

### **DBAN DISCLAIMER ON REFERRALS**

The Distressed Borrowers Assistance Network (“DBAN”) is a federally funded program that offers free-of-charge referrals for farmers, ranchers, and foresters (“Farmers”) to direct service providers (“Service Providers”).

**DBAN makes every effort to connect Farmers with appropriate Service Providers, but DBAN does not represent that a referral should or must be accepted by a Farmer. DBAN makes no promises, guarantees, or warranties, express or implied, about the appropriateness of any such referral. Farmers are solely responsible for evaluating, selecting, and retaining any Service Provider and determining whether their services will meet the Farmers’ needs.**

**DBAN is not responsible for the actions or advice of any Service Provider to whom it refers Farmers.**

1. Farmers are solely responsible for evaluating, selecting, and retaining any Service Provider and determining whether their services will meet the Farmer’s needs.
2. Farmers may decline or terminate the assistance of a referred Service Provider, in whole or in part, and according to any agreement between a farmer and Service Provider.
3. DBAN does not assume any responsibility for a referred Service Provider’s assistance to Farmers. DBAN makes no promises, guarantees, or warranties, express or implied regarding—nor assumes any other type of legal liability for—a referred Service Provider’s assistance to Farmers.
4. DBAN does not supervise, control, or monitor a referred Service Provider’s assistance to Farmers in any manner.
5. A referred Service Provider does not act on the behalf of DBAN in any capacity. A referred Service Provider is not an employee, contractor, or any other type of agent of DBAN.