

EXHIBIT K

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7.1 Termination. We may suspend or discontinue providing the Website and Research Service at any time and without notice to you.

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7.3 Failure to Enforce. If we fail to enforce any provision of the Agreement it will not constitute or be construed as a waiver of such provision or of the right to enforce it at a later time.

7.4 Governing Law. The Agreement will be governed by and construed in accordance with the laws of the State of Georgia, regardless of the law that might otherwise apply under applicable principles of conflicts of law.

7.5 Survival. Sections 1.0, 2.0, 3.0 and 4.0 will survive after the Website is no longer available and this Agreement is considered terminated.

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