## **Legal Disclaimer**

# No Recommendations or Advice Provided – Contact Your Own Investment, Tax or Legal Advisor

www.URBNtrader.com, including Rogelio Holder, hereinafter referred to as ("URBN Trader") or ("the Service") provide general information only. Information provided is not meant to be a recommendation to buy or to sell securities nor an offer to buy or sell securities. URBN Trader is not registered as a securities broker-dealer or as an investment adviser either with the U.S. Securities and Exchange Commission or with any state securities regulatory authority and does not attempt or intend to influence the purchase or sale of any security.

URBN Trader is neither licensed nor qualified to provide investment advice. As such, URBN Trader accepts no liability whatsoever for any direct or consequential loss arising from any use of information from the Service. No information from URBN Trader is intended as securities brokerage, investment, tax, accounting or legal advice, as an offer or solicitation of an offer to sell or buy, or as an endorsement, recommendation or sponsorship of any company, security, or fund. URBN Trader recommends that persons desiring to trade or invest in securities do so cautiously and in consultation with their qualified financial, legal, and tax advisors.

We cannot and do not assess, verify or guarantee the adequacy, accuracy or completeness of any information, the suitability or profitability of any particular investment, or the potential value of any investment or informational source. You bear responsibility for your own investment research and decisions, and should seek the advice of a qualified securities professional before making any investment. Before selling or buying any stock or other investment you should consult with a qualified broker or other financial professional to verify pricing information.

### **UrbnTrader Terms and Conditions**

This AGREEMENT is made between you the user and/or member hereinafter referred to as ("You"), and URBN Trader, the owner of urbantrader.com hereinafter referred to as ("URBN Trader") or ("the Service")

The Parties agree as follows:

URBN Trader provides the website known as urbntrader.com ("the Service") subject to your compliance with the terms and conditions set forth in this Agreement. By using the Service, you agree to be bound by these terms and conditions. If you do not agree to these terms and conditions, please do not use the Site.

You must be at least 18 years of age to use the Service. If you are not at least 18 years old, please do not access or use the Service.

#### **Terms and Conditions**

The Information and services contained in or made through this site may include or incorporate by reference "forward-looking statements" within the meaning of Section 27(a) of the Securities Act of 1933 and Section 21(e) of the Securities Exchange Act of 1934, including certain information with respect to plans and strategies of each featured company. For this purpose, any statements attributable to this site that are not statements of historical fact may be deemed to be forward-looking statements. Such statements are subject to various risks, uncertainties and assumptions about the featured companies, economic and market factors, and the industries and assumptions about the featured companies doing business, among other factors. Such statements are in no way guarantees of future performance or actual events. Results may differ materially from those expressed or forecasted by or concerning the featured companies due to a great many factors.

We are committed to providing factual information on the companies that are discussed. However, we do not provide any assurance as to the accuracy or completeness of the information provided, including information regarding a company's plans or ability to effect any planned or proposed actions. We have no first-hand knowledge of any company's operations and therefore cannot comment on their capabilities, intent, resources, nor experience and we make no attempt to do so. We share publicly available statistical information, dollar amounts, and market size data provided by the subject company and related sources which we believe to be reliable.

To the fullest extent of the law, we will not be liable to any person or entity for the quality, accuracy, completeness, reliability, or timeliness of the information provided on this website, or for any direct, indirect, consequential, incidental, special or punitive damages that may arise out of the use of information we provide to any person or entity (including, but not limited to, lost profits, loss of opportunities, trading losses, and damages that may result from any inaccuracy or incompleteness of this information).

We encourage you to invest carefully and read investment information available at the websites of the SEC at http://www.sec.gov and FINRA at http://www.finra.org.

#### **Changes to Agreement**

We reserve the right at any time to:

Change the terms and conditions of this Agreement; or Change the Service, including eliminating or discontinuing any content on or feature of any of the Service; or Change any fees or charges for use of the Service; or Sell, transfer or otherwise share some or all of the Urbn Trader's assets, including your personally identifiable information, in connection with a merger, acquisition, reorganization or sale of assets or in the event of bankruptcy.

Your continued use of the Service indicates your acceptance of all revisions, and you should, therefore, periodically visit this page to review these policies for changes.

#### **Conditions of Use**

While using the Service you must not do any of the following:

Attempt to hack/crack or in any way restrict access to the site for others or obtain administrative access for yourself

Harass other members

Flood or spam the chat room with advertisements or solicitations

Use the site for unlawful purposes

Transmit any materials that contain any viruses or other harmful or disruptive software

Violation of any of the Conditions of Use may result in termination of membership and/or further legal action

#### **Termination**

The Service may terminate your account and discontinue your access to the Service for any reason, or no reason, at any time in its sole discretion, with or without notice.

#### **Links to Other Websites**

The Service may contain links to other websites. The fact that we link to a website is not an endorsement, authorization or representation of our affiliation with that third party. We do not exercise control over third party websites. Your use of the hyperlinks on this website to other Internet sites is at your own risk. We are not responsible for third party sites hyperlinked from this website, nor do we make any endorsements or warranties, express or implied, with respect to the content of third party websites or the products or services offered on any third party websites, including but not limited to accuracy, completeness, reliability, suitability, non-infringement, merchantability or fitness for a particular purpose.

#### **Indemnification and limitation of Liability**

You agree to indemnify, defend and hold URBN Trader, its personnel, agents and representatives harmless from and against any and all claims, damages, losses, expenses (including reasonable attorney fees), or other expenses that arise directly, indirectly,

consequently, or incidentally, from your use of the Service. Your sole remedy for dissatisfaction with the Service and/or content contained within the Service is to stop using the Service.

#### Miscellaneous.

The Service is solely directed to individuals residing in the United States. We make no representation that materials in or related to the Service is appropriate or available for use in other locations. Those who choose to access the Service from other locations do so on their own initiative and at their own risk, and are responsible for compliance with local laws, if and to the extent applicable. We reserve the right to limit the availability of the Service and/or the provision of any service or product described thereon to any person, geographic area, or jurisdiction we so desire, at any time and in our sole discretion, and to limit the quantities of any such service or product that we provide. This Agreement is governed by and construed in accordance with the laws of the United States of America, without regards to its principles of conflicts of law. You agree to personal jurisdiction by the federal and state courts located in the United States of America, and waive any inconvenient objections to such courts.

IF YOU DO NOT AGREE WITH THE TERMS OF THIS DISCLAIMER, PLEASE EXIT THIS SITE IMMEDIATELY. PLEASE BE ADVISED THAT YOUR CONTINUED USE OF THIS SITE OR THE INFORMATION PROVIDED HEREIN SHALL INDICATE YOUR CONSENT AND AGREEMENT TO THESE TERMS.