

Compass Debt Settlement, LLC, (CDS) provides "The User" with access to its content, resources, tools for communication, public forums, commerce platforms, and other services through its network of websites, "The Service". CDS provides its service to the user, subject to the following Terms of Service.

CDS is not responsible for providing you access facilities or equipment (in any form) to its service. You, "The User", also comprehend and concur that "The Service" may include advertisements and sponsorships and that these are necessary for CDS to provide "The Service". You also comprehend and agree that CDS makes no submission about the suitability, reliability, availability, timeliness, accuracy of the information, products, services and related graphics contained within "The Service" for any purpose. "The Service" is provided "as is" without warranty of any kind. CDS hereby disclaim all warranties and conditions with regard to "The Service".

THE SERVICE IS SUBJECT TO THE APPLICABLE RETAINER AGREEMENTS AND LEGAL DISCLAIMER.

ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS OF SERVICE

"The Service" is provided to you, "The User", under the terms and conditions and any amendments thereto and any operating rules or policies that may be published from time to time by CDS as part of the Terms of Service/Legal Disclaimer and related disclosures which are cumulatively included herein by reference. The CDS Terms of Service comprises the entire agreement between "The User" and CDS and supersedes any prior agreements pertaining to the subject matter contained herein. BY COMPLETING THE REGISTRATION PROCESS AND CLICKING THE "SUBMIT" BUTTON, YOU ARE AGREEING TO BE BOUND BY THE CDS Terms of Service, Legal Disclaimer and applicable terms of the Retainer Agreement.

MODIFICATION OF THESE TERMS OF USE

CDS reserves the right to change any of the terms, conditions, and notices under which "The Services" are offered. You are responsible for regularly reviewing these terms and conditions, including changes/modifications if any incorporated by us from time to time. Your continued use of "The Service" constitutes your agreement to all such terms, conditions, and notices.

MODIFICATION TO "THE SERVICE"

CDS reserves the right to modify or discontinue, temporarily or permanently, "The Service" (or any part of "The Service") with or without notice to "The User" at any time and from time to time. "The User" agrees that CDS shall not be liable to "The User" or any third party for any modification or discontinuance of the Service.

USER CONDUCT

"The Service" may include e-mail services, message boards, chat areas, newsgroups, forums, communities and/or other message or communication facilities designed to enable you to communicate with others (collectively, "Tools for Communication"). You agree to use the Tools for Communication only to post, send and receive messages and material that are proper and, when applicable, related to the particular tool for Communication. You also hereby agree that you shall not make use of "The Service" for any commercial purpose, including reselling and/or co branding/private labeling.

As a condition of your use of "The Service" you, "The User", agree to provide: (a) true, accurate, current and complete information about yourself as required by "The Service's" registration form (such data being the "Registration Information, and Retainer Agreement") (b) maintain and promptly update the Registration Information to keep it accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, CDS has the right to terminate the user account and refuse any and all current or future use of "The Service". (c) CDS the right to use / disclose the aggregate registration information to third parties in connection with marketing of services, subject to the privacy policy. You have also consented CDS the right to use your registration information to provide targeting of advertising and other service offers. This could also be used to customize the content you see, to fulfill your requests for certain products and services and to contact/inform you through e-mail or otherwise about special offers or new products.

Usage Obligations

As a condition of your use of "The Service" you will not use "The Service" for any illegal purposes. You will be solely responsible for the contents of transmissions made by you through "The Service".

