



TERMS AND CONDITIONS

This Website Terms of Use Agreement (“Website Terms”) is between you and the SDL Consulting Firm, its past, present, or future parents, subsidiaries, affiliates, predecessors, assignees, successors, and their respective agents, employees, directors, officers, partners, and members (whether acting in their corporate or individual capacity) (“SDL Consulting Firm,” “we” or “us”), with a principal place of business at 519 West Royal Tower Drive, Irmo, SC 29063. Notwithstanding any language in the Website Terms to the contrary, the Website Terms have the same effect as an agreement in writing and govern your use of this site and its content (the “Website”), your engagement of the SDL Consulting Firm’s services, your request that SDL Consulting Firm contact you about its financial literacy and/or credit repair services.

BY USING THE WEBSITE, ENGAGING THE SDL CONSULTING FIRM’S SERVICES, AND/OR REQUESTING THAT THE SDL CONSULTING FIRM CONTACT YOU ABOUT ITS FINANCIAL LITERACY AND/OR CREDIT REPAIR SERVICES, YOU SIGNIFY YOUR AGREEMENT TO THE WEBSITE TERMS.

The SDL Consulting Firm’s Privacy Policy applies to your use of the SDL Consulting Firm’s website, all services provided by us, and/or your request that the SDL Consulting Firm contact you about its financial literacy and/or credit repair services, and its terms are made a part of the Website Terms. By using the SDL Consulting Firm’s website, engaging our services, and/or requesting that the SDL Consulting Firm contact you about its credit repair services, you acknowledge you have reviewed SDL Consulting Firm’s Privacy Policy and agree to its terms.

BY USING THE SDL CONSULTING FIRM’S WEBSITE, ENGAGING THE SDL CONSULTING FIRM SERVICES, REQUESTING THAT THE SDL CONSULTING FIRM CONTACT YOU ABOUT ITS FINANCIAL LITERACY AND/OR CREDIT REPAIR SERVICES **YOU AGREE TO ARBITRATE ALL CLAIMS BETWEEN YOU AND THE SDL CONSULTING FIRM ON AN INDIVIDUAL BASIS ONLY AND NOT AS A PART OF ANY CLASS. A “CLAIM” IS ANY CASE, CONTROVERSY, DISPUTE, TORT, DISAGREEMENT, LAWSUIT, LEGAL ACTION, OR CLAIM NOW OR HEREAFTER PENDING BETWEEN YOU AND THE SDL CONSULTING FIRM, INCLUDING BUT NOT LIMITED TO ANY ALLEGED STATE OR FEDERAL STATUTORY VIOLATION, OR ANY DISPUTE OVER THE INTERPRETATION OF THE WEBSITE TERMS OR THE ARBITRABILITY OF ANY CLAIM PURSUANT TO THE WEBSITE TERMS. THIS AGREEMENT TO ARBITRATE**

GOVERNS ALL PAST, CURRENT AND PROSPECTIVE INTERACTIONS WITH THE SDL CONSULTING FIRM. YOU AGREE THAT YOU ARE WAIVING ALL RIGHTS TO: (A) A TRIAL BY JURY; (B) PARTICIPATE IN A CLASS ACTION LAW SUIT OR CLASS ACTION ARBITRATION; AND (C) BRING AN ACTION AGAINST THE SDL CONSULTING FIRM IN A COURT OF LAW. YOU MAY INDIVIDUALLY ARBITRATE ANY CLAIM AGAINST THE SDL CONSULTING FIRM IN ANY JURISDICTION IN THE UNITED STATES. THE SDL CONSULTING FIRM WILL REIMBURSE YOU UP TO \$300 OF YOUR ARBITRATION FILING FEE. THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION THEN IN FORCE SHALL GOVERN THE ARBITRATION (provided, however, that the terms of the Website Terms shall control over any inconsistency between the Rules of the American Arbitration Association and the Website Terms). The arbitrator shall have authority to interpret the Website Terms, including but not limited to the authority to decide whether any claim is arbitrable under the Website Terms and to decide issues related to the scope of arbitration, the rules of arbitration, the arbitrator's jurisdiction, and the enforceability of the Website Terms. You agree that the Website Terms involves commerce under 9 U.S.C. §§ 1 et seq. and that this Arbitration Clause is governed by federal law, including the Federal Arbitration Act.

