

OWNFORCE TERMS OF SERVICE AGREEMENT

This Terms of Service Agreement (“**Agreement**”) is an electronic contract that sets out the legally binding terms of your use of the OwnForce, Inc. website, web application, mobile applications, software, content, platform, and all services available on or through OwnForce.com or any site powered by OwnForce, collectively, the “**Platform**”. This Agreement also includes all policies located at ownforce.com/legal section in the Platform.

BY USING THE PLATFORM YOU, AS A “**User**”, AFFIRM THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT WHEN VIEWING OR USING THE PLATFORM, ALL POLICIES ON THE PLATFORM, AND AFFIRM THAT YOU ARE 18 YEARS OF AGE OR OLDER. ALSO BY USING THE PLATFORM, YOU CONSENT TO HAVE THIS AGREEMENT PROVIDED TO YOU IN THIS ELECTRONIC FORMAT AS POSTED ON THE OWNFORCE.COM WEBSITE.

The Platform is a cloud-based social network, a contracting marketplace (the “**Marketplace**”), and a source of business services applications that facilitate the delivery of products such as payroll services, human resource services, insurance services, financial tracking services, marketing services, training, administrative services and other business services. OwnForce, Inc. and other third parties provide these services. If you want to use any third party services you will be provided with any additional agreements before you will have access to those third party services.

RELATIONSHIP BETWEEN A USER AND OWNFORCE, INC.

As a User you agree that you are a private individual, an independent contractor, or a business.

You agree that no agency, partnership, joint venture, employer-employee or franchiser-franchisee relationship between you and OwnForce, Inc. is intended or created by this Agreement. You also agree that you are not entitled to workers' compensation or any other benefits from OwnForce, Inc. in connection with your use of the Platform. OwnForce, Inc. will not be liable for any payroll tax or withholding, including but not limited to unemployment insurance, employer's liability, social security or payroll withholding tax in connection with your use of the Platform. You

understand and agree that if OwnForce, Inc. is found to be liable for any payroll tax or withholding tax in connection with your use of the Platform or any third party service, you will immediately reimburse and pay to OwnForce, Inc. an equivalent amount, including any interest or penalties thereon. For more information, you should consult your tax advisor or the United States Internal Revenue Service (IRS) at: <http://www.irs.gov>.

MARKETPLACE

The Marketplace connects Users who need things done ("**Task Owners**") with Users who want to do them ("**Task Pros**"). The Task Owner posts projects or tasks that need to be done ("**Task**" or "**Tasks**") on the Platform. Task Pros can bid on Tasks, confirm the terms of the Task if they are chosen to do the work, complete the Task, be paid in a timely manner, rate, and review the Task Owner. Task Owners can choose Task Pros to complete the task (either from their bids or by directly contacting them on the Platform), confirm the terms with them, approve Task completion, pay for the task completion in a timely manner, rate, and review the Task Pro.

OwnForce, Inc. does not participate in any negotiations or interactions between Task Owners and Task Pros other than providing the Platform for them to find each other, and pay and be paid for completed and accepted Tasks. As a Task Owner and/or a Task Pro using the Marketplace, Users agree to interact with each other under these conditions. The Task Owner decides at his or her sole discretion if the task was completed to their satisfaction and payment is warranted. Task Pros agree to bid and work on tasks that will be approved for payment at the sole discretion the Task Owner. Task Owners and Task Pros will rate and review each other accurately, based on the task performed and the payment for that task completion.

OwnForce, Inc. does not exercise any influence or control over the quality, timing, legality, required certifications or licenses necessary to perform the Tasks, failure to provide, integrity, responsibility, or any other aspect of the provided Task, by Task Pros or the requested Task or compensation by Task Owners.

OwnForce, Inc. makes no representations about the suitability, reliability, timeliness, or accuracy of the Tasks requested and ultimately provided and compensated or exchanged by Task Owners and Task Pros, whether via the Marketplace or in public, private, or offline interactions. OwnForce, Inc. cannot confirm that each Task Owner or Task Pro is who he or she claims to be. OwnForce, Inc. does not assume any responsibility for the accuracy or reliability of any information provided through the Marketplace by Task Owners or Task Pros.

