Welcome to Sweet Georgia Pam, LLC by Pam Muller www.SweetGeorgiaPam.com

NOTICE: PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY AS YOU AGREE YOU ARE <u>AT LEAST 18 YEARS OF AGE</u> AND AGREE TO COMPLY WITH, AND BE BOUND BY, THE FOLLOWING TERMS AND CONDITIONS (THE AGREEMENT), AND OUR PRIVACY POLICY, WHICH ARE INCORPORATED HEREIN BY REFERENCE.

IF YOU DO NOT AGREE TO THIS AGREEMENT IN ITS ENTIRETY, YOU ARE NOT AUTHORIZED TO <u>ACCESS AND/OR USE THIS WEBSITE</u>, <u>ANY PAGES THEREOF</u> AND/OR <u>SWEET GEORGIA PAM SERVICES</u> VIA INTERNET, TELEPHONE, OR IN-PERSON.

Sweet Georgia Pam LLC website located at http://www.SweetGeorgiaPam.com is brought to you by Pam Muller. The services provided via the Website are for educational and consulting purposes only and are only available to individuals who are 18 or older, and who are legal residents of the United States, or District of Columbia, or recognized country.

If you do not agree to the terms and conditions in its entirety, you are not authorized to access and/or use this website, any pages contained therein and/or any of SweetGeorgiaPam.com services via the telephone, internet or in-person. If you do not agree to any of these terms, then please do not use the SweetGeorgiaPam.com website (also referred to from time to time as the Site).

PLEASE NOTE THAT THESE TERMS AND CONDITIONS CONTAIN A MANDATORY ARBITRATION PROVISION.

Acceptance of Agreement. This Agreement constitutes the entire agreement between Sweet Georgia Pam, LLC by Pam Muller and users of the Website and/or SweetGeorgiaPam.com Services. By using the services offered by SweetGeorgiaPam.com via the internet, telephone, or in person you are agreeing to these terms and conditions. You further agree that this is the entire agreement between SweetGeorgiaPam.COM and you, the user. You also agree that this Agreement supersedes any and all prior or contemporaneous agreements, representations, warranties and understandings whether written or oral, with respect to the subject matter of this Agreement. We may amend, modify, revise, and otherwise change these terms and conditions at any time by updating the Website without specific notice to you. The most recent version of the terms and conditions and agreement will be posted on the Website. Our advisors do not and conditions then please do not use the website. By continuing to use the website and/or SweetGeorgiaPam.com services you accept all of the terms and conditions set forth, effective at that time, as well as your acknowledgment of the reasonableness of these standards for notice of changes. We strongly encourage and welcome you to periodically review the Website and the

terms and conditions and privacy policy for any changes or updates. The opinions expressed by guests are not necessarily those of SweetGeorgiaPam.com. guests providing services via the Website and/or by phone, or in person are independent contractors of SweetGeorgiaPam.com, and are neither employees of, nor supervised by, SweetGeorgiaPam.com or Ms Pam Muller and is neither owned nor operated by SweetGeorgiaPam.com or Ms Pam Muller.

Description of Services. SweetGeorgiaPam.com gives users the opportunity to interact with Pam Muller and other guests specializing in dream analysis, spiritual direction and more. Users may speak with guests via online chat, email, by telephone or in-person. Both registered and non-registered users may obtain dream and spiritual direction (and other) information on the website. The use of SweetGeorgiaPam.com services is for educational and consulting purposes only and SweetGeorgiaPam.com does not evaluate or guarantee any advice or information provided by an advisor and is not liable for any reliance by you on such advice or information.

Users Must Be Over 18. This Site is only for adults over the age of 18 years. By accessing the website, any pages contained therein and/or any of SweetGeorgiaPam.com services via the telephone or internet or in person you agree that you are at least 18 years old. If SweetGeorgiaPam.com learns that anyone under the age of 18 seeks to conduct a transaction through the Services, SweetGeorgiaPam.com will terminate that person's access to any current service and notify that person not to use the Site until they are 18.

