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3.1 Upon satisfactory purchase or free download and agreement to the terms agreement (which is confirmed by the act of downloading the spreadsheet(s)), XLYourFinances permits you to download and use the spreadsheet(s) according to their intended use for managing personal finances. You agree that you will not use the spreadsheet(s) other than as permitted by this agreement and that you will not use the spreadsheet(s) in a manner inconsistent with their intended design or documentation.

A. None of the XLYourFinances spreadsheet(s) are designed to handle business Accounting needs and makes no claims to be used in compliance with GAAP, FASB or any other Accounting standards. The spreadsheet(s) are solely intended to be a tool for personal finance. As an example, to assist in budgeting and/or forecasting. They are not intended to be a fully functioning Accounting system.

B. Additionally, the spreadsheet(s) are not designed to handle either accrual based or cash based accounting. They are not intended to be a fully functioning Accounting system.

3.2 You may not load the spreadsheet(s) and/or instructions and/or website on a server or terminal server for enabling web hosted workgroups or web hosted services available to the public, by any individual or entity to use, download, or copy as a component of a

system, workflow or service accessible by users other than yourself.

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4. DISCLAIMER OF LIABILITY:

XLYourFinances will not be liable to you for any loss, damages, claims, or costs whatsoever including any consequential, direct or indirect or incidental damages, any lost profits, income or lost savings, bank and financial service fees of any kind, any damages resulting from business interruption, personal injury of failure to meet any duty of care, or claims by a third party, even if an XLYourFinances representative has been advised of the possibility of such loss, damages, claims or costs. All of the above disclaimers of liability apply even if the financial loss to the customer was directly due to an error or errors in the spreadsheet(s), the spreadsheet(s)' structure, programming, macros,

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XLYourFinances will not be liable to your spouse, your beneficiaries or your creditors for any loss, damages, claims, or costs whatsoever including any consequential, direct or indirect or incidental damages, any lost profits, income or lost savings, bank and financial service fees of any kind, any damages resulting from business interruption, personal injury of failure to meet any duty of care, or claims by a third party, even if an XLYourFinances representative has been advised of the possibility of such loss, damages, claims or costs.

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XLYourFinances disclaims liability, and customer will hold XLYourFinances harmless for any such loss, damage, claims or costs.

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While XLYourFinances intends on maintaining a Frequently Asked Questions section on the website, XLYourFinances makes no commitment to provide any kind of tech support, or follow up services of any kind whatsoever, and upon purchase of the product, XLYourFinances' responsibility to customer has concluded.

Modification. Notwithstanding anything contained herein to the contrary, this Agreement

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If any part of this agreement is found void and unenforceable, it will not affect the validity of the balance of this agreement, which will remain valid and enforceable according to its terms.

If you have any questions regarding this agreement or if you wish to request any information from XLYourFinances, please use the e-mail address included on the website.