Consequently, when interacting with each other on the Marketplace, Task Owners and Task Pros should exercise caution, prudent judgment, and common sense to protect their own personal safety and property, just as one would when interacting with other persons whom one does not know. NEITHER OWNFORCE, INC. NOR ITS PRINCIPALS, INVESTORS, DIRECTORS,

OFFICERS, EMPLOYEES, CONTRACTORS, SUBCONTRACTORS, AFFILIATES NOR LICENSORS ARE RESPONSIBLE FOR THE CONDUCT, WHETHER ONLINE OR OFFLINE, OF ANY TASK OWNERS AND TASK PROS OF THE MARKETPLACE. OWNFORCE, INC., ITS PRINCIPALS, INVESTORS, DIRECTORS, OFFICERS, EMPLOYEES, CONTRACTORS, SUBCONTRACTORS, AFFILIATES, AND LICENSORS WILL NOT BE LIABLE FOR ANY CLAIM, INJURY OR DAMAGE ARISING IN CONNECTION WITH YOUR USE OF THE MARKETPLACE.

BETA VERSION DISCLAIMER

This is a BETA (preliminary) version of the Marketplace that is undergoing final testing before its official release. Although the Marketplace is stable, there is the possibility that all functionality is not fully operational or that it may be temporarily inoperable, or fail to perform up to your expectations. If this does happen, there is a possibility that the information that you were entering at that time may be incorrect or lost and have to be re-entered. You agree and accept use of this BETA version of the Platform with this understanding.

The Marketplace is provided on an “as is” and “as available” basis. OwnForce, Inc. does not give any express or implied warranties as to the suitability or usability of the Marketplace. The Marketplace is subject to the limitations, delays, and other problems inherent in the use of cloud based services, the Internet and electronic communications, and as such OwnForce, Inc. shall not be responsible for any delays, failures, or other damages resulting from such problems. You agree and accept use of the Platform with this understanding.

There is limited technical support for the Marketplace at this time. Users may report bugs or suggestions through the Feedback Button on the right side of every page of the Marketplace. Responses to such reports may come back from the development team through the Marketplace messaging system.

OwnForce, Inc. will not be liable to any User or any third party for any direct, indirect, special, or consequential loss resulting from or in any way related to the use of the Marketplace. Users are solely responsible for any damage to any computer system, errors or loss of data that results from such activities. Should you encounter any bugs, glitches, lack of functionality, or other problems on the Marketplace, please let us know immediately via the online Feedback button visible on the side of the Marketplace screens.

REQUESTING TASK SERVICES (TASK OWNER)

By using the Marketplace, Task Owners agree to assume total responsibility for the content of the their Tasks and their requested Tasks, and agree that how a Task listing appears in Marketplace search and browse results may be based on certain factors including, but not limited to, listing format, title, interest activity, end time, keywords, price, and

feedback. Task Owners and Task Pros agree to the Appropriate and Legal Use Section of this Agreement in posting Tasks, commenting on them, rating and reviewing and any other communications on or related to the Platform.

PROVIDING TASK SERVICES (TASK PRO)

Task Pros are responsible for reading and understanding each Task Owner's posted Task, including any instructions the Task Owner provides on the posted Task, before making/posting a bid ("**Bid**") or agreeing to provide the service. Task Pros may contact Task Owners through the Task messaging features to obtain clarification to any questions regarding the Task prior or after Bidding. By confirming to complete the Task, Task Pros are committing to provide the service to that Task Owner at the agreed upon price and any other agreed upon terms defined in the Task. Task Pros agree that the Task Owner, in their sole discretion, will accept and confirm the services performed by the Task Pro in order for payment to be due to the Task Pro. Task Owners and Task Pros agree to work together in good faith to mutually achieve high quality task completion and complete and timely compensation for each Task. Task Owners and Task Pros can rate and review each other on the Marketplace, based on their respective experiences during and after the Task completion.

INDEPENDENT CONTRACTOR

As a Task Pro, you agree that you are interacting with your Task Owner as an Independent Contractor as defined by the United States Internal Revenue Service ("**IRS**"). When a Task is defined, it is declared as being for personal or business purposes. If a Task is for business purposes, payment to the Task Pro will be included in the total earnings that qualify for the issuance of the Task Pro's annual 1099-K if your gross amount of total reportable payment transactions exceeds \$20,000 and the total number of such transactions exceeds 200 during a calendar year. You will be issued one or more 1099-K's as defined in Internal Revenue Bulletin 2010-43 and Section 6050W(b)(1) of the Internal Revenue Code.