Services Are For Educational and Consulting Purposes Only. The Website is brought to you by SweetGeorgiaPam.com. The SweetGeorgiaPam.com services offered via the telephone and/or internet, or in-person are for educational and consulting purposes only.

Pricing, Payment, Credit Card Terms & Billing of Services. You agree to be bound by the pricing and billing practices of SweetGeorgiaPam.com. SweetGeorgiaPam.com accepts VISA, MasterCard, American Express, Discover, or PayPal. All charges are payable in United States Dollars. All Services provided via the Website are offered on a per minute basis. Currently, SweetGeorgiaPam.com website provides for a single payment options via PayPal or by credit card. Payments to SweetGeorgiaPam.com may appear on your credit card statement as "Dream Interpretation Session", "Spiritual Direction Session" or "Sweet Georgia Pam". SweetGeorgiaPam.com reserves the right to change its pricing and/or billing practices at any time, in its sole discretion. All of our regular or special offers are subject to change at any time.

Customer Satisfaction. At SweetGeorgiaPam.com we want our customers to be satisfied with our services. If for any reason your experience does not meet with your satisfaction then we ask that you do the following: – Leave a detailed email at Pam@SweetGeorgiaPam.com as to why your experience was unsatisfactory. Please provide as much information as possible including the Ms advisors name and time of the call. Please provide this information within 72 hours so we may address this problem as soon as possible to resolve the issue. You may also call customer service at 928-300-8338 and provide us with the detail described above.

Upon receipt of your email or call, we will review your concern. If our investigation reveals an unsatisfactory service experience, we may credit your account either fully or partially by providing you with substitute minutes or a refund to your credit card. The method in which SweetGeorgiaPam.com provides redress, if at all, is at our sole discretion. It is also the responsibility of the client if within the first 5 - 10 minutes of your session you feel the session is not going to your satisfaction, or you feel you do not have a good repore with the Ms, that you ask that the session be stopped. Your payment will be refunded in full, waiting until the end of the session is not acceptable and no money will be refunded.

Conduct of Users. You must follow the guidelines set forth in this Agreement. Please be advised that it is not appropriate, and is expressly forbidden by SweetGeorgiaPam.com and under this agreement to:

a) attempt to obtain the personal contact information of any contributor to the site including Pam herself;

b) divulge your personal contact information to any contributor to the site including Pam herself and request to be contacted directly;

c) use vulgar, harassing, obscene, privacy invading, or defamatory language during a session with any contributor to the site including Pam herself or in a review;

d) do anything to disrupt the operation of the SweetGeorgiaPam.com website, services or network;

e) attempt to gain unauthorized access of the network to transmit "junk mail", spam, or other mass mailings;

f) advertise or market any services or products;

g) post, upload or transmit false or misleading information or take any action that violates the rights of third parties; or

h) make false statements or attempt to use financial or other information that you are not authorized to use. Additionally, as a condition of your use of the Website, you represent and warrant to SweetGeorgiaPam.com that you will not use the Website for any purpose that is unlawful or prohibited by the applicable terms, conditions notices of this Agreement. You agree, represent, and warrant that you will not use the Website in any manner that could damage, disable, overburden or impair the Website or interfere with any other party's use and enjoyment of the Website. You may not attempt to obtain any materials or information through any means not intentionally made available or provided for through SweetGeorgiaPam.com. You may use the Website and/or Services for your own personal, noncommercial use. No part of the Website and or Services may be reproduced in any form or incorporated into any information retrieval system, electronic or mechanical. You may not use, copy, emulate, clone, rent, lease, sell, modify, decompile, disassemble, reverse engineer or transfer the Website and/or Services, Website content or any portion thereof. You may not use any device, software or routine to interfere or attempt to interfere with the proper working of the Website and/or Services. SweetGeorgiaPam.com reserves any rights not explicitly granted in this Agreement.

