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IMPORTANT – READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE ACCESSING OR USING THIS WEBSITE, SUBSCRIBING TO SAI SERVICES, PURCHASING PRODUCTS, DOWNLOADING SOFTWARE, TECHNOLOGY, CONTENT OR DATA AND/OR OTHERWISE USING THE SAI SERVICES AND PRODUCTS, AND THE RELATED SAI SOFTWARE, DATA, CONTENT AND/OR TECHNOLOGY USED, STORED, LICENSED OR ACCESSED IN CONNECTION THEREWITH AND THE RELATED INTELLECTUAL PROPERTY RIGHTS EMBODIED THEREIN (COLLECTIVELY, THE “SAI TECHNOLOGY”).

SAI IS WILLING TO PROVIDE YOU WITH ACCESS TO THIS SAI TECHNOLOGY THROUGH THIS WEBSITE AND MAKE AVAILABLE PRODUCTS AND SERVICES TO YOU ONLY UPON THE CONDITION THAT YOU ACCEPT ALL OF THE TERMS AND CONDITIONS SET FORTH HEREIN, ON ANY REGISTRATION OR ORDER FORM RECEIVED BY YOU FROM SAI OR ITS AFFILIATES IN CONNECTION WITH THE SAI TECHNOLOGY (COLLECTIVELY, “REGISTRATION AND ORDER FORMS”) AND ON ANY DOCUMENTS REFERENCED HEREIN OR ANY ADDITIONAL TERMS AND CONDITIONS THAT CAN BE VIEWED EITHER ON THE PAGES CONTAINING ANY SERVICES OR OFFERINGS, OR VIA A LINK ON THOSE PAGES OR OTHER DIRECTIONS TO THE ADDITIONAL TERMS AND CONDITIONS (COLLECTIVELY, THE “AGREEMENT”). IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, PROMPTLY CEASE USING THE SAI TECHNOLOGY, AND/OR EXIT THIS PAGE BEFORE DOWNLOADING, ACCESSING, USING, SUBSCRIBING OR INSTALLING THE SAI TECHNOLOGY OR PURCHASING PRODUCTS AND SERVICES FROM SAI.

Authority

By accessing, subscribing, downloading and/or otherwise using the SAI Technology, you (a) certify that you are at least 18 years of age, and that, if you are acting on the behalf of any person or entity, you are authorized to act on behalf of such party, (b) have read this Agreement and have agreed to be legally bound by this Agreement, and (c) agree to all operating rules and policies of SAI that may be published within the SAI Technology or this Website.

Intellectual Property

The SAI Technology (including, this Website) is owned and operated by SAI and its licensors and is protected by copyright and other intellectual property laws under United States and international laws and treaties - Copyright 2014, Systems Alliance, Inc. All rights reserved. The compilation and arrangement of all content, data and other information found within the SAI Technology is also the sole and exclusive property of SAI and its licensors and is protected by U.S. and international intellectual property laws. The “look and feel” of the SAI Technology, meaning, the structure, sequence and layout of the audiovisual components of such technology as perceived by you, including, but not limited to, the color combinations, button shapes, and all other graphical and navigational elements, are also proprietary to SAI and its licensors and are fully protected under U.S. and international intellectual property laws.

Use of the SAI Technology

Subject to the terms and conditions set forth herein and any third party restrictions, SAI grants you a non-transferable, non-exclusive and non-sublicenseable limited right and license to view, use and access the SAI Technology to (a) incidentally view, print and download the images, text, graphics, photographs, audio, video and other content available within the SAI Technology solely for your informational purposes and for your immediate, private, personal and non-commercial use, and (b) make purchases of goods and services through links found on this Website or through the SAI Technology; provided you retain all SAI copyright and proprietary notices contained in the original materials or any copies thereof.

