

Terms of Use

Please read carefully! These Terms of Use set forth important details about your relationship with 'Til Money Do Us Part, including the rights you grant to Richardson, restrictions on how you can use this web site, and Richardson's liability in the event something goes wrong.

This web site, located at www.TilMoneyDoUsPartBook.com (the "Money Site") is owned and operated by Maureen Richardson ("Richardson," "We" or "Us"). By accessing, using, registering for, or purchasing any merchandise from the Money Site, You agree to be bound by these Terms of Use (the "Terms"). All visitors to and users of any aspects of the Money Site (collectively, "Users") are bound by these Terms. Richardson reserves the right to modify the Terms at any time without prior notice to you. Therefore, Richardson recommends that you read these Terms carefully each time you use the Money Site. By signing in or registering to use the Money Site, you accept all the provisions of these Terms.

If you are unwilling to be bound by these Terms, you should not access, use, register for, or purchase merchandise from the Money Site.

General Information Only

The content of the pages of this website is for your general information only. It is subject to change without notice.

Richardson does not and cannot provide any financial or investment advice, risk management, estate planning, taxation, retirement planning or business planning advice or services until we know the exact details of your specific financial and life situation.

Registration

In order to access some features of the Money Site, you may be required to register and to select a user name and a password. If you register, you agree to provide us with accurate and complete registration information, and to inform us immediately of any updates or other changes to such information. We reserve the right to refuse registration of, or cancel a user's registration, in our discretion.

Security

You are responsible for maintaining the confidentiality of your password and you are fully responsible for all activities that occur under your user name and password. Any user name and password for your access to the Money Site shall be for your personal, non-commercial use only.

Use of the Money Site and Licenses

Richardson grants you a limited license to make personal use of the Money Site. Users of the Money Site are not conveyed any right or license by implication, estoppel, or otherwise in or under any patent, trademark, copyright, or proprietary right of Richardson or any third party.

Any unauthorized use of the Money Site will terminate the permission or license granted by these Terms and may violate applicable law including copyright laws, trademark laws (including trade dress), and communications regulations and statutes.

You acknowledge and agree that we do not control any information, messages or commentary or other user content posted to the Money Site (collectively "User Content"), or any links to other websites, and that we do not guarantee the accuracy, integrity or quality of any User Content. You further understand and agree that (i) we do not necessarily endorse, support, sanction, encourage, verify, or agree with the comments, opinions, or statements or other User Content posted on or otherwise displayed on or transmitted via the Money Site, or (ii) we do not make any promises, guarantees or warranties with respect to any of the User Content or products, services, information, content or materials featured or mentioned on the Money Site. All User Content, including advice and opinions posted by Users, comprises the views and responsibility of those who post such User Content, and does not necessarily represent the views of Richardson.

Additional Restrictions on Rights of Use

You agree that you shall not:

- download, modify, reproduce, or in any way commercially exploit any portion of the Money Site, except and to the extent expressly permitted under these Terms;
- remove any copyright, trademark or other proprietary rights notice contained on the Money Site;
- collect any information about other Users for any purpose other than to solicit and/or share reviews with other users;
- create User accounts under false or fraudulent pretenses or by automated means;
- transmit to other Users unsolicited "spam";
- submit to the Money Site any content that is unlawful or facilitates, constitutes, promotes or encourages illegal activity; or otherwise use the Money Site to transfer or store illegal material, including any material deemed threatening or obscene;
- copy or store any User Content offered on the Money Site other than for your personal, non-commercial use; or
- use the Money Site and/ or any User Content, intentionally or unintentionally, to violate any applicable local, state, federal or international law.

User Content Posted on the Money Site

You understand and agree that:

- You will not post to the Money Site any User Content that is false, inaccurate, misleading or fraudulent.

- You may not post, upload or transmit any User Content that (i) infringes or otherwise violates any copyright, patent, trademark, trade secret, publicity or privacy right or other proprietary right of any party, or (ii) is proprietary to a third party, without such third party's prior written consent.
- By uploading User Content to the Money Site, you represent and warrant that you have all rights and authority necessary to grant, and do hereby grant: (i) Richardson an irrevocable, perpetual, non-exclusive, royalty-free, fully sublicensable, fully paid up, worldwide license and right to use, copy, publicly perform, digitally perform, publicly display, and distribute such User Content and to prepare derivative works based on, or incorporate into other works, such User Content.

Richardson retains the right to remove any User Content from its websites that in Richardson's sole discretion violates any of the restrictions or guidelines defined in these Terms.

