

END-USER LICENSE AGREEMENT

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10.1 You agree that you will keep confidential any information or data ("Confidential Information") obtained from CTT in connection with this Agreement and shall not divulge the same to any third parties, except for: (i) information which, at the time of disclosure had been previously made public; (ii) information which is made public after disclosure to you; (iii) information which, prior to disclosure to you, was already in your possession; or (iv) information which, subsequent to disclosure, was obtained by you from a third party who was lawfully in possession of such information and was not in violation of any contractual, legal, or fiduciary obligation to CTT.

10.2 All Confidential Information shall remain the sole property of CTT. You shall have no implied licenses or other rights in the Confidential Information not specifically granted herein. You shall not disclose the Confidential Information to anyone other than employees and contractors with a demonstrable need to know, who have a binding,

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- 10.3 You acknowledge that any unauthorized use or disclosure of the Confidential Information would cause irreparable harm to CTT.
- 10.4 Upon expiration or termination of this Agreement, you shall destroy all Confidential Information within three (3) days after the date of expiration or termination.

11. Governing Law. The laws of the Commonwealth of Pennsylvania will apply to this Agreement notwithstanding any conflict of laws doctrines to the contrary.

AGREED AND ACCEPTED BY:

Customer

By: _____

Its: _____

Date: _____

Exhibit A

CORPORATE TRAINING TECHNOLOGIES TRAINING COURSE MODULES:

General BCG License (Fair Lending Group, Reg CC and Bank Secrecy Act)

Check Below for Additional Modules:

<input type="checkbox"/> Truth in Lending (Reg Z)	<input type="checkbox"/> Right to Financial Privacy Act (RFPA)
<input type="checkbox"/> Reg DD	<input type="checkbox"/> Office of Foreign Assets Control (OFAC)
<input type="checkbox"/> Reg E	<input type="checkbox"/> Loans to Executive Officers (Reg O)
<input type="checkbox"/> Reg P	<input type="checkbox"/> Regs D/Q
<input type="checkbox"/> Real Estate Settlement Procedures Act (Reg X - RESPA)	
<input type="checkbox"/> Food Disaster Protection Act (FDPA)	