All rights not expressly stated herein are reserved by SAI and SAI disclaims any and all implied licenses. Without limiting the foregoing, you agree not to: (i) reverse engineer, decompile, reverse compile, translate, adapt, or disassemble or otherwise access the SAI Technology, or any part thereof; (ii) copy, distribute, display, transmit or reproduce the SAI Technology, or any part thereof, in any form, including, but not limited to, fonts, icons, link buttons, wallpaper, and unlicensed merchandise; (iii) publish, display, disclose, sell, rent, lease, modify, store, loan, distribute, publicly display or perform, co-brand, frame, permit third parties to link to, or create compilations or derivative works of the SAI Technology, or any part thereof, including, but not limited to, using any part of the SAI Technology to create fonts, icons, links, buttons, wallpaper and unlicensed merchandise; (iv) assign, sublicense, convey, transfer, pledge as security or otherwise encumber the rights and licenses granted hereunder; (v) use the SAI Technology in any fashion that may infringe any patent, copyright, trademark, trade secret or any other intellectual property or proprietary right of SAI, its third party suppliers or any other third party; (vi) upload, post, email, transmit or otherwise make available any material that is unlawful, harmful, threatening, abusive, harassing, tortuous, defamatory, vulgar, obscene, libelous, invasive of another’s privacy, hateful, or racially, ethnically or otherwise objectionable; (vii) use SAI Technology to harm minors in any way; (viii) impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity using SAI Technology; (ix) forge headers or otherwise manipulate identifiers in order to disguise the origin of any content transmitted through the SAI Technology; (x) upload, post, email, transmit or otherwise make available any materials that you do not have a right to make available under any law or

under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements); (xi) upload, post, email, transmit or otherwise make available any unsolicited or unauthorized advertising, promotional materials, “junk mail,” “spam,” “chain letters,” “pyramid schemes,” or any other form of solicitation; (xii) upload, post, email, transmit or otherwise make available any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; (xiii) interfere with or disrupt the SAI Technology or servers or networks connected to the SAI Technology, or disobey any requirements, procedures, policies or regulations of networks connected to the SAI Technology (including, but not limited, to this Website); and (xiv) “stalk” or otherwise harass another; or collect or store personal data about other users.

You agree not to access the SAI Technology by any means other than through the interface that is provided to you by SAI for use in accessing the SAI Technology.

By posting of information or other materials on this Website or within the SAI Technology or by making such information available for downloading by you, SAI does not waive any proprietary right in and to the SAI Technology (including, but not limited to, copyright, service mark, trademark, patent, trade secret or other intellectual property or proprietary right) and does not transfer any rights to you in the SAI Technology except for the limited license expressly granted herein.

Submissions

Any and all comments, suggestions, ideas, graphics, personally identifiable information and any other information that you transmit to SAI through the SAI Technology (“Submission”) become and will remain the sole and exclusive property of SAI and may be used by SAI anywhere, anytime and for any reason whatsoever, including, but not limited to, developing, manufacturing, and marketing products and services incorporating the Submission, subject only to our Privacy Policy with respect to our use of your personally identifiable information. By making a Submission, you waive the right to make any claim against SAI or any of its respective parents, subsidiaries, affiliates, employees, agents, directors, officers, and shareholders related to the Submission, including, but not limited to, unfair competition, invasion of privacy, negligence, breach of implied contract or breach of confidentiality, and you further waive all moral rights you may have in any materials uploaded or sent to us by you. To the extent SAI does not acquire full ownership to your Submission, you hereby assign all right, title and interest in and to your Submission to SAI without the payment of any further consideration to you by SAI. You agree to execute any instruments and to do all things reasonably requested by SAI to vest in SAI all right, title and interest in and to your Submission. You also hereby irrevocably designate and appoint SAI and its duly authorized officers and agents as your agent and attorney in fact, which appointment is coupled with an interest, to act for and in its behalf to execute, verify and file any document and do any other lawfully permitted acts to further the

purpose of the foregoing sentences with respect to the ownership of the Submission as if executed by you.

You represent and warrant that your Submissions: (a) shall be true, accurate, current, complete and not misleading, (b) shall not violate the rights of any third party, including, but not limited to, intellectual property and proprietary rights, (c) shall not be fraudulent or involve counterfeit or stolen information or items, (d) shall not violate any law, statute, ordinance or regulation, and (e) shall not create any liability for SAI. You also agree to maintain and promptly update your Submissions by means of the SAI Technology in order to keep that information true, accurate, current and complete.