You agree not to use "The Service" to: (a) Obstruct or hinder the use and enjoyment of "The Service" by other Users; (b) Violate any applicable local, state, national, and international laws and regulations; (c) Impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity; (d) Interfere with or disrupt "The Service" or servers or networks connected to "The Service", or defy any requirements, regulations or guidelines of networks connected to "The Service"; (e) Transmit or otherwise make available any material in connection with surveys,

chain letters, junk e-mail, spamming, contests, pyramid schemes, or any duplicative or unsolicited messages (commercial or otherwise); (f) Upload, post, e-mail, transmit or otherwise make available any content that is unlawful, damaging, intimidating, hostile, offensive, harassing, defamatory, improper, obscene, vulgar, invasive of another's privacy, caste related, ethnically or otherwise objectionable; (g) Upload, post, e-mail, transmit or otherwise make available any content protected by any patent, trademark, copyright or other intellectual proprietary laws unless you own or control the rights thereto or have received all necessary consents to do the same; (h) Upload files that contain viruses, worms, corrupted files or any other similar software or programs designed to disrupt, damage or limit the operation of any computer or telecommunications equipment or property of another; (i) "Stalk" or otherwise harass other users; collect or store personal data about other users. (j) Advertise, promote or offer to sell or buy any goods or services for any business purpose unless "The Service" specifically allows such messages or transactions. (k) Reproduce, duplicate, copy, sell, resell or exploit for any commercial purposes, any portion, use or access of "The Service". (l) Violate the Fair Credit Reporting Act, the Fair Debt Collection Practices Act or any other law, (m) Conduct any activity that would aid or assist terrorism or related activity or would endanger U.S. military personnel.

CDS has no obligation to observe and monitor "The Service". However, CDS reserves the right to review materials posted and to remove any material/s. CDS also reserves the right to terminate your access to any or all of "The Services", at any time, without notice, for any reason whatsoever.

CDS reserves the right subject to attorney-client privilege to the extent applicable and to the extent the same is not waived through these provisions, at all times to divulge any information as it considers necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to post or to remove any information or materials, in whole or in part. These would be more applicable to the publicly accessible areas of "The Service" that are intended to be available to the general public. For example, publicly accessible areas of "The Service" would include message boards and chat rooms that are open to both registered users and visitors.

In view of the global nature of the World Wide Web, "The User" understands and agrees that technical processing of tools of communication is (and may be) required to send and receive messages, to correspond/conform to the technical requirements of connecting networks, to correspond/conform to the limitations of "The Service", or to correspond/conform to other, similar technical requirements.

User account, password and security

As part of "The Service's" registration process you will provide us with current, complete and accurate information as requested by the registration form. You will then choose a user name and password. You take total responsibility for maintaining the confidentiality of your password and account. You are also entirely responsible for any and all activities that occur under your account. You agree to notify CDS immediately of any unlawful/unauthorized use of your account or any other security violation. You agree to ensure that you exit from your account at the end of each session. You understand that CDS will not be liable for any loss or damage in any form incurred as a result of unauthorized usage of your account, with or without your knowledge. However, you could be held liable for losses or damages incurred by CDS or a third party as a result of your failure to comply with this clause. You also agree not to use anyone else's account, at any time, without the prior permission of the account holder.

PRIVACY POLICY

Registration information and certain other information about you is subject to our Privacy Policy. For more information, see our privacy policy.

DISCLAIMER

Registration information and certain other information about you are subject to our Disclaimer. For more information, see our Legal Disclaimer.

LIMITATION OF LIABILITY

You expressly understand and agree that to the extent permitted under the RPC, CDS shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses (even if CDS has been advised of the possibility of such damages), resulting from: (i) the use or the inability to use the service; (ii) the cost of procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into through or from the service; (iii) unauthorized access to or alteration of your transmissions or data; (iv) statements or conduct of any third party on the service; or (v) any other matter relating to the service.

CONTENT PROVIDED TO THE SERVICE

CDS does not claim ownership of the "content" (in the form of data, text, software, music, sound, photographs, graphics, video, messages or other materials) you provide to CDS (including feedback

and suggestions) or post, upload, privately transmit, input or submit to any CDS site or service for review by the general public. However, by posting, uploading, or making available content or any other material, you grant CDS and its affiliate sites permission to use your submission in connection with the operation of their Internet businesses, including, without limitation, the rights to copy, distribute, transmit, publicly display, publicly perform, reproduce, edit, translate and reformat your submission, and to publish your name in connection with your submission.