As a Task Pro, if you receive payments for business services, you confirm you are operating as in Independent Contractor as defined in IRS Publication 1779. Task Pros are also solely responsible for determining if you are required to declare the income earned on the Marketplace and for all sales, use, privilege, or service taxes, however designated, that you may owe based on the income you earned using the Marketplace under this Agreement. For more information, you should consult your tax advisor or the United States Internal Revenue Service at: <http://www.irs.gov>.

AUTHORIZED USER ACCOUNTS AND USER PROFILES

As a User, you can browse some parts of the Platform prior to registration. However, you cannot post any information to the Platform, nor transact any business until you create a personal account. All accounts on the Platform are personal accounts, which have personal

banking, Payment Methods, and unique access by individual Users. Users can operate under their personal account using their Personal Profile or they can create additional Business Profiles by creating a new Business Profile or by asking to join an existing Business created by another User. Business Profiles are discussed below in the 'Business Profile' section.

To create a personal account on the Platform, you must provide and maintain a valid email address and create your own confidential password. OwnForce, Inc. does not have access to your password, as it is stored in an encrypted format. As the sole authorized User of your account, you are responsible for maintaining the confidentiality of your password. You are also solely and fully responsible for all activities that occur under your account. OwnForce, Inc. has no control over the use of your account and expressly disclaims any liability derived therefrom. Should you suspect that any unauthorized party may be using your email address and password to access or affect your account in any way or you suspect any other breach of security, you must contact OwnForce, Inc. immediately.

You agree to include your full legal name to your profile prior to posting any information to the Platform. As a User you may choose to provide your full and correct legal contact information and Social Security number to the payment processor of choice depending on the payment method you define to received payments (e.g., PayPal[®], credit card processor, etc.). Payment processors will require this information before you can receive any payments on the Marketplace or through the Send Money feature on the Platform. You confirm that you have the legal authority to use all Payment Methods, bank accounts or other accounts that you define in your account, and that you are a legal signatory on, or authorized user for, those accounts.

If you choose to access any third party services provided on the Platform, you agree to provide information to and will enter into any agreement required by any third party. These are optional and include such services as payroll services, health insurance, and others services as discussed below in the Business Services section.

BUSINESS PROFILE

All User accounts are personal accounts. However, an individual can define one or more businesses or organizations they are affiliated with and which are visible from the Marketplace/Businesses option found in the drop down MENU. In creating a business or organization you create a business profile in addition to your personal profile and become the 'Super Administrator' of that business or organization. You may upload your business logo to a Business Profile. The Super Administrator can designate Users as members, staff or administrators of your business or organization by. Various business roles, which may be selected by the Super Administrator, have various permissions of allowable activities. You as the Super Administrator of your business or organization may accept or reject these requests.

All financial transactions occur using Payment Methods that are in your name, as the User. Therefore, in order to transact business on behalf of a business or organization, a Super Administrator or Administrator must enter a 'Payment Method' in their individual User account and accept that they are personally responsible for all transactions they initiate using that Payment Method. The use of the Platform is governed by your acceptance of this Agreement as an individual. OwnForce enters into no agreement with any business or organization for the use of the Marketplace or the Platform. Any use of and subsequent payment for any Business Services, as described below, will be governed by additional agreements entered into directly between a business or organization and the third party providing those services.

FEES

The fees OwnForce, Inc. charges for using the Platform are listed on its Fee Schedule on OwnForce.com/legal that OwnForce, Inc. may change from time to time or in a separate additional agreement with you, the User. Changes to the Fees Schedule are effective when posted. All Fees are quoted in United States Dollars.

PAYMENT METHODS

In order to pay for or receive payments from other Users on the Platform, payment methods ("**Payment Methods**") are created by a User within the Platform from the Payment Methods option under the 'My OwnForce' menu or the 'Send Money' option found in the drop down MENU.

Payment Methods include credit cards, PayPal[®] accounts, OwnForce, Inc. Prepaid Debit Cards, or Automated Clearing House ("**ACH**") transactions using bank accounts provided by Users.