Participation Disclaimer

SAI does not and cannot review all Submissions posted to or created by users accessing the SAI Technology (including, but not limited to, this Website), and is not in any manner responsible for the content of these communications or the activities of these users. You acknowledge that by providing you with the ability to view and distribute user-generated content through the SAI Technology (including, but not limited to, this Website), SAI is merely acting as a passive conduit for the distribution of such information and is not undertaking any obligation or liability relating to the content or the users' activities. Even though SAI may monitor and review transmissions, we assume no responsibility or liability which may arise from the content thereof, including, but not limited to, claims for defamation, libel, slander, infringement, invasion of privacy, obscenity, profanity or misrepresentation. Notwithstanding the foregoing, SAI reserves the right to block or remove communications, postings, or materials that it determines to be (a) abusive, defamatory, or obscene, (b) fraudulent, deceptive, or misleading; (c) in violation of a copyright, trademark, patent, trade secret or other intellectual property rights of another or (d) offensive or otherwise unacceptable to SAI as determined in its sole discretion.

Limitations on Internet

You acknowledge that SAI may establish limits concerning use of the Internet, including the maximum number of days that submissions will be retained by the Internet, the maximum number and size of postings, e-mail messages, or other Submissions that may be transmitted or stored by the Internet, and the frequency with which you may access the Internet.

You agree that SAI has no responsibility or liability for the deletion or failure to store any Submissions maintained or transmitted by the Internet. You acknowledge that SAI reserves the right at any time to modify or discontinue the Internet (or any part thereof) with or without notice, and that SAI shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Internet.

Electronic Delivery Policy and Your Consent

By using the SAI Technology, you consent to electronically receive from SAI all communications including notices, agreements, legally required disclosures or other information in connection with the SAI Technology (collectively, "Notices"). SAI shall provide such electronic Notices by posting them on this Website. If you desire to withdraw your consent to receive Notices electronically, you must discontinue your use of the Website and the SAI Technology.

Trademarks

Any and all trademarks displayed within the SAI Technology are owned by SAI, its licensors or its affiliates. Nothing in this Agreement should be construed as transferring any aspects of such rights to you or to any third party.

Confidentiality

At all times during the term hereof and at all times thereafter, you shall keep confidential and not disclose, directly or indirectly, and shall not use for the benefit of yourself, or any other individual or entity, any Confidential Information of SAI. "Confidential Information" means any Submissions, trade secrets, or confidential or proprietary information whether in written, digital, oral or other form that is unique, confidential or proprietary to SAI or its licensors, including, but not limited to, all parts of the SAI Technology and any other materials or information related to the business or activities of SAI that are not generally known to others engaged in similar businesses or activities.

Warranty Disclaimer

You access and use the SAI Technology at your sole risk. The SAI Technology is provided to you on an "as is" and "as available" basis. To the fullest extent permissible pursuant to applicable law, SAI disclaims all warranties (whether express, statutory or implied) of any kind, including, but not limited to, implied warranties of title, merchantability, data accuracy, system integration, fitness for a particular purpose, non-infringement and any other warranty arising under the uniform commercial code, usage of trade, course of conduct or otherwise.

Without limiting the foregoing, SAI does not represent or warrant that (a) the SAI Technology will be uninterrupted, timely, secure or error-free, (b) the defects in the SAI Technology will be corrected, (c) the SAI Technology or the servers that operate the SAI Technology are free of viruses or other harmful components, (d) the data, results and information within the SAI Technology will be correct, accurate, adequate, useful, reliable or otherwise; and (e) the SAI Technology will meet your needs, requirements or expectations.

SAI may make changes to the content within the SAI Technology or to the products or services described in it, at any time without notice to you. Further, SAI assumes no liability or responsibility for any errors or omissions in the content within the SAI Technology. The

materials in the SAI Technology may be out of date or inaccurate, and SAI specifically disclaims any duty to update such content.

Any material downloaded or otherwise obtained by you through the use of the SAI Technology is done at your sole discretion and risk. You will be solely responsible for any damage to your computer system or loss of data that results from the downloading of any such material including, but not limited to, damage caused by viruses.

You acknowledge and agree that SAI shall not be responsible or liable for (i) any unauthorized access to or alteration of your Submissions; (ii) any Submission sent or received or not sent or received and (iii) any Submission stored on storage devices owned, operated or controlled by SAI. You acknowledge and agree that SAI shall not be responsible or liable for any Submissions or conduct of any third party, including, but not limited to, content sent using and/or included within the SAI Technology provided by any other user of this Website or any third party licensors or suppliers of SAI.

