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2. Restrictions. Except with REPOSYSTEMS prior written consent, you may not: (1) modify or create any derivative works of any Product or its documentation, including customization, translation or localization; (2) decompile, disassemble, reverse engineer, or otherwise attempt to derive the source code for any Product or the communications protocols for accessing any REPOSYSTEMS service (except to the extent applicable laws specifically prohibit such restriction); (3) redistribute, encumber, sell, rent, lease, sublicense, or otherwise transfer rights to a Product; or, (4) remove or alter any trademark, logo, copyright or other proprietary notices, legends, symbols or labels in the Products.

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3. Proprietary Rights. Title, ownership rights, and intellectual property rights in the Products and any REPOSYSTEMS database, including but not limited to REPOSYSTEMS components and algorithms and access to the REPOSYSTEMS service server complex, shall remain in REPOSYSTEMS or its licensors and other suppliers. You expressly acknowledge such ownership and intellectual property rights and will not take any action to jeopardize, limit or interfere in any manner with REPOSYSTEMS's or its licensors' or other suppliers' ownership of or rights with respect to the Products. The Products are protected by copyright and other intellectual property laws and by international treaties. All trademarks used in connection with the Products are owned by REPOSYSTEMS, its affiliates or its licensors and other suppliers, and no license to use any such trademarks is provided hereunder. You agree that REPOSYSTEMS may use in any manner and without limitation all comments, suggestions, complaints, data (including data entered into the Products) and other feedback you provide relating to any Product. You also agree that the title to and ownership of any intellectual property rights relating to or arising out of all comments, suggestions, complaints, data (including data entered into the Products) and other feedback provided by you provide rests exclusively and shall remain with REPOSYSTEMS.

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6. LIMITATION OF LIABILITY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL REPOSYSTEMS OR ITS PARENT, SUBSIDIARIES, AFFILIATES, DIRECTORS, EMPLOYEES, DISTRIBUTORS, LICENSORS, SUPPLIERS, AGENTS OR RESELLERS (COLLECTIVELY, THE "REPOSYSTEMS GROUP") BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES ARISING OUT OF OR IN ANY WAY RELATING TO THIS AGREEMENT OR THE USE OF OR INABILITY TO USE ANY PRODUCT OR ITS DOCUMENTATION, INCLUDING, BUT NOT LIMITED TO LOST PROFITS, LOST DATA, LOSS OF GOODWILL, WORK STOPPAGE, COMPUTER FAILURE OR MALFUNCTION, OR ANY AND ALL OTHER COMMERCIAL DAMAGES OR LOSSES, EVEN IF IT HAS BEEN ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH THE CLAIM IS BASED. IN ANY CASE, THE REPOSYSTEMS GROUP'S ENTIRE COLLECTIVE LIABILITY AND YOUR EXCLUSIVE REMEDY UNDER ANY PROVISION OF THIS AGREEMENT SHALL BE THE REPLACEMENT OF ANY PRODUCT FOUND TO BE DEFECTIVE, WITH THE EXCEPTION OF DEATH OR PERSONAL INJURY CAUSED BY THE NEGLIGENCE OF REPOSYSTEMS TO THE EXTENT APPLICABLE LAW PROHIBITS THE LIMITATION OF DAMAGES IN SUCH CASES. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, SO THIS EXCLUSION AND LIMITATION MAY NOT APPLY TO YOU.

7. Confidentiality. "Confidential Information" shall mean the Software or Hardware Products, and information concerning REPOSYSTEMS's business, products, services, content, finances, subscribers, tools, source code, product designs and plans, customer lists, product development plans, release dates, forecasts, strategies, pricing, and other marketing and technical information and other unpublished information provided to you by REPOSYSTEMS; and all other information which REPOSYSTEMS characterizes as confidential at the time of its disclosure either in writing or orally, except for information which you can demonstrate:

- (a) is previously rightfully known to you without restriction on disclosure;
- (b) is or becomes, from no act or failure to act on your part, generally known in the relevant industry or public domain;

- (c) is disclosed to you by a third party as a matter of right and without restriction on disclosure; or
- (d) is independently developed by you without access to the Confidential Information.

