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All matters arising from or relating to our Websites or these Terms, including any dispute or claim, shall be governed by the law of the state of North Carolina without giving effect to any choice or conflict of law provision or rule.

Jurisdiction for any court proceedings arising out of or relating to our Websites or these Terms shall be vested exclusively in, and venue shall be laid in, the state or federal courts sitting in North Carolina. You waive any and all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.



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Non-Waiver; Severability

Any failure by us to enforce or assert our rights under any provision in these Terms shall not constitute a waiver or our right to enforce or assert rights under that provision or any other provision of these Terms.

If any provision of these Terms is held invalid or unenforceable by a court or other tribunal of competent jurisdiction, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of these Terms will continue in full force and effect.

Effective date and modifications

These Terms are effective as of the "last updated" date, above. We reserve the right to modify these Terms at our discretion and without notice by posting the changes here. We encourage you to visit this page periodically in order to remain informed of any changes. Changes to these Terms will be effective as of the date they are posted to this page.

Contacting Us

If you have any questions or concerns regarding these Terms, please contact us as follows:

Hoffman & Hoffman, Inc. Attention: Legal Department 3816 Patterson Street Greensboro, NC 27407