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You represent and warrant that any materials, postings, feedback, User Submissions of any kind that you submit to this site will NOT:

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You agree to indemnify, defend and hold harmless NFHR, and their respective directors, officers, employees, agents, contractors, and licensors to the site, service or content from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting or arising out of your use, misuse, or inability to use the site, the service or the content, or any violation of the Terms of Use.

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- unauthorized access to or alteration of your transmissions or data.
- any other matter relating to the site, the service, or the content.

Arbitration

Any cause of action, controversy or claim arising out of or related to the use of this site, service or content between the NFHR and yourself or as to the construction, interpretation and effect of this agreement must be settled by arbitration pursuant to rules of the American Arbitration Association.

However, prior to arbitration all applicable NFHR bylaws, rules, regulations and procedures must first be followed as set forth in the NFHR charter and bylaws, rules, regulations, published policies and guidelines.

Severability

If a particular term or portion of this Agreement is not enforceable for any reason, this will not affect any other terms or portion.

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You authorize NFHR to provide information concerning you and your activities to comply with applicable laws or respond to a court order, subpoenas, or other lawful requests, or as otherwise described in the <u>Privacy Policy</u>.

Limitation on Legal Action – One Year

You agree that any cause of action arising out of or related to the site must start within one (1) year after the cause of action accrues.

Modifications

NFHR may modify these Terms of Use at any time without prior notice. Your use of this site following any modification constitutes your agreement to the new Terms of Use. Approved by the NFHR Board of Directors 10-13-2020.