

# TERMS OF USE

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In using the Site, you agree:

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- Not to disrupt or interfere with any other user’s enjoyment of the Site or affiliated or linked Sites;
- Not to upload, post or otherwise transmit through or on the Site any viruses or other harmful, disruptive or destructive files;
- Not to use or attempt to use or access another person’s account or personal information, or create or use a false identity on the Site;
- Not to attempt to obtain unauthorized access to the Site or portions of the Site which are restricted from general access; and
- Not to use any robot, spider or other automatic device, or manual process to monitor, extract, collect, harvest or copy the web pages or any data or data fields contained at the site including, but not limited to, personally identifiable information of any other user of the site, or the names of customers of LendSmart, Inc. or its affiliates.

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Challenge does not want you to, and you should not, send any confidential or proprietary information to LendSmart, Inc. via the Site, except for certain information requested in connection with customer service. You further recognize that LendSmart, Inc. does not want you to, and you warrant that you shall not, provide any information or materials to Chal-lenge that are defamatory, threatening, obscene, harassing, or otherwise unlawful, or that incorporates the propri-etary material of another.

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In order to use this service you may be contacted by phone, e-mail, or text using an automated system at the contact methods you have provided and may incur your regular carrier charges as a result. You may be sent a confirmation message to your mobile device. Reply "STOP" to end further messages.

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