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9. Choice of Law and Forum.

These Terms will be governed and construed in accordance with the laws of the State of Illinois, without regard to its conflicts of law rules. For all disputes arising out of or relating to this Site or Terms, you submit to exclusive personal jurisdiction and venue of the state and federal courts located in Cook County, Illinois and agree and consent that such courts are the exclusive forum for litigation of any claim or cause of action arising out of or relating to your use of this Site or the Content. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or relating to your use of this Site or the Content must be filed within one year after such claim or cause of action arose or be forever barred.

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By providing America's Financial Choice with your email address you consent that we may send email messages to your email address as further described in our privacy policy. Email services are provided on an "AS IS" basis.

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Should you have any questions concerning the Terms, or if you desire to contact America's Financial Choice for any reason, please contact our Webmaster, or by mail at America's Financial Choice, Inc., 2 West Madison Street, 2nd Floor, Oak Park, Illinois 60302.

Effective Date: February 12, 2015