All payment processor vendors used by OwnForce, Inc. are compliant with Payment Card Industry Data Security Standards ("**PCI DSS**"). OwnForce, Inc. does not store or hold any financial account information on any OwnForce sites or servers. All bank, credit card, PayPal[®] or OwnForce Prepaid Debit Card account numbers for all Payment Methods are stored using secured and encrypted "Vault" technology based accounts at payment processor sites such as banks, merchant account providers and other organizations that are PCI DSS certified to secure such confidential information.

The Task Owner waives any and all rights the Task Owner may have to any chargebacks, or refunds for any Marketplace service Fee payment or any payment for any work or services of any Task Pro on the Marketplace. OwnForce, Inc. has no obligation to provide refunds or credits, but may grant them in extenuating circumstances and at its sole discretion. The Task Owner is responsible for all reversals, chargebacks, claims, fees, fines, penalties and other liability incurred by OwnForce, Inc. or a third-party caused by or arising out of your use of the Marketplace and/or a breach of this Agreement.

If your Payment Method fails or your account is past due, we may collect fees owed using any permissible collection methods that are available to OwnForce, Inc. If OwnForce, Inc. retains a collection agency, the agency may report information about your past due account to credit bureaus, and as a result, late payments, missed payments, or other defaults on your account may be reflected on your credit report and credit score. If you wish to dispute the information a collection agency reported to a credit bureau regarding your account, you must contact the collection agency directly.

OwnForce, Inc. uses Braintree, a division of PayPal, Inc. (Braintree) for payment processing. In order for you to use Braintree's payment processing services, you must read and agree to the Commercial Entity User Agreement (CEA) available at <https://www.braintreepayments.com/legal/cea-wells> and the Payment Services Agreement available at <https://www.braintreepayments.com/legal/gateway-agreement>. By accepting this Agreement, you agree: (a) that you have downloaded or printed the CEA, and (b) that you have reviewed and agree to the CEA. If you have questions regarding the CEA or the PSA, please contact Braintree at 877.434.2894.

DISPUTE BETWEEN TASK OWNERS AND TASK PROS

If a dispute arises between a Task Owner and Task Pro, the resolution of the dispute and any subsequent liability rests solely with and between the Task Owner and the Task Pro.

BUSINESS SERVICES

In addition to the Marketplace, the Platform also provides business services to independent contractors and small businesses that have active User accounts.

Business Services offered are provided by third party agencies and provide small and medium sized businesses access to competitively priced health insurance, human resource services, payroll, and other employee benefits. Health insurance can be provided for an individual or multiple employees. Users will be asked to provide relevant demographic data in order to identify third party providers with products/services that meet your health insurance needs. Third party providers offer payroll and human resource services on a cloud-based platform that allows easy access to comprehensive employee information and reports. Payroll services provide accurate, on time payments while handling tax filings and reporting requirements. When selecting business services, Users may be required to execute a separate agreement with the third party provider.

OwnForce, Inc. does not control these third party sites and/or services, and is not responsible for their content or the quality of their services. It is your responsibility to evaluate the content and usefulness of these third party sites and/or services.

OwnForce, Inc. expressly disclaims any liability arising in connection with your use and/or viewing of any websites or other material associated with links that may appear on the Platform. Your decision to use these third party services are optional and will be subject to additional terms of use with those third parties.

NOT AN EMPLOYMENT SERVICE

The Marketplace is not an employment service. As such, OwnForce, Inc. will not be liable for any employee related insurance, tax or employee withholding, including but not limited to unemployment insurance, worker's compensation, employer's liability, social security, payroll withholding tax or any other employee or payroll related expense or activity in connection with your use of the Marketplace. Users understand and agree that if OwnForce, Inc. is found to be liable for any tax or withholding tax in connection with your use of the Marketplace, Users will immediately reimburse OwnForce, Inc. an equivalent amount, including any interest or penalties thereon.

ELECTRONIC COMMUNICATIONS

When you use the Marketplace 'Contact Us' or send e-mail messages to us, you are communicating with us electronically. You consent to receive communications from us electronically. We will communicate with you by e-mail, the internal Marketplace messaging system or by posting notifications for you on the Marketplace. You agree that all agreements, notices, disclosures, policies, and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing. By using the Platform you agree to keep a valid email address on your account.

CONTACT INFORMATION

If you need further information regarding the Platform or any services provided on it, or need to notify OwnForce, Inc. regarding any other matters, please contact OwnForce, Inc. via the Support/Contact Us option found in the drop down MENU. You will receive notifications and communications from OwnForce, Inc. within the Platform notification and messaging systems and via email to the email address used to login to your account.