Some states do not permit limitations or exclusions on warranties, so the above limitations may not apply to you. If any of the exclusions set forth in this Section is determined by a court of competent jurisdiction to be unenforceable, then all such express, implied and statutory warranties shall be limited in duration for a period of thirty (30) days after the date on which you first access the SAI Technology, and no warranties shall apply after such period.

Disruptive Behavior

Harassment in any manner or form on this SAI Website or through the use of the SAI Technology, including via email, web blog (“blog”), comments, submissions, chat, or by use of obscene or abusive language, is strictly forbidden. Impersonation of others, including a SAI employee or representative, as well as other members or visitors on this SAI Website or through use of the SAI Technology is prohibited. You may not upload to, distribute, send or otherwise publish through this SAI Website or within the SAI Technology any content which is libelous, defamatory, obscene, disruptive, harassing, threatening, offensive, invasive of privacy or publicity rights, abusive, illegal, or otherwise objectionable; which may constitute or encourage a criminal offense, violate the rights of any party; or which may otherwise give rise to civil liability, violate any law or infringe on a third party's intellectual property right (including, but not limited to, spam, offensive sexual, racial or gender related material, or material that violates SAI's then current policies). You may not upload commercial content on this SAI Website or within the SAI Technology or use the same to solicit others to join or become members of any other commercial online service or other organization.

You agree not to: (a) post, disseminate or transmit any worm, viruses or other harmful, disruptive or destructive files, code or programs via or through the SAI Technology; (b) use Internet Relay Chat (IRC) bots via this SAI Website (*i.e.*, programs that utilize excessive resources by connecting to an IRC network and running 24 hours per day); (c) hinder the ability of others to use IRC; (d) disrupt the SAI Technology or the normal flow on this SAI Website of

dialogue or otherwise act in a manner that negatively affects other users' ability to engage in real time exchanges; (e) run any program on this SAI Website or through the SAI Technology that makes a service or resource available to others, including, but not limited to, port redirectors, proxy servers, chat servers or simulated multi-user environments; (f) interfere with, disrupt, or harm in any way the SAI Technology or the servers or networks used in connection with it; (g) run programs or specifically configure machines in such a way as to keep a dialup connection active when not in use or otherwise bypass automatic disconnection for inactivity, unless a dedicated access account is provided; (h) use the SAI Technology in violation of the rules of any other website providers, websites, chat rooms or the like; (i) use the SAI Technology to access the accounts of others without permission; (j) attempt to penetrate security measures of SAI or another entity, or obtain or bypass others' passwords; or (xi) engage in denial of service attacks (*i.e.*, actions designed to impair network access by flooding a site or the Internet with useless traffic).

Limitation of Liability

NEITHER SAI, ITS SUPPLIERS, OTHER THIRD PARTIES MENTIONED WITHIN THE SAI TECHNOLOGY, NOR ANY PARTY INVOLVED IN CREATING, PRODUCING OR DELIVERING THE SAI TECHNOLOGY AND SERVICES WILL BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL, DIRECT, INDIRECT, PUNITIVE DAMAGES, OR ANY OTHER LOSSES, COSTS, OR EXPENSES OF ANY KIND WHICH MAY ARISE, DIRECTLY, OR INDIRECTLY, FROM YOUR USE OF, ACCESS TO, OR INABILITY TO USE AND ACCESS THE SAI TECHNOLOGY OR FROM YOUR PURCHASE OF PRODUCTS AND/OR SERVICES PURCHASED THROUGH THIS WEBSITE, INCLUDING, WITHOUT LIMITATION, DAMAGES OR INJURY FROM OR RELATING TO: THE DOWNLOADING OF ANY MATERIAL CONTAINED WITHIN THE SAI TECHNOLOGY; THE LINKING TO OTHER WEBSITES FROM THE SAI TECHNOLOGY; THE SERVICES, PRODUCTS OR INFORMATION OFFERED ON, MADE AVAILABLE THROUGH THIS WEBSITE; COMPUTER VIRUS OR SYSTEM FAILURE; AND/OR THE UNAVAILABILITY OF ANY SERVICES OR PRODUCTS MENTIONED WITHIN THE SAI TECHNOLOGY WHETHER OR NOT SAI HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SUBJECT TO THE FOREGOING, IN NO EVENT SHALL SAI'S AGGREGATE LIABILITY TO YOU FOR ANY AND ALL DAMAGES, LOSSES, AND CAUSES OF ACTIONS (WHETHER IN CONTRACT, STRICT LIABILITY, TORT OR OTHERWISE INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE) EXCEED THE FEES PAID, IF ANY, BY YOU TO SAI FOR ACCESS AND USE OF THE SAI TECHNOLOGY OR THE PURCHASE PRICE OF ANY GOODS OR SERVICES PURCHASED THROUGH SAI TECHNOLOGY, OR, IN ALL OTHER CASES, FIVE DOLLARS (\$5.00).

