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By consulting with Joyce, you understand that she will be only providing information of a general nature for purposes of providing direction and guidance only, based solely on Joyce Greene's personal knowledge and experience. It is not intended to be given, nor should it be taken, as medical or financial advice of any kind. Joyce Greene specifically assumes no responsibility whatsoever for any action you take or the action of any other person or entity you may contact, consult or employ after you speak with Joyce Greene.

You should always consult medical, financial or other professionals for medical, financial or elder care planning.

By signing below, you acknowledge you have read and understood the above. You further agree that you hereby release Joyce Greene from all liability whatsoever for any information and/or suggestions she may provide to you.

UNDERSTOOD and AGREED

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Date: \_\_\_\_\_