Copyrights

If you believe any User Content or any other aspect of the Money Site infringes your copyright, you should send written notice of copyright infringement to our designated copyright agent at the address given below. Your notice must meet the requirements of the Digital Millennium Copyright Act (as required under 17 U.S.C. 512) by providing the following information:

- A description of the copyrighted work that you claim has been infringed;
- A description of where the material that you claim is infringing is located on the Money Site;
- Your address, telephone number and email address;
- A statement by you that you have a good-faith belief that the disputed use is not authorized by the copyright owner, its agent or the law;
- A statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the owner of the copyright at issue or are authorized to act on the copyright owner's behalf; and
- An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright at issue.

Our designated copyright agent for notice of claims of copyright infringement on the Money Site may be reached at the following address:

Copyright Agent
Richardson

Or by email: _____

If you believe that your User Content that was removed (or to which access was disabled) pursuant to a Digital Millennium Copyright Act notice we received is not infringing, or that you

have the authorization from the copyright owner, the copyright owner's agent, or pursuant to law, to post and use the content in your User Content, you may send a counter-notice containing the following information to the Copyright Agent at the address listed above:

- Your physical or electronic signature;
- Identification of the content that has been removed or to which access has been disabled and the location at which the content appeared before it was removed or disabled;
- A statement that you have a good faith belief that the content was removed or disabled as a result of mistake or a misidentification of the content; and
- Your name, address, telephone number, and e-mail address, a statement that you consent to the jurisdiction of the federal court in San Francisco, California, and a statement that you will accept service of process from the person who provided notification of the alleged infringement.

If a counter-notice is received by the Copyright Agent, Richardson may send a copy of the counter-notice to the original complaining party informing that person that it may replace the removed content or cease disabling it in 10 business days. Unless the copyright owner files an action seeking a court order against the content provider, member or user, the removed content may be replaced, or access to it restored, in 10 to 14 business days or more after receipt of the counter-notice, at Richardson's sole discretion.

Ownership

As between you and us, the Money Site, including all photographs, images, text, graphics, icons, audio clips, software and other aspects thereof (excluding User Content), all improvements or modifications thereof, all derivative works based thereon, and the collection, arrangement, and assembly of the Money Site, including all copyrights, trademarks, and other intellectual property or proprietary rights in the foregoing, are owned by us or our licensors. Nothing contained in these Terms shall be deemed to grant to you or any other User any rights, title or interest in or to any copyright, trademark or other proprietary right of ours or any of our licensors.

Any trademarks, service marks, and other marks and indicators of source or origin that are displayed on the Money Site are the proprietary property of Richardson or their respective owners, as applicable. None of such marks may be used in connection with any other product or service in a manner that is likely to cause confusion among consumers, or to disparage or discredit the owner of such mark or its affiliates. Any trademarks of third parties that appear on the Money Site are the property of their respective owners, who may or may not be affiliated with, connected to, or sponsored by us. You may not use, copy, modify or display any of the trademarks, service marks, names or logos appearing on the Money Site without the express written permission of the trademark owner.

Nothing in these Terms shall be deemed to grant to you or any other User any license or right in or to any patent, copyright, trademark, trade secret or other proprietary right of Richardson.

Disclaimer

YOU EXPRESSLY AGREE THAT YOUR USE OF THE MONEY SITE, AND OF ANY USER CONTENT, INFORMATION, ADVICE, SERVICES, PRODUCTS, AND OTHER MATERIALS CONTAINED IN OR DESCRIBED ON THE MONEY SITE, IS ENTIRELY AT YOUR OWN RISK, AND THAT ALL SUCH INFORMATION AND MATERIALS ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. TO THE FULL EXTENT PERMISSIBLE BY APPLICABLE LAW, WE MAKE NO, AND HEREBY DISCLAIM ALL, REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE AVAILABILITY, OPERATION AND/OR USE OF THE MONEY SITE, INCLUDING BUT NOT LIMITED TO ANY USER CONTENT PROVIDED VIA THE MONEY SITE, AND ALL OTHER CONTENT, SERVICES, PRODUCTS, AND OTHER INFORMATION AND MATERIALS CONTAINED IN OR DESCRIBED ON THE MONEY SITE, INCLUDING BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT, AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE. IN ADDITION, WE DO NOT REPRESENT OR WARRANT THAT THE INFORMATION AND CONTENT ACCESSIBLE VIA THE MONEY SITE IS ACCURATE, COMPLETE OR CURRENT, AND WE ARE NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS THEREIN OR FOR ANY ADVERSE CONSEQUENCES RESULTING FROM USE OF, INABILITY TO USE, OR RELIANCE ON ANY ASPECT OF THE MONEY SITE, INCLUDING BUT NOT LIMITED TO USER CONTENT AND ALL OTHER CONTENT, SERVICES, PRODUCTS, AND OTHER INFORMATION AND MATERIALS CONTAINED IN OR DESCRIBED ON THE MONEY SITE. FURTHER, WE MAKE NO REPRESENTATIONS AND WARRANTIES THAT THE MONEY SITE OR THE USER CONTENT WILL BE UNINTERRUPTED, SECURE, OR FREE OF ERRORS, VIRUSES, OR OTHER HARMFUL COMPONENTS. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY ANY USER FROM US OR THE MONEY SITE SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED HEREIN.