PRIVACY

OwnForce, Inc. has a Privacy Policy available on the Platform that is part of this Agreement. You agree to review and adhere to the Privacy Policy.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT OF 1998 ("COPPA") COMPLIANCE

The COPPA is a United States federal law, located at 15 U.S.C. §§ 6501-6506. OwnForce, Inc. takes the COPPA and all applicable Federal and State regulations seriously. The use of the Platform is intended for people that meet all legal requirements, including age. People under the age of 18 are not authorized to use the Marketplace. Therefore you must provide your correct date of birth during the registration process. This being said, OwnForce, Inc. does not assume any responsibility for any misrepresentations regarding your age when using the Platform. Should OwnForce, Inc. determine that you provided any false information to us when registering or using the Platform, your use of the Platform will be immediately terminated.

APPROPRIATE AND LEGAL USE

Users agree that they will only use the Platform to provide information about yourself and/or your business, communicating with others, and performing services and transacting business in a legal and ethical manner that complies with this Agreement. Users agree that they will not use the Platform to do any of the following (collectively called "Restricted Activities") as determined at the sole discretion of OwnForce, Inc.:

- Engage in any type of affiliate marketing unless previously approved by OwnForce, Inc.
- Encourage, assist, or authorize any other person to copy, modify, reverse engineer, decompile or disassemble, or otherwise tamper with the Platform, whether in whole or in part, or create any derivative works from or of the Platform.
- Defame, abuse, harass, stalk, threaten, or otherwise violate the legal rights (such as, but not limited to, rights of privacy and publicity) of others.
- Publish, post, upload, distribute or disseminate any profane, defamatory, infringing, obscene or unlawful topic, name, material or information.
- Use the Platform for any purpose that violates any local, state, national, or international laws or regulations.
- Upload files that contain software or other material that violates the intellectual property rights (or rights of privacy or publicity) of any third party.
- Upload files that contain malware, viruses, Trojans, worms, corrupted files, or any other similar software that may damage the operation of another's computer or the Marketplace.
- Advertise or request any services for any purpose through the Marketplace that is not in keeping with the highest standards of integrity, ethics, and morality.
- Conduct or forward surveys, contests, pyramid schemes, or chain letters, except those provided by the Marketplace and approved by OwnForce, Inc.
- Impersonate another person or allow any other person or entity to use

your identification to post or view.

- Post the same information repeatedly ('spamming'). Spamming is strictly prohibited.
- Download any file posted by another Task Owner or Task Pro that you know, or that you reasonably should know, cannot be legally distributed through OwnForce, Inc.
- Restrict or inhibit anyone from using the public areas of OwnForce, Inc.
- Imply or make any statements that you are endorsed by OwnForce, Inc. unless authorized to do so in writing by OwnForce, Inc.
- Use a robot, spider, or automatic processes or devices to data-mine, data-crawl, scrape, index, or upload information from or to the Marketplace, unless prior approval is received from OwnForce, Inc.
- Hack or interfere with the operation of the Marketplace in any way.
- Adapt, alter, reverse engineer, license, sublicense or translate OwnForce, Inc.'s proprietary software and/or design for your personal or commercial use.
- Remove or alter, visually or otherwise, any copyrights, trademarks or proprietary marks and rights owned by OwnForce, Inc.
- Upload content that is offensive and/or harmful, including, but not limited to, content that advocates, endorses, condones or promotes racism, bigotry, discrimination, hatred, slander, defamation of character, or physical harm of any kind against any individual or group of individuals.
- Upload content to Marketplace that provides materials or access to materials that exploit people of any age in an abusive, demeaning, violent, or sexual manner.
- Solicit for any other business, website or service that is a competitor of the Marketplace.
- Solicit, advertise for, or contact Marketplace Task Owners or Task Pros in any way or for any other purpose not related to the services facilitated by the Marketplace.
- Collect the names and/or email addresses of Marketplace Task Owners and Task Pros by electronic or other means.
- Circumvent any technological measure implemented by OwnForce, Inc. to restrict the manner in which content may be posted on the Marketplace or to regulate the manner in which content (including but not limited to email) may be transmitted to other Task Owners and Task Pros. This prohibition includes, without limitation, a ban on the use of multiple email addresses (created via an email address generator or otherwise); the use of multiple IP addresses (via proxy servers, modem toggling, or otherwise); Completely Automated Public Turing test to tell Computers and Humans Apart ("**CAPTCHA**") circumvention, automation or outsourcing; multiple and/or fraudulent OwnForce, Inc. accounts, including phone-verified accounts; URL shortening, obfuscation or redirection; use of multiple phone lines or phone forwarding for verification; and content obfuscation via HTML techniques, printing text on images, inserting random text or content "spinning".

