

In addition to the terms and conditions of the Agreement, Licensee is not permitted to use ADDRESS FABRIC in the following manner under any circumstances:

- a. to advertise, sell, or exchange any products or services that involve sexual paraphernalia; drug paraphernalia; adult films, recordings or magazines; weapons; credit repair services or other illegal or illicit activities;
- b. for the modeling of, or determination of, consumer credit worthiness, consumer credit approval, a consumer's eligibility for employment or insurance;
- c. for any other purpose of whatsoever kind or nature covered by the federal Fair Credit Reporting Act (15 U. S. C. Sec. 1681 et seq.) or any similar state and local laws, statutes, rules and regulations; nor
- d. for any purpose that is in direct violation of the privacy obligation policy and any other terms and provisions of the Gramm-Leach-Bliley Act (15 U.S.C. Sec. 6801 et seq.) or any other similar state and local statutes, rules and regulations.