Proprietary Rights. The content, organization, graphics, design, compilation, magnetic translation, digital conversion, software and other matters related to the Website and/or Service are protected under applicable copyrights, trademarks and other proprietary (including without limitation, intellectual property) rights. The copying, redistribution or publication by you of any part of the Website is strictly prohibited. Any content posted by you or provided by you becomes the property of SweetGeorgiaPam.com. To the extent that content is posted by you or provided by you and contains personally identifiable information, you are referred to the terms of the privacy policy. You do not acquire ownership rights to any content, document, software, services or other material view at or through this Website. The posting of information or material at the Website by SweetGeorgiaPam.com does not constitute a waiver of any right in such information and/or materials.

Third Party Websites and Links. The website and/or third parties may provide links to other Internet websites and/or resources. SweetGeorgiaPam.com is not responsible for the content, terms and conditions and/or privacy policies on such websites. If you choose to access a link to a website not controlled by SweetGeorgiaPam.com, SweetGeorgiaPam.com makes no warranties, either express or implied, concerning the content of the website, including but not limited to, the accuracy, completeness, reliability or suitability thereof for any particular purpose, nor does SweetGeorgiaPam.com warrant that such website or content is free from any claims of copyright, trademark or other infringement or the rights of third parties or that such website of content is free from viruses or other contamination.

Privacy Policy. On my site I do not store any credit card information. My merchant provider is PayPal, and you will make your payment either through your PayPal account or simply using your personal credit card. For clients that give their credit card information over the phone; your credit card will be processed and information secured for as long as the bank requires our company to hold it, then it is disposed of by a bonded reputable shredding company. PayPal is recognized worldwide, and is known for its great service, integrity and security. Other merchant providers may be used. All personal information is held in complete confidence. There is never any sale of personal information from our records it will be honored. All clients are dealt with on a professional basis. Our privacy policy is available at SweetGeorgiaPam.com and is hereby incorporated hereto and made a part of this agreement. Use of the Website and/or its services whether via the Internet or telephone or in-person is subject to our privacy policy. We reserve the right to use all information regarding your use of the website and/or its services whether via the Internet or telephone and personally and personally identifiable information in accordance with the terms of our Privacy Policy.

Indemnification. You agree to indemnify, defend and hold harmless SweetGeorgiaPam.COM and its parents, subsidiaries, and affiliates and each of their officers, partners, members, managers, agents and attorneys, co-branders or other partners, and employees, from any and all claims, actions, suits, demands, liabilities, proceedings, judgments, fines, damages, costs, losses and expenses, including but not limited to any settlement costs and/or reasonable attorneys fees, arising from or relating to your use of the Website and/or its services whether via the Internet or telephone and any material you submit, post, transmit or make available through the Service, your use of the Service and any advice or information obtained thereby, your violation of these Terms and Conditions of Use or any other applicable usage terms, conditions, policies, or requirements, or your infringement or violation of any rights of another, or termination of you access to the Website and/or services.

