

PRE-DISPUTE BINDING ARBITRATION CLAUSE

AGREEMENT TO ARBITRATE

If disputes arise and are not resolved, it is agreed that the parties will not sue in court but will instead submit the dispute to binding arbitration by the Better Business Bureau (BBB) of Southern Piedmont in Charlotte, North Carolina. This does not include disputes relating to alleged criminal violation, allegations of fraud or misrepresentation, mental anguish, or punitive damages.

In arbitration, an informal hearing will be held in accordance with the BBB's Rules for Binding Arbitration. A volunteer BBB arbitrator will render a decision that the arbitrator considers to be a fair resolution of the dispute, and in doing so, the arbitrator will not be required to apply legal principles. The arbitrator's decision will be final and binding on both parties, and it is agreed that a judgment on the decision may be entered in any court having jurisdiction. All administrative fees for the arbitrator have been paid by the business.

The Better Business Bureau's address is 13860 Ballantyne Corporate Place, Ste. 225, Charlotte, North Carolina 28277. The BBB's telephone number is 704 527-0012. Additional information about the Better Business Bureau or arbitration may be obtained by contacting the BBB at the above address or telephone number.

This Agreement to Arbitrate affects important legal rights. By signing it, the parties are agreeing to waive their right to sue in court for disputes that must be submitted to arbitration. The customer does not have to sign this Agreement to Arbitrate and should sign below only if the customer agrees to resolve disputes through arbitration as set out above.