ELSEVIER SUBSCRIPTION AGREEMENT
Schedule 3

Registered Users additional restrictions:

Registered User Agreement

The Registered User may for non-commercial purposes only: 1) access, search, browse and view the products; 2) print and download a reasonable number of individual items from the Elsevier products ("products"); The amount of items downloaded may not unnecessarily prejudice the interests of the copyright owner(s). Other copying, such as copying by disabled persons or for judicial purposes is only permitted to the extent such rights are under the applicable copyright legislation.

Except as may be expressly permitted in this Agreement, the User may not: 1) abridge, modify, translate or create any derivative work based on the products, except to the extent necessary to make them perceptible on a computer screen; 2) remove, obscure or modify in any way any copyright notices, other notices or disclaimers as they appear in the products; or 3) substantially or systematically download, reproduce, retain or redistribute the products.

The User acknowledges that all right, title and interest in and to the products remain with the publisher and its suppliers, except as expressly set forth in this Agreement, and that the unauthorized redistribution of the products could materially harm Elsevier and its suppliers.

The User confirms that the use will be for non-commercial purposes and that he/she is not employed by a corporation for which the products will be used.

Users are liable for any copies they make which infringe copyright, intellectual property or other proprietary rights.

EXCEPT FOR THE EXPRESS WARRANTIES AND INDEMNITIES STATED HEREIN AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, THE PUBLISHER PROVIDE THE PRODUCTS "AS IS" AND MAKE NO REPRESENTATION OR WARRANTY AND EXPRESSLY DISCLAIM ANY LIABILITY FOR ANY CLAIM ARISING FROM OR OUT OF THE PRODUCTS, INCLUDING BUT NOT LIMITED TO ANY ERRORS, INACCURACIES, OMISSIONS, OR DEFECTS CONTAINED THEREIN, AND ANY IMPLIED OR EXPRESS WARRANTY AS TO MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

10