



## **TERMS AND CONDITIONS OF USE**

**Last modified July 2018**

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As a condition of your use of the NLD website, to the extent permitted by law, you agree to indemnify, defend, and hold NLD and its third-party providers harmless from and against any and all claims, losses, liability, costs and expenses (including but not limited to attorneys' fees) arising from your use of the NLD website, or from your violation of these Terms and Conditions.

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NLD may terminate your access to the NLD website or discontinue or modify the NLD website at any time without prior notice to you. Your continued use of the NLD website following any such modification will constitute acknowledgement of your acceptance of said modifications.

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Except as otherwise required by law, the Terms and Conditions for this website are governed by the laws of the state of Nebraska without regard to conflicts of law, and shall inure to the benefit of NLD's successors and assigns, whether by merger, consolidation, or otherwise.

Any legal suit, action, or proceeding arising out of, or related to, these Terms and Conditions or the website shall be instituted exclusively in the federal courts of the United States or the courts of the state of Nebraska in each case located in the city of Omaha and county of Douglas although we retain the right to bring any suit, action, or proceeding against you for breach of these Terms and Conditions in your country of residence or any other relevant country. You waive any and all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.