1. About the Website Terms

The Website is a service made available by the SDL Consulting Firm. If you do not agree to the Website Terms, you may not use the Website. We may modify the Website Terms at any time. If you do not agree to the changes, you must discontinue using the Website, discontinue using the SDL Consulting Firm's services, and rescind your request that the SDL Consulting Firm contact you about its financial literacy and/or credit repair services. Your continued use of the Website, use of the SDL Consulting Firm's services, and your request that the SDL Consulting Firm contact you about its financial literacy and/or credit repair services, after any such changes take effect constitutes your acceptance to such changes. Each time you visit or log in to the Website, continue using the SDL Consulting Firm's services, and/or continue your request that the SDL Consulting Firm contact you about its credit repair services, you reaffirm your acceptance of the Website Terms. You are responsible for regularly reviewing the Website Terms, by clicking on the "Terms of Use" link at www.sdlconsultingfirm.com. The Website Terms may be supplemented by additional terms and conditions applicable to privacy, specific areas of this Website, or to where particular content or transactions

are posted in particular areas of the Website and, together with the Website Terms, govern your use of those areas, content, or transactions.

2. About the Website

The Website gives users information about the SDL Consulting Firm's credit repair services, general educational and informational resources about credit, and the ability to sign up for and engage the SDL Consulting Firm's services.

3. Signing Up for the SDL Consulting Firm's Services

You are not required to sign up for the SDL Consulting Firm's services in order to visit and read material on the Website; however, you will need to sign up if you want the SDL Consulting Firm to assist you in your efforts to improve your credit reports and rating. If you sign up, you agree to provide accurate and complete information. You must be legally capable to enter into contracts. It is your responsibility to make any updates to that information. Each sign-up is for a single person only. We do not permit any other person to enroll in the SDL Consulting Firm's services on behalf of another unless you have an appropriate Power of Attorney. You are responsible for preventing such unauthorized use. If you believe there has been unauthorized use, you should notify the SDL Consulting Firm immediately by emailing shinika.lambert@sdlconsultingfirm.com.

4. Member Files

Should you choose to sign up for the SDL Consulting Firm's services, you will enter into a separate written agreement with the SDL Consulting Firm. Each file we create in conjunction with this separate written agreement is called a "Member File." Your Member File will continue to be subject to the agreements otherwise governing them, except where so noted in the related agreement. Each Member File will be subject to the following:

- The terms or instructions appearing on a screen when using the service;
- SDL Consulting Firm's policies and procedures applicable to the Member File and the online service;
- Applicable state and federal laws and regulations.

5. Access to Member Files

You authorize the SDL Consulting Firm to provide access to your Member File(s) through its online services. You may access your Member File(s) through the secure portal to obtain account payment information, a sequential docket of services provided and notes made to the file, credit report information received from you by the SDL

Consulting Firm and input into your file, your disputing instructions, and other information. To access a Member File through the online service you must have a password and the required hardware and software. Subject to the terms of this agreement and any separate written agreement(s), you will generally be able to access your Member File through the secure portal seven days a week, 24 hours a day. Member File information is posted to the file at the time work is completed on the Member File.

At certain times, the online services may not be available due to system maintenance or circumstances beyond our control. During these times, you may call the SDL Consulting Firm at (901) 220-3656 or send an E-mail to shinika.lambert@sdlconsultingfirm.com to obtain information about your Member File.

6. Ownership

The Website contains information, content or advertisements text, photographs, designs, graphics, images, sound and video recordings, animation and other materials and effects (collectively, the "Content") that are protected by copyrights, trademarks, service marks, trade dress, patents or other intellectual or proprietary rights owned by the SDL Consulting Firm or other third parties. All trademarks and copyrighted information contained on the Website are the property of their respective owners. Further, the SDL Consulting Firm retains all rights (including intellectual property rights), title and interest in the Website, technology, and all underlying technology and data including any enhancements, software, applications and improvements related to the Website (the "Technology")(the terms Content and Technology collectively will be referred to as the "Materials"). You may not remove from any electronic or printed copy any copyright, trademark, or other proprietary notice.