SOME STATES DO NOT ALLOW THE EXCLUSION OF LIABILITY FOR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU IN ALL CASES.

Access to SAI Technology

You shall be responsible for obtaining access to the SAI Technology and for all equipment necessary to access the SAI Technology and you acknowledge that obtaining the foregoing may involve third-party fees (such as internet service provider or airtime charges). You are

responsible for all charges associated with connecting you to the SAI Technology, including, without limitation, all telephone, equipment, airtime and internet service provider charges.

Passwords and Your Obligations

You may be asked to register as a member on certain pages or services within the SAI Technology and to select a unique username and password in order to be able to access your account and use any of the SAI Technology. As a registered member, you are responsible for maintaining the confidentiality and security of your username and password and shall be responsible for all uses of your username and password, including, but not limited to, any purchases facilitated through the use thereof, whether or not in fact authorized by you. You agree to immediately notify SAI in writing of any breach of security, including, without limitation, unauthorized use of your username or password. You also understand that exiting immediately from your account (*i.e.*, “logging off”) at the end of each session will enhance your account security and that failure to do so may permit other persons having access to your computer to use, or modify, your account. If you permit any person to use your username and password, you shall be liable for all activity and transactions made by that person including transactions for which you may not have authorized.

Please notify us immediately of any unauthorized use of your user name and password via email to info@systemsalliance.com.

Security

The SAI Technology resides on the public internet. SAI uses commercially reasonable measures to protect the confidentiality and security of any communications transmitted to SAI and any information stored on servers controlled by SAI. Notwithstanding these efforts, SAI cannot guarantee the confidentiality and security of such electronic communications and storage devices used to store such information (including, personally identifiable information) and disclaims all liability arising therefrom.

Without limiting the foregoing, you shall not (a) violate or attempt to violate the security of the SAI Technology; (b) access data or materials not intended for you; (c) log into a server or account which you are not authorized to access; (d) attempt to probe, scan or test the vulnerability of a system or network or to breach security or authentication measures; or (e) attempt to interfere with service to any user, host or network, including, without limitation, by means of submitting a virus to the SAI Technology, overloading, “flooding,” “mailbombing” or “crashing” the SAI Technology. Violations of system or network security may result in civil or criminal liability. SAI reserves the right to investigate occurrences that may involve such violations and may involve and cooperate with, law enforcement authorities in prosecuting users who have participated in such violations.

Indemnification

You agree to indemnify, defend, and hold harmless SAI, its affiliates, agents, vendors, distributors, licensors and suppliers and their officers, directors, and employees from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from (a) any violation of the terms and conditions of this Agreement, (b) any activity related to your account (including negligent or wrongful conduct) by you or any other person accessing your account, (c) your use of (or inability to use) the SAI Technology; and (d) any use of your Submission by SAI or any other party, including, but not limited to, any third party claim of infringement of an intellectual property or proprietary right or invasion of privacy or publicity.

Blog Disclaimer

The blog entries, quotations and other editorial content on this SAI Website are provided "as is" with no warranties and confers no rights. The blog entries are solely the opinion of the author and do not necessarily reflect the opinions of SAI, its parent company and/or their indirect and direct parent companies and affiliates.

Termination

You agree that SAI, at its sole discretion, may terminate or suspend your access to and use of the SAI Technology (or any part thereof) at any time and for no or any reason whatsoever, including, without limitation, for lack of use by you or if SAI believes that you have violated or acted inconsistently with the terms and conditions of this Agreement. SAI reserves the right at any time to modify or discontinue, temporarily or permanently your access to and use of the SAI Technology (or any part thereof) without notice. You agree that SAI shall not be liable to you or to any third party for any modification, suspension or discontinuance of your use of or access to the SAI Technology. Your obligations under this Agreement shall continue even after SAI has terminated and/or cancelled this Agreement or your access to the SAI Technology.

