

**LEGAL NOTICE
USAGE AGREEMENT
PLEASE READ THESE TERMS CAREFULLY
BEFORE USING WARRANTYSOLUTIONS.COM WEBSITE**

This Website is provided by Warranty Solutions (WS) and may be used for informational purposes only. Using this Website or downloading any materials from this Website constitutes your agreement to abide by the terms and conditions set forth in this Usage Agreement. If you do not agree to abide by these terms and conditions, do not use this Website or download any materials from this Website.

LIMITED LICENSE: Subject to the terms and conditions set forth in this Usage Agreement, WS grants you a non-exclusive, non-transferable, limited right to access, use, and display this Website and the materials found hereon. You agree not to interrupt or attempt to interrupt the operation of this Website in any way.

Warranty Solutions authorizes you to view and download the information ("Materials") on this Website only for your personal, non-commercial use. This authorization is not a transfer of title in the Materials or copies of the Materials and is subject to the following restrictions: 1) you must retain, on all copies of the Materials downloaded, all copyright and other proprietary notices contained in the Materials; 2) you may not modify the Materials in any way or reproduce or publicly display, perform, or distribute or otherwise use them for any public or commercial purpose; and 3) you must not transfer the Materials to any other person unless you give them notice of, and they agree to accept, the obligations arising under these terms and conditions of use. You agree to abide by all additional restrictions displayed on this Website as it may be updated from time to time. This Website, including all Materials, is copyrighted and protected by worldwide copyright laws and treaty provisions. You agree to comply with all such copyright laws and treaty provisions worldwide in your use of this Website and to prevent any unauthorized copying of the Materials. Except as expressly provided herein, WS does not grant any express or implied right to you under any patents, trademarks, copyrights, or trade secret provisions.

DISCLAIMER: THE MATERIALS MAY CONTAIN INACCURACIES AND TYPOGRAPHICAL ERRORS. WS DOES NOT WARRANT THE ACCURACY OR COMPLETENESS OF THE MATERIALS OR THE RELIABILITY OF ANY ADVICE, OPINION, STATEMENT, OR OTHER INFORMATION DISPLAYED OR DISTRIBUTED THROUGH THIS WEBSITE. YOU ACKNOWLEDGE THAT ANY RELIANCE ON ANY SUCH OPINION, ADVICE, STATEMENT, MEMORANDUM, OR INFORMATION SHALL BE AT YOUR SOLE RISK. WS RESERVES THE RIGHT, IN ITS SOLE DISCRETION, TO CORRECT ANY ERRORS OR OMISSIONS IN ANY PORTION OF THIS WEBSITE. WS MAY MAKE ANY OTHER CHANGES TO THIS WEBSITE, THE MATERIALS AND THE PRODUCTS, PROGRAMS, SERVICES OR PRICES (IF ANY) DESCRIBED IN THIS WEBSITE AT ANY TIME WITHOUT NOTICE.

THIS WEBSITE, THE INFORMATION AND MATERIALS ON THIS WEBSITE, AND ANY SOFTWARE MADE AVAILABLE ON THIS WEBSITE ARE PROVIDED "AS IS" WITHOUT ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY, NONINFRINGEMENT, OR FITNESS FOR ANY PARTICULAR PURPOSE. SOME JURISDICTIONS DO NOT ALLOW FOR THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

THIRD-PARTY SITES: As a convenience to you, WS may provide, on this Website, links to websites operated by other entities. To use these other websites, you must leave

this Website. If you decide to visit any linked website, you do so at your own risk and it is your responsibility to take all protective measures to guard against viruses or other destructive elements. WS makes no warranty or representation regarding, and does not endorse, any linked websites or the information appearing thereon or any of the products or services described thereon. Links to other websites do not mean or imply that WS or this Website sponsors, endorses, is affiliated or associated with, or is legally authorized to use any trademark, trade name, logo or copyright symbol displayed in or accessible through such links, or that any linked site is authorized to use any trademark, trade name, logo, or copyright symbol of Wells Fargo or any of its affiliates or subsidiaries.

INFORMATION PROVIDED BY YOU: Warranty Solutions is not requesting, and you should not send any confidential or proprietary information to WS via this Website, except for certain information in the application for regulated products or services. You agree that any information or materials that you or individuals acting on your behalf provide to WS will not be considered confidential or proprietary. By providing any such information or materials to WS, you grant to WS an unrestricted, irrevocable, worldwide, royalty-free license to use, reproduce, display, publicly perform, transmit and distribute such information and materials, and you further agree that WS is free to use any ideas, concepts, or know-how that you or individuals acting on your behalf provide to WS. You further recognize that WS is not requesting and you warrant that you shall not provide any information or materials to WS that are defamatory, threatening, obscene, harassing, or otherwise unlawful, or that incorporate the proprietary material of any other entity.

LIMITATION OF DAMAGES: IN NO EVENT SHALL WS OR ANY OF ITS AFFILIATES OR SUBSIDIARIES BE LIABLE TO ANY ENTITY FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, OR OTHER DAMAGES (INCLUDING, WITHOUT LIMITATION, ANY LOST PROFITS, BUSINESS INTERRUPTION, LOSS OF INFORMATION, OR PROGRAMS OR OTHER DATA ON YOUR INFORMATION HANDLING SYSTEM) THAT ARE RELATED TO THE USE OF, OR THE INABILITY TO USE, THE CONTENT, MATERIALS, AND FUNCTIONS OF THIS WEBSITE OR ANY LINKED WEBSITE, EVEN IF WS IS EXPRESSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

CHANGES: Warranty Solutions reserves the right, at its sole discretion, to change, modify, add or remove any portion of this Usage Agreement in whole or in part, at any time. Changes in this Usage Agreement will be effective when notice of such changes are posted. Your continued use of this Website after any changes to this Usage Agreement are posted will be considered acceptance of those changes.

Warranty Solutions may terminate, change, suspend or discontinue any aspect of the WS Website, including the availability of any features of this Website, at any time. WS may also impose limits on certain features and services or restrict your access to parts or all of this Website without notice or liability. WS may terminate the authorization, rights, and license given above and, upon such termination, you shall immediately destroy all Materials.

INTERNATIONAL USERS AND CHOICE OF LAW: This Website is controlled, operated, and administered by WS from its offices within the United States of America. WS makes no representation that materials at this Website are appropriate or available for use at other Filenames outside of the United States. Access to this Website from areas or territories where its content is illegal is prohibited. You may not use this Website or export the Materials in violation of United States export laws and regulations. If you access this Website from locations outside of the United States, you are responsible for compliance with all local laws. This Usage Agreement shall be governed

by the laws of the State of New York, without giving effect to its conflict of laws provisions.

This Usage Agreement constitutes the entire agreement between WS and you with respect to your use of this Website. Any cause of action you may have with respect to your use of this Website must be commenced within one (1) year after the claim or cause of action arises. If for any reason a court of competent jurisdiction finds any provision of this Usage Agreement, or portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to effect the intent of this Usage Agreement, and the remainder of this Usage Agreement shall continue in full force and effect.

PRIVACY POLICY: The WS Website Privacy Policy is located on this Website.

WSUseAgree1111-JIS