OwnForce, Inc. reserves all of its rights in law and equity to prevent or stop any other use of the Platform that OwnForce, Inc. believes violates the letter or spirit of this Appropriate and Legal Use section.

You agree to report any violations of the Restricted Activities to

OwnForce, Inc. as promptly as possible via the Support/Contact Us option.

LIABILITY ACTIONS THAT CAN BE TAKEN BY OWNFORCE, INC.

If OwnForce, Inc., in its sole discretion, believes that you may have engaged in any Restricted Activities, it may take any action OwnForce, Inc. deems necessary to protect OwnForce, Inc., its directors, officers, employees, contractors, subcontractors, affiliates, licensors, and customers from any liability.

TERMINATION OR SUSPENSION

OwnForce, Inc. may terminate or suspend your right to use the Platform at anytime for any or no reason, after providing you with email notice, to your email address on record on the Platform, of such termination or suspension. Termination or suspension will be effective immediately after providing this email notification. You agree to this Termination or Suspension without any claim for any damages against OwnForce, Inc. or any other party or other User.

Without limitation, OwnForce, Inc. may terminate or suspend your right to use the Platform if you breach any term of this Agreement or any policy of OwnForce, Inc. posted on the Platform from time-to-time, or if OwnForce, Inc. otherwise finds that you have engaged in inappropriate and/or offensive behavior. If OwnForce, Inc. terminates or suspends your right to use the Platform for any of these reasons, OwnForce, Inc. reserves the right to take appropriate legal action, including without limitation pursuing civil, criminal, and equitable remedies. Even after your right to use the Platform is terminated or suspended, all portions of this Agreement that by their nature should survive the expiration or termination of this Agreement shall continue in full force and effect.

You may terminate this Agreement at any time by ceasing all use of the Marketplace and upon payment of all applicable outstanding fees. All portions of this Agreement that by their nature should survive the expiration or termination of this Agreement shall continue in full force and effect.

LIMITATION OF OWNFORCE, INC. LIABILITY

YOU ACKNOWLEDGE AND AGREE NOT TO HOLD OWNFORCE, INC., ITS AFFILIATES, LICENSORS, OR ANY AGENTS, EMPLOYEES, OFFICERS, DIRECTORS, CORPORATE PARTNERS, PRINCIPALS, INVESTORS, CONTRACTORS, SUBCONTRACTORS, OR OTHER USERS LIABLE FOR ANY DAMAGE, SUITS, CLAIMS, AND/OR CONTROVERSIES (COLLECTIVELY, "**LIABILITIES**") THAT HAVE ARISEN OR MAY ARISE, WHETHER KNOWN OR UNKNOWN, RELATING TO YOUR OR ANY OTHER USER'S USE OF OR INABILITY TO USE THE PLATFORM. UNDER NO CIRCUMSTANCES WILL OWNFORCE, INC., ITS AFFILIATES, ITS LICENSORS, OR ANY AGENTS,

EMPLOYEES, OFFICERS, DIRECTORS, CORPORATE PARTNERS, PRINCIPALS, INVESTORS, CONTRACTORS, SUBCONTRACTORS, OR OTHER USERS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGES ARISING IN CONNECTION WITH YOUR USE OF OR INABILITY TO USE THE MARKETPLACE, EVEN IF ADVISED OF THE POSSIBILITY OF THE SAME.