7. Use of Website and Materials

The SDL Consulting Firm provides the Website and the Materials for your individual, non-commercial use and solely for the purpose of carrying out individual transactions with the Website. Any other use of the Website or the Materials is strictly prohibited. You may not, either directly or indirectly:

- Modify, republish, redistribute, delete, resell, sublicense, publicly perform, cache by proxy the Website or Materials without the express written permission of the SDL Consulting Firm or the applicable rights holder;
- Use the Materials for telemarketing, direct marketing, and commercial mass e-mail or by agents or representatives or e-mail spammers;
- Reverse engineer, decompile, disassemble, merge, copy, use, disclose, rent, lease, loan, sell, sublicense or transfer the underlying source code or structure or sequence of the Technology or delete or alter author attributes or copyright notices;

- Use any network monitoring or discovery software to determine Website architecture, or extract information about usage or users;
- Reformat or frame any portion of the Website or Materials;
- Use any device, software or routine that interferes with the proper working of the Website, or otherwise attempt to interfere with the proper working of the Website;
- Take any action that imposes, or may impose in our sole discretion an unreasonable or disproportionately large load on our infrastructure;
- Attempt to gain unauthorized access to other computer systems;
- Violate the Website Terms, applicable law or the rights of others; or disrupt or interfere with the security of, or otherwise cause harm to, the Website.

Any permitted use of the Website does not extend to using the Website or Materials for any illegal purpose, or to transmit to or through the Website or to or through any service any illegal, harmful, threatening, defamatory, obscene, hateful, pornographic or other objectionable material of any kind, or to interfere with, abuse or otherwise violate the legal rights of any third party using the Website or Materials.

Without limiting other remedies, we may limit, suspend, or terminate our service and user accounts, prohibit access to our website, remove hosted content, and take technical and legal steps to keep users off the Website if we think that they are creating problems, possible legal liabilities, or acting inconsistently with the letter or spirit of our policies. We also reserve the right to cancel unconfirmed accounts.

7. License

By using the Website, uploading content to or submitting any materials for use on the Website, you grant (or warrant that the owner of such rights has expressly granted) the SDL Consulting Firm a perpetual, royalty-free, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from and distribute such materials and/or information generated through use of the Website or incorporate such materials and/or information generated through use of the Website into any form, medium, or technology now known or later developed throughout the universe. We need these rights to host and display your content.

Anonymous, aggregate information that does not contain personally identifiable information, comprising account information, or other available data that is collected through your use of the Website, may be used or licensed by the SDL Consulting Firm for various purposes including but not limited to conducting certain analytical research, performance tracking, benchmarking, helping to improve products and services and to assist in troubleshooting and technical support.

8. Automated Activity

The Website may use robot exclusion methods, which include robots.txt files and HTML meta tags, which expressly allow and/or exclude specified automated programs from accessing certain portions of the Website. Much of the information on the Website is updated on a real time basis and is proprietary or is licensed to the SDL Consulting Firm by our users or third parties. You agree that you will not use any robot, spider, scraper or other automated means to access the Website for any purpose, including but not limited to performing "offline" searches and mirroring, without our express written permission as indicated in the then current robots.txt file or HTML meta tags on the Website. Additionally, you agree that you will not bypass our robot exclusion methods or other measures we may use to prevent or restrict access to the Website.

9. Linking

You may provide links only to the homepage of this Website, provided (a) you do not remove or obscure, by framing or otherwise, any portion of the homepage, (b) you give the SDL Consulting Firm notice of such link by sending an e-mail to shinika.lambert@sdlconsultingfirm.com and (c) you discontinue providing links to this Website if requested by the SDL Consulting Firm. If you wish to provide links to a section within the Website, you should forward your request to the SDL Consulting Firm at shinika.lambert@sdlconsultingfirm.com and the SDL Consulting Firm will notify you if, within its sole and unfettered discretion, permission is granted, and, if so, the terms and conditions of the permission.

10. Representations

You represent and warrant to us that (a) you are legally capable to enter into contracts, (b) you are providing us at all times true, accurate and up to date information about yourself, (c) you will comply at all times with the Website Terms and applicable law and (d) your use of the Website and any transactions that you make with us will not violate the rights of any third party.