Limitation on Liability

IN NO EVENT SHALL RICHARDSON OR ITS RESPECTIVE AFFILIATES, OR THE SHAREHOLDERS, DIRECTORS, OFFICERS, MEMBERS, MANAGERS, EMPLOYEES, AGENTS OR REPRESENTATIVES OF ANY OF THE FOREGOING, BE LIABLE TO YOU OR ANY THIRD PARTY FOR DAMAGES OF ANY KIND (INCLUDING, BUT NOT LIMITED TO, ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OR DAMAGES FOR LOSS OF PROFITS, GOODWILL OR REVENUE, BUSINESS INTERRUPTION, OR LOSS OF DATA) ARISING OUT OF THE USE OF, ACCESS TO, RELIANCE ON, UNAVAILABILITY OF, INABILITY TO USE, OR IMPROPER USE OF THE MONEY SITE, INCLUDING BUT NOT LIMITED TO ANY USER CONTENT, REVIEWS, ADVICE, SERVICES, PRODUCTS, AND OTHER INFORMATION AND MATERIALS CONTAINED IN OR DESCRIBED ON THE MONEY SITE, OR THE DISCLOSURE OR MISUSE OF ANY USER'S PERSONAL INFORMATION, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT, OR OTHERWISE. IN ANY EVENT, RICHARDSON'S RESPECTIVE TOTAL MAXIMUM LIABILITY IN RESPECT OF THE MONEY SITE OR ANY PART THEREOF, INCLUDING

BUT NOT LIMITED TO THE USER CONTENT, REVIEWS, ADVICE, SERVICES, PRODUCTS, AND OTHER INFORMATION AND MATERIALS CONTAINED IN OR DESCRIBED ON THE MONEY SITE, IN ANY MANNER WHATSOEVER, SHALL BE LIMITED TO ONE HUNDRED UNITED STATES DOLLARS (\$100.00). THIS LIMITATION SHALL APPLY NOTWITHSTANDING ANY FAILURE OF THE ESSENTIAL PURPOSE OF ANY LIMITED REMEDY PROVIDED HEREIN.

Some of the limitations of liability may not be enforceable in some states. These Terms shall be severable, so that if any limitations of liability are voided, the remainder of these Terms shall remain binding.

Indemnity

You agree to indemnify and hold us and our respective affiliates, licensors, directors, officers, members, managers, employees, agents, and representatives, harmless from and against any losses, costs, expenses or damages of any nature whatsoever (including attorneys' fees and court costs) arising from any claim, cause of action, suit or demand of any third party due to, arising out of or related to (i) your access to the Money Site, (ii) your use of the Money Site, (iii) any User Content posted, uploaded or transmitted by you, (iv) your use or distribution of any User Content, (v) your violation of these Terms, (vi) any use of your user name or password by you or any third party, or (vii) the infringement or other violation of any intellectual property or other right of any person or entity.

Third Party Advertisements and Sites

We may display advertisements from third parties on the Money Site, such as banner advertisements, pop-up texts, and links to third party sites. We are not responsible for the content of such advertisements or links, or for any products, services or other materials relating to such advertisements, any linked site, or any link contained in a linked site. The display of any advertisement or link does not imply endorsement by us of the advertisement or linked site or any content therein. IN NO EVENT WILL WE BE LIABLE, DIRECTLY OR INDIRECTLY, TO ANYONE FOR ANY DAMAGE OR LOSS ARISING FROM OR RELATING TO ANY USE, CONTINUED USE OR RELIANCE ON ANY ADVERTISEMENT DISPLAYED ON THE MONEY SITE, ANY PRODUCTS, SERVICES OR OTHER MATERIALS RELATING TO ANY SUCH ADVERTISEMENT OR ANY LINKED THIRD-PARTY SITE.

Changes to Terms

We reserve the right to make changes at any time to these Terms. Any modifications to these Terms will be effective upon posting. You agree to review the Terms periodically so that you are aware of any modifications. Your continued use of the Money Site after any modifications indicates your acceptance of the modified Terms.

Applicable law

By visiting the Money Site, you agree that the laws of the State of California, without regard to principles of conflict of laws, will govern these Terms and any dispute of any sort that might arise between you and Richardson. You further agree these Terms of Use are entered into in Contra Costa County, California, that the services provided on the Money Site are provided from Contra Costa County, California, and that venue is proper in Contra Costa County, California, courts.