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We have taken every effort to design our Web site to be useful, informative, helpful, honest and fun. Hopefully we've accomplished that—and would ask that you let us know if you'd like to see improvements or changes that would make it even easier for you to find the information you need and want.

All we ask is that you agree to abide by the following Terms and Conditions. Take a few minutes to look them over because by using our site you automatically agree to them. Naturally, if you don't agree, please do not use the site. We reserve the right to make any modifications that we deem necessary at any time. Please continue to check these terms to see what those changes may be. Your continued use of the Southeast RCAP, Inc. Web site means that you accept those changes.

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All remarks, suggestions, ideas, graphics, comments or other information that you send to Southeast RCAP through our Web site (other than information we promise to protect under our Privacy Policy noted below), becomes and remains our property, even if this agreement is later terminated.

That means that we don't have to treat any such submission as confidential. You can't sue us for using ideas you submit. If we use them, or anything like them, we don't have to pay you or anyone else for them. We will have the exclusive ownership of all present and future rights to submissions of any kind. We can use them for any purpose we deem appropriate to our Southeast RCAP mission, without compensating you or anyone else for them.

You acknowledge that you are responsible for any submission you make. This means that you (and not we) have full responsibility for the message, including its legality, reliability, appropriateness, originality, and copyright.

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- USE OF (OR INABILITY TO USE) ANY SITE TO WHICH YOU HYPERLINK FROM OUR SITE
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- ERROR ON OUR SITE
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- INTERRUPTION OF AVAILABILITY OF OUR SITE
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- DELAY IN OPERATION OR TRANSMISSION OF OUR SITE
- COMPUTER VIRUS OR LINE FAILURE

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- DAMAGES REASONABLY EXPECTED TO RESULT FROM A LOSS OR INJURY (KNOWN IN LEGAL TERMS AS "CONSEQUENTIAL DAMAGES,")
- OTHER MISCELLANEOUS DAMAGES AND EXPENSES RESULTING DIRECTLY FROM A LOSS OR INJURY (KNOWN IN LEGAL TERMS AS "INCIDENTAL DAMAGES,")

WE ARE NOT LIABLE EVEN IF WE'VE BEEN NEGLIGENT OR IF OUR AUTHORIZED REPRESENTATIVE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR BOTH.

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Links to Other Sites

We sometimes provide referrals to and links to other World Wide Web sites from our site. Such a link should not be seen as an endorsement, approval or agreement with any information or resources offered at sites you can access through our site. If in doubt, always check the Uniform Resource Locator (URL) address provided in your WWW browser to see if you are still in the Southeast RCAP-operated site or have moved to another site. Southeast RCAP is not responsible for the content or practices of third party sites that may be linked to our site. When Southeast RCAP provides links or references to other Web sites, no inference or assumption should be made and no representation should be inferred that Southeast RCAP is connected with, operates or controls these Web sites. Any approved link must not represent in any way, either explicitly or by implication, that you have received the endorsement, sponsorship or support of any Southeast RCAP site or endorsement, sponsorship or support of Southeast RCAP, including its respective employees, agents or directors.

Monitoring Online Postings

Southeast RCAP shall have the right to monitor and review the content of any electronic mail, discussions, chats, forums, postings, transmissions and bulletin boards on its site, although Southeast RCAP is not under legal obligation to do so. We expect visitors to our site, and

anyone using our communication tools to adhere to a sense of decency and decorum that we deem appropriate. We are the sole authority on questions of appropriateness.

Naturally, Southeast RCAP assumes no responsibility or liability arising from the content of an online posting. However, we do specifically prohibit you or any other visitor from posting or transmitting any unlawful, threatening, libelous, obscene, scandalous, inflammatory, pornographic, or profane material or any material that could constitute or encourage what could be considered a criminal offense, give rise to civil liability or otherwise violate any law. Southeast RCAP will fully cooperate with authorities or court orders requesting details of criminal postings. Southeast RCAP shall have the right in its sole discretion to edit, refuse to post or remove any material submitted to or posted on its web site. Southeast RCAP shall have the right to remove any material that it determines to be in violation of these provisions or otherwise objectionable.

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Privacy Policy

Collection of Information

Southeast RCAP does not collect personal information without your knowledge during your visit to our Web site.

However, Southeast RCAP does at times ask that you provide us with personal information while online. The type of information we collect typically, but not always, corresponds directly with the service you request. For instance, you can make donations, when requested you can offer your thoughts or suggestions, and you can fill out questionnaires or various forms. Your provision of such additional information is your acknowledgement that you consent to our use of such information to better serve you, our visitor, and others coming to our site. As always, your name and address will never be shared with third parties.

Security

When available you will be able to make loan applications and donations Online. Our Web site uses SSL encryption to protect sensitive data transmissions from your computer to our Web site. You will be able to see when the SSL encryption is active either by the "padlock" icon at the bottom of your browser's window or by a blue line around the window. In certain functions, password protection will be used to protect your privacy and security.

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