BARNES · PETTEY
FINANCIAL ADVISORS, LLC

Terms & Conditions of Use

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Limited License. We grant you a non-exclusive, non-transferable limited license to access and make personal use of the Website and not to download (other than page caching) or modify any portion of the Website without our prior written approval. You shall not use any robot, spider or other device to monitor the Website in any manner. We may terminate this license at any time.

2. Policies Governing Use of the Website

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Privacy Policy. Our use of your information shall be governed at all times by our Privacy Policy.

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3. Disclaimer of Warranty; No Consequential Damages; Limitation of Liability

Disclaimer of Warranty. YOU ACKNOWLEDGE THAT YOUR USE OF THE WEBSITE IS ENTIRELY AT YOUR OWN RISK. The Website is provided as is, without warranties of any kind, either express or implied, including, but not limited to, warranties of title or implied warranties of merchantability or fitness for a particular purpose, or warranties of non-infringement. To the fullest extent permissible by law, we make no warranties and shall not be liable for the use of the Website, including, without limitation, any interruption of or error in the services under any circumstances, including, but not limited to, our negligence.

Limitation of Liability. Under no circumstances shall we be liable for any special or consequential damages that are directly or indirectly related to the use of, or the inability to use, the Website, even if we have been advised of the possibility of such damages. Some states do not allow the

exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.

4. Miscellaneous

Prohibited Uses. You expressly agree not to use the Website in a manner that is prohibited by any law or regulation, or to facilitate the violation of any law or regulation. You acknowledge that prohibited conduct includes, but is not limited to, use of the Website to invade the privacy of third parties, impersonation of our personnel or other parties or entities, transmitting abusive, profane, libelous, slanderous, threatening or otherwise harassing material via e-mail or your personal Web page(s). You also agree not to use the Website to violate the security of the Website or attempt to utilize another user's account name or persona without authorization from that user.

Choice of Law; Jurisdiction. These Terms & Conditions of Use shall be governed and interpreted in accordance with the substantive law of the State of Mississippi without regard to its conflict of law provisions. You agree to the exclusive jurisdiction of the courts located within the County of Coahoma, State of Mississippi.

Severability. If any provision of these Terms & Conditions of Use is deemed invalid or unenforceable, that provision shall be deemed severable and shall not affect the validity, legality or enforceability of the remaining provisions.

Survival. Any section of these Terms & Conditions of Use which by its terms and nature is meant to survive the termination of these Terms & Conditions of Use, shall survive such termination.

Entire Agreement. These Terms & Conditions of Use set forth the entire understanding and agreement between us with respect to the subject matter hereof.