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This Agreement governs your use and access to the S360S Technology. This Agreement does not modify, alter or amend any other specific agreement you have entered or will enter into with S360S. To the extent that any provision of this Agreement, or any supplemental agreement offered as any part of any registration for additional services on this Website or within the S360S Technology, conflicts with any provision of your other agreements with S360S, the terms and conditions of such other agreement shall, take precedence over the conflicting term(s) and conditions of this Agreement.

Links to Other Web Sites

The S360S Technology contains links to other web sites ("Third Party Sites") controlled or offered by third parties (non-affiliates of S360S). S360S is not responsible for the content, accuracy or opinions expressed on such Third Party Sites and such sites are not investigated, monitored or checked for accuracy or completeness by S360S. S360S hereby disclaims any and all liability for, any information, materials, and products or services posted or offered at any of the Third Party Sites. By creating a link to Third Party Sites, S360S does not endorse or recommend any products or services offered or information contained at Third Party Sites, nor is S360S liable for any failure of products and services offered or advertised at those sites. Such third parties may have a privacy policy different from that of S360S and Third Party Sites may provide less security than S360S. Without limiting the foregoing, the S360S Technology may contain offers from S360S for products and services that may be obtained only by linking to the merchant web site to complete the transaction. Terms of the offer shown on the S360S Technology, including, but not limited to, price, quantity, availability and description may vary from those shown on the merchant's web site. Differences in the terms of an offer between what is displayed in connection with the S360S Technology and what is offered at the merchant website will be governed by the terms shown on the merchant's website. S360S is not responsible or liable for any such differences or discrepancies.

Revisions and Consents

S360S reserves the right to revise the terms and conditions of this Agreement at any time and for no or any reason whatsoever. S360S also reserves the right to make changes at any time, without notice or obligation, to any of the information, products or services contained on or offered through the S360S Technology (including, but not limited to, on this Website). Such updates, revisions, supplements, modifications and additional rules, policies, terms and conditions shall be effective immediately and incorporated in this Agreement upon notice thereof, which may be given by any reasonable means, including, but not limited to, posting

such changes on this Website or via electronic notice as described above. By continuing to enter this Website and/or using the S360S Technology, you acknowledge and agree that you shall be bound by any such revisions. Accordingly, you should periodically review the terms and conditions of this Agreement.

Entire Agreement

This Agreement constitutes the entire agreement between you and S360S with respect to the subject matter addressed herein, and governs your access to and use of the S360S Technology, superseding any prior agreements between you and S360S relating to such subject matter, but this Agreement may be supplemented by any other agreement you enter into with S360S pursuant to your enrollment and/or participation in other features of the S360S Technology.

Arbitration

Except for the failure to pay any fees and/or disputes concerning a breach of the scope of the license granted herein, any other dispute arising out of, relating to or in any way connected with this Agreement, on written request of either party served on the other, shall be submitted to final and binding arbitration before a single arbitrator. If the parties are unable to agree on an arbitrator within thirty (30) days after a party has served notice of a request to arbitrate, then an arbitrator shall be selected by the American Arbitration Association pursuant to its then-current rules, within fifteen (15) days after the parties are unable to agree on the arbitrator. Arbitration shall take place in the City of **Baltimore** in accordance with the Rules and Regulations of the American Arbitration Association (Commercial Division).

General Provisions

If any part of this Agreement is unlawful, void, or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of the remaining provisions of this Agreement. You agree that if any part of the terms and conditions of this Agreement are found to be unenforceable, then the remainder of the terms and conditions of this Agreement will remain in full force and effect.

S360S's failure to insist upon or enforce strict performance of any provision of the terms and conditions of this Agreement shall not be construed as a waiver of any other provision, term or right set forth herein. Neither the course of conduct between the parties nor trade practice shall act to modify any of the terms and conditions of this Agreement. S360S may assign its rights and duties under this Agreement to any party at any time without notice to you. You may not assign this Agreement or the rights granted herein to any party without the prior written consent of S360S. The section headings used in this Agreement are for convenience only and have no legal or contractual effect.

Print this Agreement

For record keeping purposes, S360S encourages you to print this Agreement and the ancillary documents described herein.

You agree that the Terms, combined with your act of using the Website and/or the services offered on or through the Website have the same legal force and effect as a written contract with your written signature and satisfy any laws that require a writing or signature, including any

applicable Statute of Frauds. You further agree that you shall not challenge the validity, enforceability or admissibility of the Terms on the grounds that it was electronically transmitted or authorized. In addition, you acknowledge that you have had the opportunity to print the Terms.

Created: July 2, 2007