The SDL Consulting Firm's services and Website, the underlying information, software and technology are subject to U.S. export controls. None of the Website services or content may be downloaded, or otherwise exported or re-exported (i) into (or to a national or resident of) Cuba, North Korea, Iran, Sudan, Syria or any other country subject to U.S. sanctions applicable to the export or re-export of goods, (ii) to anyone on the U.S. Treasury Department's List of Specially Designated Nationals and Blocked Persons List, or the U.S. Commerce Department's Denied Persons List, Unverified List, Entity List or Nonproliferation Sanctions List. By using the SDL Consulting Firm's services and Website, you agree to the foregoing and you represent and warrant that you are not located in, under the control of, or a national or resident of any such country or on any such list, and that you acknowledge you are responsible to obtain any necessary U.S. government authorization to ensure compliance with U.S. law.

11. Disclaimer

The SDL Consulting Firm makes every effort to ensure the information presented in, on or through its Website is accurate; however, the SDL Consulting Firm makes no guarantee as to such information, and is not responsible for any resulting loss or damage.

12. Warranty, Liability, Indemnification

The SDL Consulting Firm makes no representations regarding the availability and performance of its Website. You hereby acknowledge that any use of the Website and reliance upon any Materials shall be at your sole risk and that the SDL Consulting Firm shall not be liable for any loss of data, lost profits or any other damages or losses resulting from such use.

THE WEBSITE AND MATERIALS ARE PROVIDED BY THE SDL CONSULTING FIRM ON AN "AS IS" BASIS AND AS AVAILABLE, WITHOUT ANY WARRANTY OR REPRESENTATION OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE. THE SDL CONSULTING FIRM EXPRESSLY DISCLAIMS ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY, ACCURACY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT AND THE IMPLIED CONDITIONS OF SATISFACTORY QUALITY AND ACCEPTANCE AS WELL AS ANY LOCAL JURISDICTIONAL ANALOGUES TO THE ABOVE AND OTHER IMPLIED OR STATUTORY WARRANTIES. WE MAKE NO REPRESENTATIONS THAT THE WEBSITE OR MATERIALS WILL MEET YOUR REQUIREMENTS, OR THE RESULTS THAT YOU MAY GAIN FROM YOUR USE OF THE WEBSITE.

IN NO EVENT SHALL THE SDL CONSULTING FIRM, ITS DIRECTORS, OFFICERS, EMPLOYEES, AFFILIATES, AGENTS OR CONTRACTORS BE LIABLE FOR ANY COMPENSATORY, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, LOSS OF DATA, INCOME OR PROFIT, LOSS OF OR DAMAGE TO PROPERTY, OR ANY CLAIMS OF YOU OR OTHER THIRD PARTIES WHATSOEVER WITH RESPECT TO THE WEBSITE OR THE MATERIALS REGARDLESS OF THE LEGAL THEORY ON WHICH THE CLAIM IS BASED, INCLUDING, WITHOUT LIMITATION, ANY DAMAGES THAT RESULT FROM ANY MISTAKE, OMISSION, VIRUS, DELAY OR INTERRUPTION IN OPERATION OR SERVICE OR FAILURE OF PERFORMANCE, WHETHER OR NOT RESULTING FROM AN ACT OF GOD, COMMUNICATIONS FAILURE, THEFT OR OTHERWISE. THE SDL CONSULTING FIRM SHALL NOT BE LIABLE FOR ANY LOSSES OR DAMAGES WHATSOEVER RESULTING FROM ANY FAILURE OF THE INTERNET. Some states do not allow the exclusion or limitation of liability of consequential or incidental damages, so the above exclusions may not apply to all users; in such states liability is limited to the fullest extent permitted by law.

THE SDL CONSULTING FIRM DOES NOT GUARANTEE THAT ANY CONTENT, INFORMATION, SOFTWARE OR OTHER MATERIAL ACCESSIBLE THROUGH THE WEBSITE WILL BE FREE OF VIRUSES, "WORMS", "TROJAN HORSES", OR THEIR HARMFUL COMPONENTS. THE SDL CONSULTING FIRM'S ENTIRE LIABILITY AND YOUR SOLE AND EXCLUSIVE REMEDY WITH RESPECT TO THE USE OF ANY SERVICES PROVIDED BY THE SDL CONSULTING FIRM SHALL BE CANCELLATION OF YOUR ACCOUNT.

