

Terms and Conditions

Agreement between user and PARAGON, Inc.

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Privacy

Your use of the Site is subject to PARAGON's Privacy Policy. Please review our Privacy Policy, which also governs the Site and informs users of our data collection practices.

Electronic Communications

Visiting the Site or sending emails to PARAGON constitutes electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing.

Your account

If you use this site, you are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password. You may not assign or otherwise transfer your account to any other person or entity. You acknowledge that PARAGON is not responsible for third party access to your account that results from theft or misappropriation of your account. PARAGON and its associates reserve the right to refuse or cancel service, terminate accounts, or remove or edit content in our sole discretion.

PARAGON does not collect personally identifiable information from children under the age of thirteen.

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Use of communication services

The Site may contain personal web pages, calendars, and/or other message or communication facilities designed to enable you to communicate with PARAGON and/or its consultants (collectively, "Communication Services"). You agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service.

PARAGON has no obligation to monitor the Communication Services. However, PARAGON reserves the right to review materials posted to a Communication Service and to remove any materials in its sole discretion. PARAGON reserves the right to terminate your access to any or all of the Communication Services at any time without notice for any reason whatsoever.

PARAGON reserves the right at all times to disclose any information as necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to post or to remove any information or materials, in whole or in part, in PARAGON's sole discretion.

Materials provided to the Site or posted on any PARAGON web page

PARAGON does not claim ownership of the materials you provide to the Site (including feedback and suggestions) or post, upload, input or submit to any PARAGON Site or our

associated services (collectively "Submissions"). However, by posting, uploading, inputting, providing or submitting your Submission you are granting PARAGON, our affiliated companies and necessary sublicensees permission to use your Submission in connection with the operation of their Internet businesses including, without limitation, the rights to: copy, distribute, transmit, publicly display, publicly perform, reproduce, edit, translate and reformat your Submission; and to publish your name in connection with your Submission.

No compensation will be paid with respect to the use of your Submission, as provided herein. PARAGON is under no obligation to post or use any Submission you may provide and may remove any Submission at any time in PARAGON 's sole discretion.

By posting, uploading, inputting, providing or submitting your Submission you warrant and represent that you own or otherwise control all of the rights to your Submission as described in this section including, without limitation, all the rights necessary for you to provide, post, upload, input or submit the Submissions.

International Users

The Service is controlled, operated and administered by PARAGON from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the PARAGON Content accessed through the Site in any country or in any manner prohibited by any applicable laws, restrictions or regulations.

Indemnification

You agree to indemnify, defend and hold harmless PARAGON, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorneys' fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. PARAGON reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with PARAGON in asserting any available defenses.

Liability disclaimer

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Termination/access restriction

PARAGON reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of Mississippi and you hereby consent to the exclusive jurisdiction and venue of courts in Mississippi in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and PARAGON as a result of this agreement or use of the Site. PARAGON 's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of PARAGON's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by PARAGON with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and PARAGON with respect to the Site and it supersedes all prior or contemporaneous

communications and proposals, whether electronic, oral or written, between the user and PARAGON with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

PARAGON reserves the right, in its sole discretion, to change the Terms under which the Site is offered. The most current version of the Terms will supersede all previous versions. PARAGON encourages you to periodically review the Terms to stay informed of our updates.

Contact Us

PARAGON welcomes your questions or comments regarding the Terms. You may contact us at info@paragon.us.com

Effective as of July 1, 2018.