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FPA of Charlotte shall, under no circumstances, be liable for any direct, indirect, incidental, special, punitive or consequential damages that may result from the use of this site, including, without limitation, use or reliance upon any information contained on this site, interruptions, errors, defects, omissions non-delivery of information, disclosure of communications or any other failure of performance of any kind.

You agree to release FPA of Charlotte, its members, directors, and employees from all claims, causes of action, lawsuits, liability, damages or other responsibility, known and unknown, anticipated or unanticipated, from the beginning of time until the present, arising out of your use of any FPA of Charlotte website or the content contained therein. If you are a resident of California, you hereby agree to waive section 1542 of the California Civil Code which provides as follows: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."

You agree to indemnify FPA of Charlotte, its members, directors, and employees and hold them harmless from any cost, claim, liability or expenses (including reasonable attorneys' fees and related costs) arising out of or relating in any manner to your (i) violation of this agreement or (ii) use of the FPA of Charlotte web site.

FPA of Charlotte may modify these conditions, and your use of the FPA of Charlotte web site after FPA of Charlotte publishes changes to these conditions and your use of this site thereafter means you accept the revised conditions.

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These conditions shall be governed by and in accordance with laws of North Carolina. You agree that any action at law or in equity arising out of or relating in any manner to the FPA of Charlotte web site or these conditions shall be filed only in the courts located in North Carolina and that you submit to the exclusive personal jurisdiction of such courts for all purposes hereunder.

If any of these conditions shall be determined to be unlawful, against public policy or void for any reason, it is agreed such provision shall be deemed severed from the rest of the conditions and shall not be made a part of this agreement.

This agreement represents the entire agreement between us relating to the subject matter of the foregoing and cannot be modified except as provided for herein above or in a writing signed by an authorized representative of FPA of Charlotte.

Name

Signature

Date:

E-mail address:

Business Telephone Number

Approved by: FPA of Charlotte

Date

E-Mail to: fpacharlotte@aol.com OR Fax to: 704/553-0797