13. Indemnity

You agree to indemnify, defend, and hold harmless the SDL Consulting Firm, its officers, directors, employees, agents, representatives, vendors and distributors from and against any and all claims, liabilities, damages, losses, costs, expenses, or fees (including reasonable attorneys' fees) that such parties may incur as a result of or arising from your (or anyone using your account's) violation or breach of any representation or obligation under the Website Terms. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you and, in such case, you agree to cooperate with our defense of such claim.

14. Privacy

We may, subject to and in accordance with our Privacy Policy for marketing and other purposes, collect, process and transmit certain data obtained from and about you in the course of your accessing the Website or during a phone consultation, including information collected in the course of an abandoned transaction. By agreeing to the Website Terms you agree to such data being so used and further agree that it may be transmitted to others whether or not within the United States in accordance with our Privacy Policy and under applicable privacy and data protection legislation. Information on how and what type of data (if any) is held about you can be obtained by clicking on our Privacy Policy

15. Electronic Notices and Transactions

You agree to transact with us electronically. This means you agree to accept any terms and conditions and to transact any business with us by electronic means, which includes receiving all documents in HTML or PDF format and communicating over the Internet. You also certify that you are at least 18 years of age and have access to the Internet to receive the SDL Consulting Firm's services, to request that the SDL Consulting Firm contact you about its financial literacy and/or credit repair services, and to participate in and to view, print and retain all documentation. You authorize us to send you important notices about the Website and any pending transactions to an email address you provide to us, if you are a member of the SDL Consulting Firm or have requested that we contact you about our financial literacy or credit repair services. It is your duty to keep your email address up to date and to maintain a valid email address and to

ensure that emails we send you are not filtered or stopped by spam filters or other types of email blocking functionalities. If you no longer desire to transact electronically with us, you may no longer use the Website or the SDL Consulting Firm's services. You can retrieve and review the Website Terms at any time by visiting www.sdlconsultingfirm.com and may receive paper copies by calling the SDL Consulting Firm at [\(901\) 220-3656](tel:9012203656).

16. Access

You are responsible for obtaining at your own expense all equipment and services needed to access and use the Website, including all devices, Internet browsers and Internet access. If you access the Website or a Website application through a mobile or wireless device, you are responsible for all fees that your carrier may charge you for data, text messaging and other wireless access or communications services.

17. Notice Regarding Technology

Your use of the Website must comply with all applicable laws in the territory in which you access and use the Website.

18. Miscellaneous

The SDL Consulting Firm reserves the right to investigate complaints or reported violations of the Website Terms and to take any action the SDL Consulting Firm deems appropriate including but not limited to reporting any suspected unlawful activity to law enforcement officials, regulators, or other third parties and disclosing any information necessary or appropriate to such persons or entities relating to user profiles, e-mail addresses, usage history, posted materials, IP addresses and traffic information. The SDL Consulting Firm reserves the right to seek all remedies available at law and in equity for violations of the Website Terms, including but not limited to the right to block access from a particular Internet address to any SDL Consulting Firm website. These incorporate by reference any notices contained on the Website and constitute the entire agreement with respect to access to and use of the Website, your request that the SDL Consulting Firm contact you about its financial literacy and/or credit repair services. You agree that the provisions and covenants set forth herein are reasonable. In the event that any provision or covenant of the Website Terms shall be held invalid, illegal or unenforceable by a court or arbitrator of competent jurisdiction for any reason, including but not limited to the scope thereof, then such provision will be severed and replaced with a new provision that most closely reflects the original intention thereof, and the remaining provisions of the Website Terms will remain in full force and effect for the greatest time period and for the broadest scope permitted by applicable law. Without limiting the foregoing, you agree and request that if any court or arbitrator of competent jurisdiction considers any provision or covenant of the

Website Terms to be overly broad based on the circumstances at the time enforcement is requested, that such court or arbitrator construe and enforce the provision or covenant to the fullest extent that such court or arbitrator deems reasonable.

