

## TERMS AND CONDITIONS

This website – <http://www.theleadchampion.com> (the "Site") is being made available to you free-of-charge. The terms "you", "your", and "yours" refer to anyone accessing, viewing, browsing, visiting or using the Site. The terms "TLC", "we", "us", and "our" refer to The Lead Champion, Inc., its affiliates and subsidiaries. We reserve the right to change the nature of this relationship at any time and to revise these Terms and Conditions from time to time as we see fit. As such, you should check these Terms and Conditions periodically. Changes will not apply to any orders we have already accepted unless the law requires. If you violate any of the terms of these Terms and Conditions you will have your access canceled and you may be permanently banned from accessing, viewing, browsing and using the Site. Your accessing, viewing, browsing and/or using the Site after we post changes to these Terms and Conditions constitutes your acceptance and agreement to those changes, whether or not you actually reviewed them. At the bottom of this page, we will notify you of the date these Terms and Conditions were last updated.

Entering the Site will constitute your acceptance of these Terms and Conditions. If you do not agree to abide by these terms, please do not enter the Site.

All applicable Terms and Conditions also apply to any orders made on-line, by fax, by e-mail or by phone.

### ABOUT US

This Site is operated by The Lead Champion, Inc.. We are a company incorporated in North Carolina and our principal place of business is located at 1412 Piedmont Drive, Lexington, NC, USA.

### DISCRIMINATION

We do not discriminate on the basis of age, race, national origin, gender, sexual orientation or religion.

### PRIVACY

Please review our Privacy and Security Policy, which also governs your visit to the Site. To the extent there is a conflict between the terms of the Privacy and Security Policy and the Terms and Conditions, the Terms and Conditions shall govern.

### TERMINATION OF USAGE

We may terminate your access or suspend your right to access to all or part of the Site, without notice, for any conduct that we, in our sole discretion, believe is in violation of any applicable law, is in breach of these Terms and Conditions or is harmful to the interests of other users, Associates, or us. In addition, we reserve the right to refuse an order from any customer in our sole discretion.

### REFUNDS

We are under no obligation to offer partial or total refunds for the purchase of Final Expense Leads, Medical Supplement Leads or any other products offered by us. At the time we receive a completed Credit Card Authorization Form and debit your credit card, **no refunds will be given.**

By placing orders with us, you understand and acknowledge that leads purchased by you are not guaranteed sales.

## DISPUTES

If you access the Site from within the United States or Canada, any dispute relating in any way to your visit to the Site, to these Terms and Conditions, to our Privacy and Security Policy, to our advertising or solicitation practices or to products you purchase through the Site shall be submitted to confidential arbitration in Lexington, NC, USA, except that, to the extent you have in any manner violated or threatened to violate TLC's intellectual property rights, TLC may seek injunctive or other appropriate relief in any state or federal court in the State of North Carolina, USA and you consent to exclusive jurisdiction and venue in such courts. Arbitration under this Agreement shall be conducted under the rules then prevailing of the American Arbitration Association. The arbitrator's award shall be binding and may be entered as a judgment in any court of competent jurisdiction. To the fullest extent permitted by applicable law, no arbitration under this Agreement shall be joined to an arbitration involving any other party subject to this Agreement, whether through class arbitration proceedings or otherwise. You agree to be bound by the laws and jurisdiction of North Carolina and agree that any action that may be brought to resolve a dispute, as described above, shall not be brought in any other jurisdiction than North Carolina.

## SITE POLICIES, MODIFICATION AND SEVERABILITY

Please review our other policies, such as our Privacy and Security Policy and others, all of which are incorporated herein by this reference and are posted on the Site and may be accessed by using the Search Help function on this page. These policies also govern your visit to the Site.

We reserve the right to make changes to the Site, policies, and these Terms and Conditions at any time. If any of these conditions shall be deemed invalid, void, or for any reason unenforceable, that condition shall be deemed severable and shall not affect the validity and enforceability of any remaining condition.

These Terms and Conditions were last revised and made effective as of June \_\_\_\_\_, 2009.