Disclaimer of Warranties. SWEETGEORGIAPAM.COM AND ITS SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" BASIS WITH NO WARRANTIES WHATSOEVER. ANY AND ALL EXPRESS, IMPLIED, AND STATUTORY WARRANTIES, INCLUDING, WITHOUT LIMITATION, THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS, ARE EXPRESSLY DISCLAIMED TO THE FULLEST EXTENT PERMITTED BY LAW. TO THE FULLEST EXTENT PERMITTED BY LAW, SWEETGEORGIAPAM.COM DISCLAIMS ANY AND ALL WARRANTIES FOR THE SECURITY, RELIABILITY, TIMELINESS, AND PERFORMANCE OF THE SERVICE. TO THE FULLEST EXTENT PERMITTED BY LAW, SWEETGEORGIAPAM.COM DISCLAIMS ANY AND ALL WARRANTIES FOR OTHER SERVICES OR GOODS RECEIVED THROUGH OR ADVERTISED ON THE SITE OR RECEIVED THROUGH ANY AND ALL LINKS PROVIDED. ON THE SITE, AS WELL AS FOR ANY AND ALL INFORMATION OR ADVICE RECEIVED THROUGH THE SITE OR THROUGH ANY AND ALL LINKS PROVIDED ON THE SITE. SWEETGEORGIAPAM.COM SIMILARLY DISCLAIMS, TO THE FULLEST EXTENT PERMITTED BY LAW, ANY AND ALL WARRANTIES FOR ANY INFORMATION OR ADVICE OBTAINED THROUGH THE SITE OR SERVICE. YOU EXPRESSLY UNDERSTAND AND AGREE THAT SWEETGEORGIAPAM.COM DISCLAIMS ANY AND ALL RESPONSIBILITY OR LIABILITY FOR THE ACCURACY, CONTENT, COMPLETENESS, LEGALITY, RELIABILITY, OPERABILITY OR AVAILABILITY OF INFORMATION OR MATERIAL ON THE SITE OR THE SERVICE. SWEETGEORGIAPAM.COM DISCLAIMS ANY RESPONSIBILITY FOR THE DELETION, FAILURE TO STORE, NONDELIVERY, MISDELIVERY, OR UNTIMELY DELIVERY OF ANY INFORMATION OR MATERIAL, INCLUDING BUT NOT LIMITED TO THE DELETION OR FAILURE TO STORE ANY MESSAGES OR PERSONALIZED SETTINGS. SWEETGEORGIAPAM.COM DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR ANY HARM RESULTING FROM DOWNLOADING OR ACCESSING ANY INFORMATION OR MATERIAL THROUGH THE SITE OR SERVICE. INCLUDING. WITHOUT LIMITATION. HARM CAUSED BY VIRUSES OR SIMILAR CONTAMINATION OR DESTRUCTIVE FEATURES. NO ADVICE OR READING, WHETHER WRITTEN OR ORAL, OBTAINED BY A MEMBER FROM SWEETGEORGIAPAM.COM OR THROUGH USE OF ITS SERVICES, SHALL CREATE ANY EXPECTATION OR WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT. IN PARTICULAR BUT NOT AS A LIMITATION, SweetGeorgiaPam.COM FURTHER MAKES NO WARRANTY THAT 1) THE WEBSITE AND/OR SERVICES WILL MEET YOUR

REQUIREMENTS; 2) THE WEBSITE AND/OR SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR FREE; AND 3) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE WEBSITE AND/OR SERVICES WILL BE ACCURATE OR RELIABLE. SWEETGEORGIAPAM.COM WILL NOT BE LIABLE FOR THE AVAILABILITY OF THE UNDERLYING INTERNET OR TELEPHONE CONNECTION AND/OR ANY AND ALL SERVICES PURCHASE ON OR VIA THE WEBSITE AND/OR TELEPHONE AND/OR IN-PERSON. NO ADVICE, WHETHER WRITTEN OR ORAL, OBTAINED BY THE MEMBER FROM SWEETGEORGIAPAM.COM OR THROUGH USE OF THE SERVICES, SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT. In jurisdictions that do not permit the disclaimer of implied warranties, the foregoing disclaimers may not apply to you insofar as they relate to implied warranties.