Applicability of Content

This Website is operated in the State of Maryland, United States of America, and SAI makes no representation that the content provided through the SAI Technology are applicable or appropriate for use in jurisdictions other than the United State of America. If you access our SAI Technology (including, but not limited to, this Website) from outside of the United States, please be aware you are responsible for compliance with any applicable laws. To the extent any applicable local laws prohibit your viewing and use of the SAI Technology, you may not view or use the SAI Technology.

Product & Service Availability

The SAI Technology (including, but not limited to, this SAI Website) refers to products and services available for purchase at this Website by buyers with a shipping address located within the United States of America. Subject to the terms and conditions of this Agreement, SAI will sell products, and provide services, to you if the product or service is currently available and/or

the product is in SAI's inventory or the service is a service made commercially available by SAI. SAI cannot guarantee the availability of a product or service at all times.

Privacy Policy

We realize that you are concerned about how the information you provide online will be used. SAI has a Privacy Policy that discloses what information SAI collects about you, how SAI uses such information, the steps SAI takes to secure such information, how you can view and correct such information and how you can decline to have such information about you collected or used. The Privacy Policy is available on this Website and is incorporated herein by this reference. Please read our [Privacy Policy](#) for more details.

Jurisdiction

This Agreement shall be governed and construed in all respects by the laws of the State of Maryland, without regard to principles of conflict of laws and without application of the Uniform Computer Information Transaction Act and the United Nations Convention of Controls for International Sale of Goods. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of SAI Technology, and purchases of products and/or services through the SAI Technology must be filed within one (1) year after such claim or cause of action arose or be forever barred, and you expressly waive any other statute of limitation which otherwise may apply. You agree to submit to the exclusive jurisdiction of the courts of the State of Maryland or the United States District Court for the State of Maryland for resolution of any dispute, action or proceeding arising in connection with this Agreement or your use or non-use of this Website. You hereby irrevocably waive any right you may have to trial by jury in any such dispute, action or proceeding.

SAI Intellectual Property Notice

Pursuant to the Digital Millennium Copyright Act, SAI has designated the person listed below as its agent to receive notifications of alleged copyright or other intellectual property infringement on this Website. SAI respects the intellectual property of others, and asks our users to do the same. If you believe that your work has been copied in a way that constitutes infringement, or your intellectual property rights have been otherwise violated, please provide SAI's Copyright Agent the following information (the "Copyright Notice"): (a) an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright or other intellectual property interest; (b) a description of the copyrighted work or other intellectual property that you claim has been infringed; (c) a description of where the material that you claim has been infringed is located in the SAI Technology; (d) your address, telephone number and email address; (e) 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; and (f) a statement by you, made under penalty of perjury, that the information in your Copyright Notice is accurate and that you are the copyright or intellectual property owner or authorized to act on the copyright or intellectual property owner's behalf.

SAI's Agent for transmitting the Copyright Notice for claims of copyright or other intellectual property infringement can be contacted at:

Vice President Finance: info@systemsalliance.com

Order of Preference

This Agreement governs your use and access to the SAI Technology. This Agreement does not modify, alter or amend any other specific agreement you have entered or will enter into with SAI. To the extent that any provision of this Agreement, or any supplemental agreement offered as any part of any registration for additional services on this Website or within the SAI Technology, conflicts with any provision of your other agreements with SAI, the terms and conditions of such other agreement shall, take precedence over the conflicting term(s) and conditions of this Agreement.

Links to Other Web Sites

The SAI Technology contains links to other web sites ("Third Party Sites") controlled or offered by third parties (non-affiliates of SAI). SAI is not responsible for the content, accuracy or opinions expressed on such Third Party Sites and such sites are not investigated, monitored or checked for accuracy or completeness by SAI. SAI hereby disclaims any and all liability for, any information, materials, and products or services posted or offered at any of the Third Party Sites. By creating a link to Third Party Sites, SAI does not endorse or recommend any products or services offered or information contained at Third Party Sites, nor is SAI liable for any failure of products and services offered or advertised at those sites. Such third parties may have a privacy policy different from that of SAI and Third Party Sites may provide less security than SAI. Without limiting the foregoing, the SAI Technology may contain offers from SAI for products and services that may be obtained only by linking to the merchant web site to complete the transaction. Terms of the offer shown on the SAI Technology, including, but not limited to, price, quantity, availability and description may vary from those shown on the merchant's web site. Differences in the terms of an offer between what is displayed in connection with the SAI Technology and what is offered at the merchant website will be governed by the terms shown on the merchant's website. SAI is not responsible or liable for any such differences or discrepancies.

