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This Site and CIN's products and services are intended for the exclusive use of citizens of the United States of America who are 18 or older and other individuals who meet all of the requirements set out in 11 U.S.C. § 109 for being a debtor in a Chapter 7, 11, 12, or 13 bankruptcy. Neither the Site nor CIN's products and services are intended for use by non-U.S. citizens, including but not limited to identifiable natural persons who are citizens of a Member State of the European Union.

General Terms

CIN maintains the Site to provide you with information about CIN's products and services ("Products"), and to facilitate communication with CIN. From time to time, CIN may revise these terms and conditions. Revisions will be effective when posted or as otherwise stated. Additional terms and conditions and policies may apply to specifics of CIN's products and services.

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CIN defines children as individuals under the age of 18. The Site is not intended for the use of children and CIN does not intend to collect information about children through the Site.

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NO WARRANTY BY CIN

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CINgroup Account

You can visit the Site without establishing an account with CIN. However, in order to order any Products, or to utilize any of CIN's platforms or the functionality resident therein, you must have an active CIN Legal Data Services Account or CINcompass Account ("Account"). To learn more about obtaining a CIN account, please contact CIN at 1-866-218-1003, or via contact@cingroup.com.

Privacy Policy

You acknowledge receipt of [CINgroup's Corporate Privacy Policy](#), and certify that you have read it, understand it, and agree to be legally bound by its terms. By accessing the Site, you agree that CIN may use and share your personal information in accordance with the terms of CINgroup's Corporate Privacy Policy and to the extent necessary to process any requests or address any communications that you submit.

Summary of Your Rights under the Fair Credit Reporting Act and State Laws

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). To access a summary of your major rights under the FCRA, click [here](#). For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Many states also have fair credit reporting laws that protect your rights to accuracy, fairness and privacy in credit reporting. Please review all applicable states' notices of rights posted [here](#).

Notice to Users of Consumer Reports

The federal Fair Credit Reporting Act (FCRA) requires CIN to inform users of consumer reports about their legal obligations. If you are an end user of a consumer reports, you certify that you have received and read the Notice to Users of Consumer Reports: Obligations of Users under the FCRA. Click [here](#) to read the Notice.

Notice of Prosecution

Access to and use of password-protected and/or secure areas of the Site are restricted to authorized users only. Unauthorized individuals attempting to access these areas of the Site may be subject to prosecution. Failure to comply with the FCRA can result in state or federal enforcement actions, as well as private lawsuits. In addition, any person who knowingly and willfully obtains a consumer credit report or disclosure under false pretenses may face criminal prosecution.

Communications

You should use the following information to contact CIN regarding the Site, Content, Products, or Your Account:

Mail: CINgroup, 4540 Honeywell Court, Dayton, OH 45424

Phone: 1.866.218.1003

Email: contact@cingroup.com

Except as otherwise provided, CIN may send any notices to you to the most recent e-mail or postal address you have provided to us or, if you have not provided an e-mail address, to any e-mail or postal address that we believe to be your address.

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For purposes of convenience, the Site contains links to third-party Web sites. CIN makes no representations or warranties about any third party Web site that you may access through the links. By providing a link to those Web sites, CIN does not endorse, adopt, or otherwise accept any responsibility for the content or use of those Web sites.

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Applicable Law

The laws applicable to the interpretation of these Terms and Conditions shall be the laws of the State of Ohio, USA, and applicable federal law, without regard to any conflict of law provisions. CIN can provide credit reports only for individuals who have established credit in the United States. CIN does not knowingly provide access to the Site, accounts, or software licenses to entities or individuals residing outside of the United States. You agree that any and all disputes arising under these Terms and Conditions or out of CIN's

provision of products and services to you, pursuant to these Terms and Conditions or otherwise, if submitted to a court of law shall be submitted to the state and federal courts with jurisdiction in Montgomery County, Ohio, USA.

Miscellaneous

In the event of a conflict between these Terms and Conditions and any other notice, policy, disclaimer or other term contained in the Site or in the products and services provided to you through the Site, these Terms and Conditions will control. If any portion of these Terms and Conditions is deemed invalid or unenforceable by a court of competent jurisdiction, the remaining portions will remain valid, enforceable, and carried into effect, to the fullest extent permissible.

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