LIMITATION OF LIABILITY. YOU EXPRESSLY UNDERSTAND AND AGREE THAT UNDER NO CIRCUMSTANCES SHALL SWEETGEORGIAPAM.COM, ITS AFFILIATES OR ITS LICENSORS BE LIABLE TO ANY USER ON ACCOUNT OF THAT USER'S USE OR MISUSE OF AND RELIANCE ON THE SERVICE. IN NO EVENT SHALL THE LIABILITY OF SWEETGEORGIAPAM.COM EXCEED THE AMOUNT PAID TO SWEETGEORGIAPAM.COM BY ANY USER. SUCH LIMITATION OF LIABILITY SHALL APPLY TO PREVENT RECOVERY OF DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, AND PUNITIVE DAMAGES (EVEN IF SWEETGEORGIAPAM.COM, ITS AFFILIATES OR ITS LICENSORS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES). SUCH LIMITATION OF LIABILITY SHALL APPLY WHETHER THE DAMAGES ARISE FROM USE OR MISUSE OF AND THE SERVICE AND/OR RELIANCE ON THE SERVICE, FROM INABILITY TO USE THE SERVICE, OR FROM THE INTERRUPTION, SUSPENSION, OR TERMINATION OF THE SERVICE (INCLUDING SUCH DAMAGES INCURRED BY THIRD PARTIES). SUCH LIMITATION SHALL ALSO APPLY WITH RESPECT TO DAMAGES INCURRED BY REASON OF OTHER SERVICES OR GOODS RECEIVED THROUGH OR ADVERTISED ON THE SITE OR RECEIVED THROUGH ANY LINKS PROVIDED ON THE SITE, AS WELL AS BY REASON OF ANY INFORMATION OR ADVICE RECEIVED THROUGH OR ADVERTISED ON THE SERVICE OR RECEIVED THROUGH ANY LINKS PROVIDED ON THE SERVICE. SUCH LIMITATION SHALL APPLY, WITHOUT LIMITATION, TO THE COSTS OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, LOST PROFITS, OR LOST DATA. SUCH LIMITATION SHALL APPLY WITH RESPECT TO THE PERFORMANCE OR NON-PERFORMANCE OF THE SERVICE OR ANY INFORMATION OR MERCHANDISE THAT APPEARS ON, OR IS LINKED OR RELATED IN ANY WAY TO, SWEETGEORGIAPAM.COM, AND THE SERVICE, WHETHER PROVIDED BY INTERNET OR TELEPHONE. SUCH LIMITATION SHALL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY. SUCH LIMITATION SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW. UNDER NO CIRCUMSTANCES SHALL SWEETGEORGIAPAM.COM, ITS AFFILIATES OR ITS LICENSORS BE HELD LIABLE FOR ANY DELAY OR FAILURE IN PERFORMANCE RESULTING DIRECTLY OR INDIRECTLY FROM ACTS OF NATURE, FORCES, OR CAUSES BEYOND ITS REASONABLE CONTROL, INCLUDING, WITHOUT LIMITATION, INTERNET FAILURES, COMPUTER EQUIPMENT FAILURES, TELECOMMUNICATION EQUIPMENT FAILURES, OTHER EQUIPMENT FAILURES, ELECTRICAL POWER FAILURES, STRIKES,

LABOR DISPUTES, RIOTS, INSURRECTIONS, CIVIL DISTURBANCES, SHORTAGES OF LABOR OR MATERIALS, FIRES, FLOODS, STORMS, EXPLOSIONS, ACTS OF GOD, WAR, ACT OF TERRORISM GOVERNMENTAL ACTIONS, ORDERS OF DOMESTIC OR FOREIGN COURTS OR TRIBUNALS, NON-PERFORMANCE OF THIRD PARTIES, OR LOSS OF OR FLUCTUATIONS IN HEAT, LIGHT, OR AIR CONDITIONING. SOME JURISDICTIONS DO NOT PERMIT THE EXCLUSION OF LIMITATION OF LIABILITY FOR CONSEQUENTIAL DAMAGES; IN SUCH STATES, LIABILITY IS LIMITED TO THE FULLEST EXTENT PERMISSIBLE BY LAW.

Choice of Law & Venue. This agreement shall be construed in accordance with and governed by the laws of the State Georgia, County of Fulton. Any and all disputes arising out of this Agreement or the Services referenced herein shall be resolved by mediation, and if such mediation is unsuccessful, by binding arbitration under the auspices of, and pursuant to the commercial arbitration rules of, the American Arbitration Association (AAA) before a single arbitrator and shall be held in or as close as possible to Alpharetta, Georgia.

Legal Warning. Any attempt by any individual, whether or not a SweetGeorgiaPam.com member, to damage, destroy, tamper with, vandalize and/or otherwise interfere with the operation of the Website and its Services, internet and telephone base, is a violation of criminal and civil law and SweetGeorgiaPam.com will diligently pursue any and all remedies against any offending individual or entity to the fullest extent permissible by law and in equity.

Customer Service. You may contact customer service via email at Pam@SweetGeorgiaPam.com.