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Certain sections or pages on this WEBSITE may contain separate terms and conditions, which are in addition to these

terms and conditions. In the event of a conflict, the additional terms and conditions will govern for those sections or pages.

You Authorize E-mail Response To Inquiries

We will respond to your inquiries and questions via e-mail if you provide us with an e-mail address. However, be advised that information sent by e-mail may not be completely confidential not only because of certain aspects of electronic transfer, but also because others may have access to the computer or e-mail address to which the e-mail response is sent. Unless you specifically state in capital letters within your inquiry as follows: "DO NOT RESPOND TO THIS INQUIRY BY E-MAIL", you hereby consent to response to your inquiries and questions via e-mail in view of the risks inherent in using e-mail.

No Use of WEBSITE By Minors

No person under the age of 18 may use this WEBSITE. We do not knowingly solicit business by minors or children and request that any person under the age of 18 have their parent or responsible adult contact us. If you are under age 18 please leave this WEBSITE immediately. You agree to report all information you have about any person under 18 who uses this WEBSITE to us immediately using the Contact and Notification Information below.

Competitors May Not Use This WEBSITE

You agree that you are not a competitor of WEBSITE Sponsor in the financial services industry. Competitors and their employees, agents, and contractors may not use this WEBSITE for any purpose. Employees of competitors may use this WEBSITE for their personal use so long as information is not disclosed to a competitor business, used for a commercial purpose or used for any purpose of competing with WEBSITE Sponsor.

Termination of Service

We reserve the right in our sole discretion to terminate, restrict, or suspend this WEBSITE, service, access or information for you at any time for any reason without prior notice or liability.

Governing Law

Use of this WEBSITE shall be governed by all applicable Federal laws of the United States of America and the laws of the State of California.

Legal Disputes

By utilizing this website I agree and understand that all documents, agreements and promissory notes utilized by S.O.S. Loans, Inc. are electronically stored on document server(s) physically located in Torrance, California for data management purposes.

In order to utilize these documents and in particular apply an electronic signature in compliance with the Electronic Signatures in Global and National Commerce Act of 2000, I must log onto a document server to apply my electronic signature.

Therefore, I agree that because I enter into the contract with S.O.S. Loans, Inc. in Los Angeles County, California, the contract is signed, for all intents in purposes, in Los Angeles County, California, and I further consent to the exclusive jurisdiction of the state and federal courts located in Los Angeles County, California, except as otherwise agreed by the parties.

Submissions

All information submitted to S.O.S. Loans via this WEBSITE shall be deemed and remain the property of S.O.S. Loans and S.O.S. Loans shall be free to use, for any purpose, any idea, concepts, know-how or techniques contained in information a visitor to this WEBSITE provides S.O.S. Loans through this WEBSITE. S.O.S. Loans shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by the S.O.S. Loans entity having the direct customer relationship or as otherwise specifically agreed or required by law.

Contact and Notification Information

You may contact us using the following information:

S.O.S. Loans, Inc.

21515 Hawthorne Blvd, Suite #880

Torrance, CA 90503

customerservice@sosloans.com (e-mail)

1-800-503-6648 (Toll Free)

1-800-851-2710 (FAX)

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We may change these terms at any time and update them on this WEBSITE and/or other means as required.

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