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This Terms of Use - User Agreement and Disclaimer document is effective as of May 1, 2014.

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- Accessing or using this Website for commercial or competitive purposes;
- Disguising the origin of information transmitted to, from, or through this Website;
- Impersonating another person while using this Website;
- Allowing any other person or entity to impersonate you to access or use this Website;
- Distributing viruses or other harmful computer code;
- Using this Website for any purpose in violation of local, state, national, or international laws;
- Using this Website in a way that is intended to harm, or a reasonable person would understand would likely result in harm to, the user or others;
- Circumventing any measures implemented by us aimed at preventing violations of these Terms of Use.

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#### **VII. INDEMNIFICATION.**

As a condition of your use of this Website, you agree to indemnify and hold harmless the owner and its third party content providers and the employees, agents and contractors of each, from and against any and all claims, losses, liability, costs and expenses, including attorney fees, arising from your use of this Website, or from your violation of these terms.

#### **VIII. COMMUNICATIONS AND SUBMISSIONS.**

You acknowledge and agree that you are solely responsible for any Submissions you submit to the Owner, this Website, or other of the Owner's websites and further agree that you, not the Owner, have full responsibility for the content of any such Submissions, including their legality, reliability and appropriateness.

#### **IX. JURISDICTION AND CHOICE-OF-LAW.**

The Owner is located in the state of Ohio, in the United States of America. Those who choose to access this Website do so at their own risk and are responsible for compliance with any and all local laws, if and to the extent local laws are applicable.

This Agreement, and any dispute, which arises from and out of this Website, shall be construed with the laws of the state of Ohio without regard to conflicts of law. Any legal action regarding this Agreement or this Website shall be brought only in either the State or Federal Courts located within Ohio and by using this Website you consent to personal jurisdiction within these courts.

#### **X. TERMINATION.**

The Owner or you may terminate this Agreement at any time. You may terminate this Agreement by destroying all information and materials obtained from this Website. The Owner may terminate this Agreement immediately without notice if, in its sole judgment, you breach any term or condition of this Agreement. Upon termination, you must destroy all information and materials obtained from this Website.

#### **XI. INTEGRATION.**

This Agreement constitutes the entire Agreement between you and the Owner and supersedes any prior oral or written arguments, understandings, or other communications between the parties. This Agreement may not be modified except in writing signed by both you and an authorized signatory of the Owner.

#### **XII. OTHER.**

The headings in this Agreement are for reference purposes only and have no legal effect. If any portion of this Agreement is void or unenforceable in whole or in part, the remaining provisions of this Agreement shall remain in effect.