THE WEBSITE TERMS SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF SOUTH CAROLINA, USA, AS THEY APPLY TO AGREEMENTS MADE SOLELY THEREIN, PROVIDED, HOWEVER, THAT THE ARBITRATION CLAUSE IS GOVERNED BY FEDERAL LAW. The Arbitration Clause, the obligations in the first four paragraphs of the Website Terms, and Sections 6 through 8, 11 through 15, and 17 through 20 shall survive termination of the Website Terms.

The SDL Consulting Firm shall not be deemed to have waived any rights or remedies in the Website Terms unless such waiver is in writing and signed by the SDL Consulting Firm. No delay or omission on the part of the SDL Consulting Firm in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a waiver of any rights or remedies on future occasions.

The Website Terms constitutes the entire agreement and understanding between you and the SDL Consulting Firm, except as you and the SDL Consulting Firm may later agree in writing to modify the Website Terms. The Website Terms supersedes any and all prior agreements and understandings, oral or written, relating to the subject matter contained herein.

19. Confidentiality of Information

ALL ARTICLES AND MATERIAL DISPLAYED BY US ON THE WEBSITE ARE FOR INFORMATION ONLY (EXCEPTING THE SDL CONSULTING FIRM'S PRIVACY POLICY AND THE WEBSITE TERMS, WHICH ARE BINDING CONTRACTS), ARE NO SUBSTITUTE FOR SPECIFIC ADVICE, AND ARE IN NO MANNER TO BE CONSIDERED LEGAL ADVICE OR OTHER LICENSED PROFESSIONAL ADVICE OR A SUBSTITUTE THEREFOR. FOR SPECIFIC LEGAL ADVICE REGARDING YOUR PARTICULAR CIRCUMSTANCES, YOU MUST RETAIN LEGAL COUNSEL. The SDL Consulting Firm does not represent or guarantee the accuracy or reliability of any advice, opinion, statement, or other information displayed or distributed through the Website. You acknowledge that any reliance upon any such materials, opinion, advice, statement, memorandum, or information shall be at your sole risk. The SDL Consulting Firm reserves the right, in its sole discretion, to correct any errors or omissions in any portion of the Website.

Any information contained on the Website with respect to results obtained by the SDL Consulting Firm is not meant to indicate that the same or similar results can or will be obtained in other cases or situations. Results will vary depending on the facts and circumstances of each individual matter. Prior results do not predict, warrant or

guarantee a similar outcome. References to past or present members or the circumstances of their specific matters do not constitute testimonials or endorsements by such members, nor are they a guarantee, warranty or prediction of the outcome of your matter.

Electronic mail or other communications through this site to the SDL Consulting Firm (or any of its employees, agents or representatives) are not secure. Accordingly, the SDL Consulting Firm does not guarantee the confidentiality of such communications. You acknowledge that transmissions to and from the Website are not confidential and your communications may be read or intercepted by others. Any unprotected e-mail communication over the Internet is subject to possible interception or loss, is not confidential and is also subject to possible alteration. We are not responsible for and will not be liable to you or any third party for damages in connection with an e-mail sent by you to us or an e-mail sent by us to you, or anyone you designate, at your request. Violators of this section who use our services for any illegal purpose including but not limited to repeated unwanted emails or "Spam," may be prosecuted to the full extent of the law. You acknowledge that by submitting communications to the SDL Consulting Firm, no confidential, fiduciary, contractually implied or other relationship is created between you and the SDL Consulting Firm other than pursuant to the Website Terms and any subsequent written agreement entered into with the SDL Consulting Firm.

You are solely responsible for (a) maintaining the confidentiality and security of your login information, passwords, and any other security or access information used by you or anyone you authorize on your behalf to access the Website and your account information, (b) preventing unauthorized access to or use of the information, files, or data that you store or use in or with the SDL Consulting Firm's Website, (c) all electronic communications, including account registration and other account holder information, email and financial, accounting and other data entered using the SDL Consulting Firm Website, and (d) without limiting the foregoing, any and all activities that occur under your account. The SDL Consulting Firm will assume that any communications received through the use of the SDL Consulting Firm Website was sent or authorized by you. You agree to immediately notify the SDL Consulting Firm if you become aware of any loss, theft, or unauthorized use of the SDL Consulting Firm Website or your account information.

Please do not use the information on our Website to distribute unsolicited bulk e-mails, solicitations or inquiries. The foregoing acts will constitute a violation of the Website Terms.