

Text Link Agreement

We _____ (Company Name) wish to place a text link advertisement on the downpaymentsolutions.com web site. The site we wish to promote on your page is _____ (Your Web Site Address)

The exact page we wish to advertise on is:
<http://www.downpaymentsolutions.com> _____ (Index.shtml for the home page)

Page Location Example: home_buyer_education/documents.shtml

Our Anchor Text (no more than 30 characters) _____
We have enclosed a check made payable to: Down Payment Solutions, Inc. for the amount of \$ _____ for advertising on the above page for a period of _____. (Months) *Minimum of 6 months*

Terms and Conditions for Text Link Advertising

- Acceptance of this contract is at the sole discretion of Down Payment Solutions, Inc. and its ownership. It is agreed that neither Down Payment Solutions, Inc. nor its ownership is required to provide an explanation for any decision.
- Text Advertising is only listed in the specific Bottom Menu Table on each page.
- This agreement is valid only for the terms outlined above for the time period established by this agreement. There is a minimum period of 6 months.
- Advertisers may not change location on the site after a specific location, as described above, is selected and the Advertiser period has begun. The Advertiser Period begins upon a Live Online Listing. Changes to the location prior to going live will require the submission of a new contract. A fax shall act as the original.
- Contract renewal is not automatic and must be requested and applied for at the end of each period.
- Rates are subject to change and new rates may apply at the end of a contract period as reflected on the advertising page.
- Advertisers agree not to discriminate against any homebuyer for any reason.
- Advertisers agree that the <http://www.downpaymentsolutions.com> web site is designed for the benefit of its visitors. As such, future content may be added in which an advertiser may not approve or agree with. Advertisers agree to hold harmless Down Payment Solutions, Inc. and its ownership from any perceived

liability for articles and other such content that is found to be offending and will continue to be bound by all terms of this agreement.

- Advertisers agree to maintain a family friendly web site. Each site is inspected prior to being approved. Sites that are found in the future to contain content of hate, profanity, nudity or any other such undesirable content will have their Advertisement immediately terminated without recourse or refund.
- Advertisers recognize a part of the benefit is of advertising with us is a link from the downpaymentsolutions.com web site. Down Payment Solutions, Inc. reserves the right to use a Java Script based link should the Advertisers web site be found not to adhere to good SEO principles as designated by search engines whether at the time of initial review or at a later date. Advertisers agree this decision is at the sole discretion of Down Payment Solutions, Inc. Advertisers recognize the importance that visitor traffic plays in the value of Advertising the downpaymentsolutions.com web site and recognize questionable linking can potentially harm the benefits to all participating sites and the downpaymentsolutions.com web rankings themselves.
- Advertisers agree that any future illegal activities related to the Advertisers conduct of business will automatically terminate this contract and Advertisement without refund or recourse to Down Payment Solutions, Inc.
- Advertisers agree to protect and hold Down Payment Solutions, Inc. and its ownership harmless for all claims of liability resulting from the Advertisers web site and business activities.
- Advertisers agree and acknowledge that search engine rankings are outside the direct control of Down Payment Solutions, Inc. and its ownership. All efforts will be made, to the benefit of both parties, to maintain, increase and expand the downpaymentsolutions.com web presence. However, neither Down Payment Solutions, Inc. nor its ownership represents any claim or promise of any specific quantities of page views, visitor counts or response rate for a given Advertiser or page.
- If for any reason the downpaymentsolutions.com website is terminated, Down Payment Solutions, Inc. and its ownership will provide a pro-rated refund to each Advertiser effective the date of site termination.
- This contract shall be legal and binding on any and all future ownership of Down Payment Solutions, Inc. and the Advertiser.
- The Advertiser applicant acknowledges that this contract is not in affect or valid until such time as the Advertiser is actively listed as an Advertiser under the above terms, on the applicable page of the downpaymentsolutions.com web site.
- Should a Advertisers initial contract request be rejected for any reason, Down Payment Solutions, Inc. will return the original check via U.S. Mail within 48 hours or its decision
- Should the Advertiser applicant's initial payment be returned unpaid, this contract shall be null and void.
- Down Payment Solutions, Inc. nor its ownership discriminates in any way. We welcome minority and disabled individual and business Advertisements. Advertisers are determined solely by the quality of the service provided as they relate to the needs of our visitors and the specific businesses established market

reputation. In the end, all decisions on final Advertisement approvals are at the discretion of Down Payment Solutions, Inc. and its ownership.

- Down Payment Solutions, Inc. shall be under no legal obligation to refund Advertiser fees except as outlined in this contract.
- Any legal claim for damages must take place within the state of Florida, within the County of Hillsborough. Advertisers agree that the sum total of any and all damages, to include the Advertisers legal fees, may not exceed the sum total of the amount paid for Advertisement under this contract.

This is the sum total of our agreement. By signing below you agree to all terms and conditions set forth herein.

Authorized Signor Date

Company Name

Address

City State Zip

Phone Number Fax Number

Mail To:
Down Payment Solutions, Inc.
P.O. Box 1406
Plant City, Florida 33564

Authorized PDF Signature for Down Payment Solutions, Inc.