You shall at all times, both during the term of this Agreement and for a period of 25 years after termination of your right to use each Product, keep in confidence all such Confidential Information, provided, however, that any source code you receive and all information concerning the communications protocols for accessing the REPOSYSTEMS Network, shall be held in confidence in perpetuity. You shall not disclose, disseminate or otherwise publish or communicate Confidential Information to any person, firm, corporation or other third party without the prior written consent of REPOSYSTEMS.

You shall not use any Confidential Information other than in the course of the activities permitted hereunder.

If you are using a Product on behalf of your company, you shall only disclose Confidential Information to another employee or contractor under binding obligations of confidentiality substantially similar to those set forth on a "need to know" basis. You shall notify REPOSYSTEMS in writing immediately upon discovery of any unauthorized use or disclosure of Confidential Information or any other breach of this Agreement, and will cooperate with REPOSYSTEMS in every reasonable way to regain possession of Confidential Information and prevent any further unauthorized use. If you are legally compelled to disclose any of the Confidential Information, then, prior to such disclosure, you will immediately notify REPOSYSTEMS prior to such disclosure to allow REPOSYSTEMS an opportunity to contest the disclosure, assert the privileged and confidential nature of the Confidential Information, and cooperate fully with REPOSYSTEMS in protecting against any such disclosure or obtaining a protective order narrowing the scope of such disclosure or use of the Confidential Information. In the event such protection is not obtained, you shall disclose the Confidential Information only to the extent necessary to comply with the applicable legal requirements. You shall promptly furnish to REPOSYSTEMS all testing results including, but not limited to, any errors or bugs found in a Product, which errors or bugs shall be deemed Confidential Information.

The parties do not intend that you will disclose to REPOSYSTEMS, and agree that you will refrain from disclosing to REPOSYSTEMS, any information that you regard as proprietary or trade secrets. However, REPOSYSTEMS will protect the confidentiality of all information you disclose to REPOSYSTEMS using the same reasonable and necessary commercial efforts it uses in the protection of its own internal information. None of the information you disclose to REPOSYSTEMS will be disclosed to any third party without your prior written consent or governmental order of which you have been made aware.

You may not disclose information about any product developed by REPOSYSTEMS, including user credentials to login into RepoSystems.com, to ANY competitor or potential competitor to RepoSystems.com or any other product developed by REPOSYSTEMS.

If you are a competitor and create any profile in RepoSystems.com or any other product developed by REPOSYSTEMS you may be subject to prosecution both civil and criminal under the pretense of "Social Engineering to gain a competitive edge".

8. Export Control. You agree to comply with all export and import laws and restrictions and regulations of any United States or foreign agency or authority, and not to export, re-export or import the Products or any direct product thereof in violation of any such restrictions, laws or

regulations, or without all necessary approvals. For example, you may not export or re-export any commodities, software, or technical data received from REPOSYSTEMS, or any direct product of such commodities, software or technical data, to any proscribed country, party, or entity listed in the applicable laws, regulations, and rules of the U.S. Government unless properly authorized. As applicable, each party shall obtain and bear all expenses and responsibility relating to any necessary licenses or exemptions with respect to its own export or re-export of a Product from the U.S.

9. Injunctive Relief. You acknowledge and agree that, notwithstanding any other provisions of this Agreement, your breach or threatened breach of this Agreement shall cause REPOSYSTEMS irreparable damage for which recovery of money damages would be inadequate and that REPOSYSTEMS therefore may obtain timely injunctive relief to protect its rights under this Agreement in addition to any and all other remedies available at law or in equity.

10. U.S. Government End Users. Each Product is a "commercial item," as that term is defined in 48 C.F.R. 2.101, consisting of "commercial computer software" and "commercial computer software documentation," as such terms are used in 48 C.F.R. 12.212(Sept. 1995) and 48 C.F.R. 227.7202 (June 1995). Consistent with 48 C.F.R. 12.212, 48 C.F.R. 27.405(b)(2) (June 1998) and 48 C.F.R. 227.7202, all U.S. Government End Users acquire the Products with only those rights as set forth.