Revisions and Consents

SAI reserves the right to revise the terms and conditions of this Agreement at any time and for no or any reason whatsoever. SAI also reserves the right to make changes at any time, without notice or obligation, to any of the information, products or services contained on or offered through the SAI Technology (including, but not limited to, on this Website). Such updates, revisions, supplements, modifications and additional rules, policies, terms and conditions shall be effective immediately and incorporated in this Agreement upon notice thereof, which may be given by any reasonable means, including, but not limited to, posting such changes on this

Website or via electronic notice as described above. By continuing to enter this Website and/or using the SAI Technology, you acknowledge and agree that you shall be bound by any such revisions. Accordingly, you should periodically review the terms and conditions of this Agreement.

Forward-Looking Statements

SAI (including, but not limited to, this SAI Website) may make forward-looking statements concerning SAI's future performance. Such statements are subject to risks and uncertainties that may cause SAI's actual performance to differ materially from that set forth in such forward-looking statements. Words such as "believe," "expect," "anticipate," "intend," or similar expressions are intended to identify forward-looking statements. Such statements speak only as of the date on which they are made. SAI undertakes no obligation to update publicly or revise any such statements. Factors that could cause SAI's actual financial and other results to differ materially from those projected by SAI in forward-looking statements include, but are not limited to, competition, economic conditions, delinquencies and credit losses, interest rate increases, availability of funding and securitization, customer behavior, new products and markets, growth, legal and regulatory.

Entire Agreement

This Agreement constitutes the entire agreement between you and SAI with respect to the subject matter addressed herein, and governs your access to and use of the SAI Technology, superseding any prior agreements between you and SAI relating to such subject matter, but this Agreement may be supplemented by any other agreement you enter into with SAI pursuant to your enrollment and/or participation in other features of the SAI Technology.

Arbitration

Except for the failure to pay any fees and/or disputes concerning a breach of the scope of the license granted herein, any other dispute arising out of, relating to or in any way connected with this Agreement, on written request of either party served on the other, shall be submitted to final and binding arbitration before a single arbitrator. If the parties are unable to agree on an arbitrator within thirty (30) days after a party has served notice of a request to arbitrate, then an arbitrator shall be selected by the American Arbitration Association pursuant to its then-current rules, within fifteen (15) days after the parties are unable to agree on the arbitrator. Arbitration shall take place in the City of Baltimore in accordance with the Rules and Regulations of the American Arbitration Association (Commercial Division).

General Provisions

If any part of this Agreement is unlawful, void, or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of the remaining provisions of this Agreement. You agree that if any part of the terms and conditions of this Agreement are found

to be unenforceable, then the remainder of the terms and conditions of this Agreement will remain in full force and effect.

SAI's failure to insist upon or enforce strict performance of any provision of the terms and conditions of this Agreement shall not be construed as a waiver of any other provision, term or right set forth herein. Neither the course of conduct between the parties nor trade practice shall act to modify any of the terms and conditions of this Agreement. SAI may assign its rights and duties under this Agreement to any party at any time without notice to you. You may not assign this Agreement or the rights granted herein to any party without the prior written consent of SAI. The section headings used in this Agreement are for convenience only and have no legal or contractual effect.

Print this Agreement

For record keeping purposes, SAI encourages you to print this Agreement and the ancillary documents described herein.

You agree that this Agreement, combined with your act of using the Website and/or the services offered on or through the Website have the same legal force and effect as a written contract with your written signature and satisfy any laws that require a writing or signature, including any applicable Statute of Frauds. You further agree that you shall not challenge the validity, enforceability or admissibility of this Agreement on the grounds that it was electronically transmitted or authorized. In addition, you acknowledge that you have had the opportunity to print this Agreement.

Created: Systems Alliance, Inc. October 15, 2014