites if you have any concerns regarding such links or the Content located on such External Sites.

8. **Indemnity**. You agree to indemnify, defend and hold harmless AFFILIATE COMPANIES and their respective affiliates members, officers, directors, owners, agents, information providers and licensors (each an "Indemnified Party" and a third party beneficiary of this Agreement) for, from and against any and all claims, liability, losses, costs and expenses (including attorneys'

fees) incurred by any Indemnified Party in connection with any use or alleged use of the Site under your Membership Number by any person, whether or not authorized by you. Each Indemnified Party reserves the right, at its own expense, to participate in the defense of any matter subject to indemnification by you, and in such case, you agree to cooperate with such Indemnified Party in the defense of such claim.

9. **Cancellation and Termination of Access to the Site**. AFFILIATE COMPANIES reserves the right, in its sole discretion, to restrict, suspend or terminate access to all or any part of the Site at any time for any reason without prior notice or liability. AFFILIATE COMPANIES may change, suspend or discontinue all or any aspect of the Site at any time, including the availability of any feature, database, or Content without prior notice or liability.

To cancel use of the Services, you must delete your registration and personally identifiable information. You will find information on deleting your registration and information under our Privacy Policy. After cancellation, you will no longer have access to your account or any data associated with your account and all information contained therein may be deleted by AFFILIATE COMPANIES. We accept no liability for such deleted information and content.

10. **Disclaimer of Warranty**. THE SITE AND THE CONTENT ARE DISTRIBUTED ON AN "AS IS, AS AVAILABLE" BASIS. AFFILIATE COMPANIES, THIRD PARTY CONTENT PROVIDERS AND THEIR RESPECTIVE AGENTS DISCLAIM ALL WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT WITH RESPECT TO THE SITE, ANY CONTENT OR ANY PRODUCTS OR SERVICES SOLD THROUGH THE SITE. NEITHER AFFILIATE COMPANIES NOR ANY PROVIDER OF THIRD PARTY CONTENT OR THEIR RESPECTIVE AGENTS WARRANTS THAT THE SITE WILL BE UNINTERRUPTED OR ERROR FREE OR THAT FILES AVAILABLE FOR DOWNLOADING THROUGH THE SITE WILL BE FREE OF VIRUSES OR SIMILAR CONTAMINATION OR DESTRUCTIVE FEATURES; NOR DOES AFFILIATE COMPANIES, ANY THIRD PARTY CONTENT PROVIDER, OR THEIR RESPECTIVE AGENTS MAKE ANY WARRANTY AS TO THE RESULTS TO BE OBTAINED FROM USE OF THE SITE OR THE CONTENT. YOU EXPRESSLY AGREE THAT THE ENTIRE RISK AS TO THE QUALITY AND PERFORMANCE OF THE SITE AND THE ACCURACY OR COMPLETENESS OF THE CONTENT IS ASSUMED SOLELY BY YOU.

11. Limitation of Liability. IN NO EVENT SHALL AFFILIATE COMPANIES, , AGENTS, SHAREHOLDERS, EMPLOYEES, OR OFFICERS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO ATTORNEYS' FEES AND LOST PROFITS, RESULTING FROM OR ARISING OUT OF THE USE OF OR INABILITY TO USE THE SITE INCLUDING THE CONTENT REGARDLESS OF ANY NEGLIGENCE BY AFFILIATE COMPANIES, ANY THIRD PARTY CONTENT PROVIDER OR THEIR RESPECTIVE AGENTS, EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT SHALL THE LIABILITY OF AFFILIATE COMPANIES, AGENTS, SHAREHOLDERS, EMPLOYEES, OR OFFICERS EXCEED \$100.00 DOLLARS, REGARDLESS OF THE CAUSE OF ACTION. THIS LIMITATION ON DAMAGES ARE ESSENTIAL TO THE AGREEMENT BETWEEN YOU AND AFFILIATE COMPANIES AND THE SITE WOULD NOT BE PROVIDED WITHOUT SUCH LIMITATION. SOME STATES DO NOT ALLOW EXCLUSION OF IMPLIED WARRANTIES OR LIMITATION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. IN SUCH STATES, THE LIABILITY OF AFFILIATE COMPANIES, THIRD PARTY CONTENT PROVIDERS AND THEIR RESPECTIVE AGENTS SHALL BE LIMITED TO THE GREATEST EXTENT PERMITTED BY LAW.

12. **Governing Law; Venue; Statute of Limitations**. This Agreement shall be construed in accordance with the laws of the State of Georgia, and the parties irrevocably consent to jurisdiction of and to bring any action to enforce this Agreement in the federal or state courts located in Atlanta, GA. You agree that the statute of limitations for any claim against AFFILIATE COMPANIES shall be brought within one year from when the claim arose, and any claims not brought within such period of time shall be deemed waived.

13. **Miscellaneous**. This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof, and supersedes all previous written or oral agreements between the parties with respect to such subject matter. The failure of AFFILIATE

COMPANIES to exercise or enforce any right or provision herein shall not constitute a waiver of such right or provision. If any inconsistency exists between the terms of this agreement and any additional terms and conditions posted on the Site, such terms shall be interpreted as to eliminate any inconsistency, if possible, and otherwise, the additional terms and conditions shall control. The provisions of this Agreement will be deemed severable and the invalidity or unenforceability of any provision will not affect the validity or enforceability of the other provision hereof. Any provision determined to be invalid or unenforceable will be modified, to the extent possible, to be valid and enforceable so as to retain the intent of the parties.

14. **Copyrights**. If you believe that the Site includes your work and the work has been copied in a way that constitutes copyright infringement, please provide AFFILIATE COMPANIES's copyright agent the following information:

- 1. an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;
- 2. a description of the copyrighted work that you claim has been infringed;
- 3. a description of where the material that you claim is infringing is located on the site;
- 4. your address, telephone number, and email address;
- 5. a statement by you that you have a good faith belief that the dispute use is not authorized by the copyright owner, its agent, or the law;
- 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 owner or authorized to act on the copyright owners behalf.

AFFILIATE COMPANIES's Copyright Agent for notice of claims of copyright infringement can be reached at:

Affiliate Companies 4002 Hwy 78, Suite 530 #282 Snellville, GA 30039 (770) 807-0327

15. **International Use.** Recognizing the global nature of the Internet, you agree to comply with all local rules regarding online conduct. Specifically, you agree to comply with all applicable

laws regarding the transmission of technical data exported from the United States or the country in which you reside.

16. **Privacy Policy.** Your privacy is important to AFFILIATE COMPANIES. As part of this Agreement, you are subject to our Privacy Policy which is incorporated herein by reference.

17. **COPPA**. AFFILIATE COMPANIES does not knowingly solicit data from children or knowingly market to children. AFFILIATE COMPANIES is concerned about the safety of children and their use of the Internet. Therefore, in accordance with the U.S. Children's Online Privacy Protection Act of 1998, it does not knowingly request or solicit personally identifiable information from anyone under the age of 13 without prior verifiable parental consent. In the event that AFFILIATE COMPANIES receives actual knowledge that it has collected such personal information without the requisite and verifiable parental consent, AFFILIATE COMPANIES will delete that information from the Sites as quickly as is reasonably practical.