

Welcome to our website. By accessing or using this site, you agree to comply with and be bound by the following Terms of Use and our [Privacy Policy]. If you do not agree with any part of these terms, please do not use this website.

1. Definitions

- "Lifeline Lending," "we," "us," or "our" refers to Lifeline Lending, LLC, the owner of the website.
- "You" or "user" refers to the individual accessing or using the website.

2. Acceptance of Terms

By using this website, you agree to be legally bound by these Terms of Use. These terms apply to all visitors, users, and others who access or use the website.

3. Modifications to Terms

We may update these Terms of Use from time to time. Any changes are effective immediately upon posting. Your continued use of the site following any such changes indicates your acceptance of the revised terms.

4. Use of Website

- The content is for general information and subject to change without notice.
- Unauthorized use of this website may result in a claim for damages and/or be a criminal offense.
- It is your responsibility to ensure any products, services, or information available through this site meet your requirements.

5. Cookies and Tracking

- This site uses cookies to enhance your user experience.
- Cookies store voluntarily submitted information (e.g., email address) to personalize your visit.
- This site uses cookies to help identify your computer so we can tailor your user experience.
- Cookies are necessary and enhance your browsing experience. Without cookies, you would have to reenter all of your information every time you revisited a site. A cookie will simply remember your information on the website to save you time.
- Cookies themselves contain very little information other than the URL of the website that created the cookie. Because there is so little information, a cookie can't be used to identify you by name or other personal information. However, advances in technology have seen an increase in how companies can manipulate cookie information to create a profile of your web surfing habits. Again, this is a profile of a particular consumer's surfing habits and product preferences, and there is no name attached to the profile.
- You may disable cookies through your browser settings, but doing so may impact website functionality.

6. Intellectual Property

- All content on this website, including design, graphics, layout, and text, is owned or licensed by Lifeline Lending and protected by copyright laws.
- Reproduction is prohibited except in accordance with the copyright notice.
- Trademarks not owned by Lifeline Lending are acknowledged on the website.

7. Account Security

- If you create an account, you are responsible for maintaining the confidentiality of your login credentials.
- You agree to notify us immediately of any unauthorized use of your account.

8. Prohibited Uses

You agree not to:

- Use the website for any unlawful purpose.
- Upload or distribute malicious software.
- Collect personal data of others without consent.
- Interfere with the security or proper functioning of the website.

9. Third-Party Links

- The site may include links to third-party websites for additional information.
- These links do not imply endorsement, and we are not responsible for the content or practices of those sites.

10. Disclaimers and Limitation of Liability

- We make no guarantees regarding the accuracy, timeliness, performance, suitability or completeness of the materials found or offered on this website for any particular purpose.
- You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.
- Use of information is at your own risk. We are not liable for any loss or damage arising from use of this website.

11. Indemnification

You agree to indemnify and hold harmless Lifeline Lending, its affiliates, officers, and employees from any claims or damages resulting from your use of the website or violation of these Terms.

12. Text Messaging and Communications

- By opting in, you agree to receive account-related SMS messages from Lifeline Lending. Message and data rates may apply.
- To opt out, reply STOP or contact us at 1-877-418-4880 or info@lifelinelending.com.
- By providing us with your contact information, you authorize us to call your cell phone (including text messages) using an auto-dialers, prerecorded messages, and text messages. These calls will provide account information and services, such as possible transaction approval, payment reminders, and collection efforts. Receipt of residential and cell phone calls (including text messages) may be subject to charges from your service provider.
- If you do not want such auto-dialed calls or if you do not want to receive such text messages about your account, you may revoke consent by following the opt-out procedures or by notifying us in writing at:

Lifeline Lending, LLC^[1]
 3855 North Ocoee Street, 5th Floor^[1]
 Cleveland, TN 37312

13. Data Privacy

- Your use of this website is subject to our [Privacy Policy](#).
- By using this website, you consent to all actions taken by us with respect to your information in compliance with the [Privacy Policy](#).
- Subscriber text messaging opt-in data and consent will not be shared with third parties unless explicitly authorized.

14. Termination

We reserve the right to suspend or terminate access to the website for any user who violates these Terms, without notice.

15. Governing Law and Jurisdiction

Your use of this website and these Terms are governed by the laws of the State of Tennessee without giving effect to any choice or conflict of law provision or rule. Any legal actions related to these Terms must be filed in the state or federal courts located in Cleveland, Bradley County, Tennessee. You waive any objection to jurisdiction and venue in those courts.

If you have any questions regarding these Terms of Use, please contact us at info@lifelinelending.com.