IF, DESPITE THE EXCLUSIONS STATED ABOVE, IT IS DETERMINED THAT OWNFORCE, INC. OR ITS AFFILIATES, ITS LICENSORS, OR ANY AGENTS, EMPLOYEES, OFFICERS, DIRECTORS, CORPORATE PARTNERS, PRINCIPALS, INVESTORS, CONTRACTORS, SUBCONTRACTORS, OR OTHER USERS ARE LIABLE FOR DAMAGES, THE AGGREGATE LIABILITY OF OWNFORCE, INC AND ITS AFFILIATES, ITS LICENSORS, OR ANY AGENTS, EMPLOYEES, OFFICERS, DIRECTORS, CORPORATE PARTNERS, PRINCIPALS, INVESTORS, CONTRACTORS, SUBCONTRACTORS, OR OTHER USERS WHETHER ARISING IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE, WILL NOT EXCEED THE TOTAL PLATFORM SERVICE FEES PAID BY YOU TO OWNFORCE, INC. DURING THE SIX (6) MONTHS PRIOR TO THE TIME THE CLAIM DIRECTLY ASSOCIATED WITH THE DETERMINATION OF LIABILITY, AROSE.

APPLICABLE LAW AND VENUE

You agree that the laws of the State of Florida USA, without regard to principles of conflict of laws, will govern this Agreement and any claim or dispute that has arisen or may arise between you and OwnForce, Inc. You consent to the jurisdiction and venue of the courts sitting in Alachua County, Florida USA with respect to any dispute, controversy or claim arising out of or relating to this Agreement.

DISPUTES BETWEEN YOU AND OWNFORCE, INC.

If a dispute arises between you and OwnForce, Inc. you agree that the mutual goal is to resolve the dispute as quickly, amicably, equitably, and cost effectively as possible. In that regard, you agree that with respect to any dispute, controversy or claim arising out of or relating to this Agreement between you and OwnForce, Inc., the three-step process described below shall be followed.

1. Before instituting or taking any legal action with regard to any dispute, you agree to first contact OwnForce, Inc. by providing a written Notice of Dispute (“**Dispute**”). When sent to OwnForce, Inc., the Dispute should be marked to the attention of OwnForce, Inc.’s Customer Support Division and sent to the address listed on the ‘MENU/Support/Contact Us’ page. The Dispute must include at a minimum: your name, your contact information, the valid email address you use to access the Platform, and a description of the Dispute, so that the OwnForce, Inc. may evaluate it. OwnForce, Inc. and you shall have sixty (60) days from the date the Dispute is received by OwnForce, Inc. to attempt to resolve the Dispute.

2. In the event that OwnForce, Inc. and you are unable to resolve the

Dispute within this 60-day period, OwnForce, Inc. and you next agree to try to resolve the Dispute through mediation. A Florida Supreme Court Certified Circuit Civil Mediator affiliated with The Resolution Center in Gainesville, Florida USA shall conduct the mediation. If The Resolution Center is not available or no longer operating in Alachua County, Florida, USA the mediation shall be conducted by a mutually agreed upon Florida Supreme Court Certified Circuit Civil Mediator and shall occur in Alachua County, Florida USA. OwnForce, Inc. and you agree to this venue and location for mediation regardless of their respective country, the state where OwnForce, Inc. or you is located, or wherever OwnForce, Inc. or you have accessed, used, or provided the Platform. OwnForce, Inc. and you shall equally share the expenses of mediation. If OwnForce, Inc. or you refuse to mediate the other party may file a petition with the Circuit Court in Alachua County, Florida USA to specifically enforce this mediation covenant. The party whom the Court decides against shall pay all costs, fees, and expenses associated with enforcing this mediation covenant.

3. In the event that OwnForce, Inc. and you are unable to resolve the Dispute through the mediation process, either party may commence civil litigation in Alachua County, Florida USA. OwnForce, Inc. and you agree that they will submit to personal jurisdiction in the courts located in this venue and location for litigation, regardless of their respective country, the state where they are each located, or wherever a party has accessed, used, or provided the Platform. OwnForce, Inc. and you further agree that any Dispute is unique to the particular circumstances of that Dispute and therefore not subject to consolidation into a class action lawsuit, and therefore must be resolved upon its own individual merits.

RELEASE

If you have a dispute with one or more third party service providers, you release OwnForce, Inc. or its affiliates, its licensors, or any agents, employees, officers, directors, corporate partners, principals, investors, contractors, subcontractors, or other Users from all claims, demands, and damages (actual and consequential) of every kind and nature, known and unknown, arising out of or in any way connected with such disputes. In entering into this release you expressly waive any protections (whether statutory or otherwise) that would otherwise limit the coverage of this release to include only those claims that you may know or suspect to exist in your favor at the time of agreeing to this release.