11. Periodical Mailing. You agree to periodical mailing, including email, regarding news, upcoming offerings, etc. from our organization or sister companies, including RepoSystems.com Inc., and any web sites they run, including RepoSystems.com, any variation thereof, aka "the group".

12. Payment Information. Payments made to any of the websites ran by the group may appear as RepoSystems.Com Inc. or a variation thereof, and you agree to.

13. Refunds. No Refunds.

14. Website Development or Template. Separate agreements for website development and hosting can be determined.

15. LPR Equipment. RepoSystems will integrate with any LPR camera provider. User agrees to indemnify RepoSystems for the use thereof.

16. REPOPATH. User agrees that during the use of the REPOPATH product or a product by any other name by "the group" similar to the original REPOPATH product;

16.1 Use of the application on a cell phone while the vehicle is moving is dangerous. It can cause the driver to be distracted and could lead to a serious accident or injury.

16.2 The user agrees to no use a cell phone while the vehicle is moving and, instead concentrate on the full-time job of driving.

16.3 Should the user be involved in an accident while in the use of this application, they agree to not hold the developer of the application responsible for any damages, both civilly and criminally.

16.4 This application uses data transmissions and you may receive additional data charges from your communications provider. We encourage you to have an "all data" plan.

16.5 REPOPATH refunds. There are no refunds.

17. Support Hours. Support is available by phone, email or online chat. Online chat is generally on between the hours of 9 AM US CST/CDT and 6 PM US CST/CDT weekdays. Online chat can be used for technical issues with any of the services, however if the online team determines a phone call is necessary, they will pass the call to the proper representative. Chat Transcriptions are stored as reference for a period of time for each client each session.

Phone support is generally available 9 AM US CST/CDT and 6 PM US CST/CDT weekdays, or by appointment or special need, made in advance.

Email support is available 24 hours per day, and will be addressed within 24 hours of the next business day.

A one (1) free 30-minute session will be given to any repossession company that requests training. This one-time session will be for an individual or as group training, but will only be performed one time.

Additional training or support can be purchased at the rates published in the pricing document located at <http://www.reposystems.com/pricing.pdf>.

18. Governing Law and Venue. (a) This Agreement constitutes the entire agreement between the parties concerning the subject matter of this Agreement, which may only be modified by a written amendment signed by an authorized executive of REPOSYSTEMS.

(b) Except to the extent applicable law, if any, provides otherwise, this Agreement shall be governed by the laws of the State of Texas, excluding its conflict of law provisions.

(c) You expressly agree that jurisdiction for any claim or dispute arising from the use of the Product resides in the federal and state courts of the State of Texas and you consent to the personal jurisdiction thereof. (d) This Agreement shall not be governed by the United Nations Convention on Contracts for the International Sale of Goods. (e) If any part of this Agreement is held invalid or unenforceable, that part shall be construed to reflect the parties' original intent, and the remaining portions remain in full force and effect, or REPOSYSTEMS may at its option instead terminate this Agreement. (f) A waiver by either party of any term or condition of this Agreement or any breach thereof, in any one instance, shall not waive such term or condition or any later breach. (g) You may not assign or transfer by operation of law or otherwise this Agreement or any rights or obligations. REPOSYSTEMS may assign this Agreement to any entity at its sole discretion. (h) This Agreement shall be binding upon and shall inure to the benefit of the parties, their successors and permitted assigns, but this Agreement may not be assigned by you without the written permission of REPOSYSTEMS.

19. Execution. It is agreed that this agreement is executed and enforceable when the online user creates a profile within RepoSystems.com.

20. Direct Lender Assignments. You agree that REPOSYSTEMS may allow lenders to directly assign recovery assignments to you. All terms and provisions of this Agreement shall apply to such direct lender assignments, and you agree to comply with the terms of this Agreement for all such direct lender assignments.