

# Terms of Use

This service is operated by Elderly or Disabled Living (the "Website Operator," "We" or "Us"). By using the Website you accept to the below terms of use:

## **Users**

You must be a citizen or legal resident of the United States and be over the age of 18 to use the Website or to submit a request for a product or service listed on the Website. For information regarding our privacy policies please visit the Privacy Policy page, which states our policies regarding the storage and use of your personal information.

## **Services**

The Website Operator is not a lender or the issuer of any loan product. This website operates a service that attempts to connect users with potential loan providers. Products and services advertised or presented on this website are the responsibility of the third party provider. We cannot guarantee that your loan request will be accepted and we are not responsible for unsuccessful requests. For questions regarding your loan, you must communicate with your lender directly.

## **Compensation**

We may receive compensation for your use of our website and/or service(s) from third parties.

## **Modification**

We may choose to modify any of the Terms of Use and your use of the Website will subsequently comply with the amended Terms of Use.

## **Loan Information**

You understand that by using our service, you may be connected with an independent third party who can provide you with a loan. You understand that this loan product is the responsibility of the provider and that Elderly or Disabled Living has no control over the terms of your loan. You must contact your lender directly regarding your loan. Elderly or Disabled Living strives to work with reputable lenders, and your lender will disclose all legally necessary information about your loan before you accept it. Make sure to read all terms carefully. Failure to make timely payments may affect your credit score, so please contact your lender if you are concerned about your payments.

## **Legal Compliance**

You agree to not engage in any unlawful activities pertaining to the use of the Website. If we become aware of any violation of the Terms of Use or Privacy Policy notices listed on our Website we may report any unlawful activities to law enforcement authorities and you may be liable for civil or criminal

penalties. We may conduct an investigation related to suspected unlawful activities and we reserve the right to restrict your use of the site during such an investigation.

All intellectual property rights including trademarks, text, graphics, designs and wordmarks are owned by us and other third parties who have authorized use of such assets (“Intellectual Property”). You may view and retain copies of pages, images or other materials on the Website only for the purpose of obtaining a product or service you have requested. You will not replicate, distribute or disseminate any Intellectual Property belonging to us without the written consent of the Website Operator. We may terminate your use of the Website or suspend services to you based on perceived or actual violations of this Terms of Use, Privacy Policy or another customers’ rights.

### **Limited Liability and Warranties**

We use our best efforts to make sure that the information and policies listed on the Website are accurate but cannot guarantee 100% accuracy. We make no representations of the quality or accuracy of any information provided on the Website in the form of text, images or other content. All content is provided “as is” and without any warranty. Neither the Website, Website Operator nor any other third parties involved in creating the content on the Website shall be liable for any damages arising out of your use of the Website. We also use security technology to protect your personal information as outlined in the Privacy Policy; however, we cannot guarantee that your personal information will not be taken by a third party via malicious or unlawful activities. We are not in any way responsible for such third party access gained from an unlawful activity.

The Website may also contain links to third party websites, including co-branded sites, affiliates and product or service providers. We are not responsible for the policies or content contained on third party sites and our links to third party sites should not be construed as a recommendation of any product, service or content offered by such sites. Your use of the Website indemnifies and holds harmless the Website, Website Operator and any affiliates, officers, employees or partners from any loss or liability resulting from your use of the Website.

### **Our contact information:**

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