TRADEMARKS

All trademarks that appear on the Platform are the property of their respectively specified owners. OwnForce, Inc. shall promptly respond to any Digital Millennium Copyright Act ("**DMCA**") Takedown Notice.

SUBMISSIONS

OwnForce, Inc. does not solicit ideas, suggestions, or materials that you

consider to be your intellectual property. You will not send OwnForce, Inc. unsolicited ideas, suggestions, or materials that you consider to be your intellectual property. If you submit any feedback, ideas, suggestions, or materials regarding the Platform (collectively "**Submissions**"), such Submissions shall become the absolute property of OwnForce, Inc. OwnForce, Inc. will not be liable to you for any future use or non-use, disclosure, attribution, royalties, fees, commissions, licenses, copyrights, trademarks, or service marks of these Submissions.

CHANGES TO THIS AGREEMENT

OwnForce, Inc. reserves the right, at its sole and absolute discretion, to change, supplement, or delete any of the terms and conditions of this Agreement and its Policies and review, improve, modify or discontinue, temporarily or permanently, the Platform or any content or information provided on or through the Platform at any time, effective with or without prior notice and without any liability to OwnForce, Inc.

OwnForce, Inc. will post any changes to this Agreement and its Policies via the Platform's notification system. You agree to monitor and read your notifications when using the Platform.

If any changes to this Agreement or Policies are unacceptable to you or cause you to no longer be in compliance with this Agreement or Policies, you must immediately stop using the Platform. All current obligations to OwnForce, Inc., other Users, or other parties that were initiated under the previous Agreement or Policies, must be completed within thirty (30) days from the date OwnForce, Inc. posts the revised Agreement or Policies, and then your use of the Platform must cease. Otherwise, your continued use of the Platform following any revisions to this Agreement or Policies constitute your complete and irrevocable acceptance of any and all such changes to this Agreement or Policies.

Although OwnForce, Inc. may modify content, conduct, and compliance with this Agreement and Policies, third parties do not have the authority to make binding commitments, promises or representations to you that they, on behalf of OwnForce, Inc., will "take care" of any alleged problem or complaint.

You further agree that any representation (written or verbal) by any representative of OwnForce, Inc. (or by anyone else acting on behalf of OwnForce, Inc. or by anyone purportedly acting on behalf of OwnForce, Inc.) that OwnForce, Inc. would or would not prevent, restrict, redress or regulate content (including, without limitation, screen, block, moderate, review, remove, terminate, delete, edit or otherwise stop, cure or exclude any content), or to implement other enforcement measures against any content, conduct or potential or purported violation of this Agreement is superseded by this provision and is nonbinding and unenforceable.

Consequently, no representative of OwnForce, Inc. or anyone else authorized to act on behalf of OwnForce, Inc. shall be liable as a result of

any representation that OwnForce, Inc., a representative of OwnForce, Inc. or anyone else on behalf of OwnForce, Inc. would or would not restrict or redress any content, conduct a potential or a purported violation of this Agreement.

U.S.A. EXPORT CONTROLS

Software from the Platform is subject to United States of America export controls. No Platform software may be downloaded from OwnForce, Inc. or otherwise exported or re-exported (1) into (or to a national or resident of) Cuba, Iraq, Libya, North Korea, Iran, Syria, or any other country to which the U.S. has embargoed goods; or (2) to anyone on the U.S. Treasury Department's list of Specially Designated Nationals or the U.S. Commerce Department's Table of Deny Orders. By using the Platform you represent and warrant that you are not located in, under the control of, or a national or resident of any country or on any such list.

SMS TEXT MESSAGE ALERT SERVICE

OwnForce, Inc. may make an SMS text message alert service available to Users. If this service is made available and you decide to use this service, you will receive SMS text message notifications sent to your mobile phone number that you provide on your profile. Use of the SMS text message service is voluntary. By deciding to use this means of notification, you give OwnForce, Inc. express permission to send SMS text messages to your mobile device. Additionally, you understand and agree that OwnForce, Inc. does not have control over or assume any responsibility for the quality, accuracy, or reliability of this means of communication. Although, OwnForce, Inc. does not charge for this service, your mobile carrier may charge for receiving SMS text messages. You are solely responsible for any costs you incur when receiving SMS text messages from OwnForce, Inc.