



Terms of Use

YOUR USE OF THIS WEBSITE AND YOUR TRANSACTIONS CONDUCTED WITH THE COMPANY IN CONNECTION WITH THIS WEBSITE ARE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS, ALSO REFERRED TO AS "TERMS OF USE". CLICKING ONTO WEB PAGES BEYOND THE WEBSITE'S HOMEPAGE CONSTITUTES YOUR ACCEPTANCE OF AND AGREEMENT WITH THE TERMS OF USE WHETHER OR NOT YOU COMPLETE A TRANSACTION WITH THE COMPANY AND WHETHER OR NOT YOU COMPLETE YOUR TRANSACTION ON THE WEBSITE OR THROUGH OTHER CHANNELS, SUCH AS BY PHONE, BY EMAIL, FACSIMILE OR OTHERWISE. IF YOU DO NOT AGREE TO THE TERMS OF USE, YOU MAY NOT USE THIS WEBSITE.

SITE OWNERSHIP

This website is owned and operated by Strong Home Mortgage, LLC, 12701 Marblestone Drive, Suite 150, Woodbridge VA 22192, which is referred to below as "Strong Home Mortgage" or "we" or "us" or "Company" or "our."

PERMITTED USE

You agree that:

1. your use of this website is subject to and governed by these Terms of Use,
2. you will only access or use this website and transact business with us if you are at least 18 years old,
3. you will comply with and be bound by these Terms of Use as they appear on this website each time you access and use this website,
4. each use of this website by you indicates and confirms your assent to and agreement to be bound by these Terms of Use, and
5. these Terms of Use are a legally binding agreement between you and Strong Home Mortgage, LLC that will be enforceable against you.

You agree that you will not use or attempt to use this website for any purpose other than conducting mortgage banking related business with us as a bona fide client of Strong Home Mortgage; you may not use or attempt to use this website or any part of this site for any purpose:

1. that interferes with or induces a breach of the contractual relationships between Strong Home Mortgage and its employees,
2. that is any way unlawful or prohibited, or that is harmful or destructive to anyone or their property,
3. that transmits any advertisements, solicitations, schemes, spam, flooding, or other unsolicited Email, unsolicited commercial communications,
4. that transmits any harmful or disabling computer codes or viruses,
5. that harvests Email addresses from this site,
6. that transmits unsolicited Email to this site or to anyone whose Email address included the domain name under on this website,
7. that interferes with our network services;

8. that attempts to gain unauthorized access to our network services,
9. that suggests an express or implied affiliation with Strong Home Mortgage or broker relationship with Strong Home Mortgage (without the express written permission of Strong Home Mortgage),
10. that impairs or limits our ability to operate this website or any other person's ability to access and use this website, and/or
11. that uses any methods, means or devices to click on to this website or cause a visit to this website for the purpose of manipulating the results of any Internet search engine, or for any other purpose other than conducting mortgage banking related business with Strong Home Mortgage as a bona fide client of Strong Home Mortgage.
12. that unlawfully impersonates or otherwise misrepresents your affiliation with any person or entity;
13. that harms minors in any way, including, but not limited to, transmitting or uploading content that violates child pornography laws, child sexual exploitation laws and laws prohibiting the depiction of minors engaged in sexual conduct;
14. that transmits or uploads pornographic, violent, obscene, sexually explicit, discriminatory, hateful, threatening, abusive, defamatory, offensive, harassing, or otherwise objectionable content or images;
15. that harms, threatens, harasses, abuses or intimidates another person in any way or involves images or content that depicts, promotes, encourages, indicates, advocates or tends to incite the commission of a crime or other unlawful activities;
16. that dilutes or depreciates the name and reputation of Strong Home Mortgage or any of its affiliates;
17. that transmits or uploads any content or images that infringes any third party's intellectual property rights or infringes any third party's right of privacy; or
18. that unlawfully transmits or uploads any confidential, proprietary or trade secret information.

ACCESS TO THIS WEBSITE

Strong Home Mortgage reserves the right at all times, in its sole discretion and without notice to you, to deny your access to and use of this website.

USE OF THIS WEBSITE

You agree and acknowledge that you have the sole responsibility and liability for your use of this website and for providing or obtaining, and for maintaining, all of the hardware, software, electrical power, telecommunications, Internet services, and other products or services necessary or desirable for you to access and use this website.

INTELLECTUAL PROPERTY RIGHTS

The following marks appearing on this website, including, but not limited to: Strong Home Mortgage and the respective logos, emblems, slogans and designs are trademarks and/or service marks of Strong Home Mortgage, LLC.

"STRONG HOME MORTGAGE™" is a registered trademark of Strong Home Mortgage, LLC, used under license.

All other marks used on this website are the property of their respective owners.

Web Page Content: You acknowledge and agree that:

- all content, Web pages, source code, calculations, products, materials, data, information, text, screens, functionality, services, design, layout, screen interfaces, "look and feel", and the operation of this website (collectively "Web Page Content") are protected by various intellectual property laws, including, but not limited to, copyrights, patents, trade secrets, trademarks, and service marks; and
- all rights associated with the Web Page Content are owned by Strong Home Mortgage, its licensors, or content providers.

Furthermore, you acknowledge and agree that you do not acquire any ownership rights by downloading or viewing any Web Page Content. You further acknowledge and agree that you will not in any way copy, reproduce, publish, create derivative works from, perform, upload, post, distribute, transfer, transmit, modify, adapt, reverse engineer, frame in any Web page, or alter the appearance of any Web Page Content.

You may not use Web Page Content, domain names (in whole or in part), or Email addresses related to or derived from this website, nor any data, trademarks, functionality, service marks, trade names, brand names and/or logos contained within or derived from this website, for any purpose; meaning that you may not, among other prohibited uses, use any Web Page Content, domain names, Email addresses, data, trademarks, service marks, trade names, brand names and/or logos on or derived from this website:

- in or as any meta-tag or hidden text;
- in or as part of any contextual marketing directory, index, or triggering term;
- as content or advertising related to any other website including, but not limited to, comparative/informational websites; and/or
- as a variable or data element in any algorithm that causes another Internet browser to appear on, over, or at the same time as the Company's website or controls the content of any other Internet browser window.

Testimonials: You acknowledge and agree that all testimonials submitted to Strong Home Mortgage will become and remain our exclusive property, even if the provisions of these Terms of Use are later modified or terminated. This means that you irrevocably grant to Strong Home Mortgage the unrestricted right (now and in the future, without notice, compensation or other obligation to you or any other person) to use your statement, image, likeness, as they may be used, in any medium, in connection with an advertisement or for any other publicity purpose. You further agree that Strong Home Mortgage may use any percentage of your testimonial, image, likeness and/or works, in any way that it sees fit, and may exclude your name or use a fictitious name herewith.

LINKING

Not Responsible For Links to Other websites: For your convenience, this website may provide links to other websites on the World Wide Web. Unless expressly stated otherwise on this website, Strong Home Mortgage does not endorse, approve, sponsor or control, and we are not in any way responsible for, any of the content, services, calculations, information, products or materials available at or through any websites to which this website may provide a link. By using this website you acknowledge and agree that Strong Home Mortgage will not be responsible or liable to you or any other person for any damages or

claims that might result from your use of such content, services, calculation, information, products or materials.

No Advertising / No Links. Strong Home Mortgage does not permit third-party advertising on this website. Except with the written permission of Strong Home Mortgage, you agree that you will not create links from any website or Web page to this website or any Web page within this website.

COMMUNICATIONS WITH COMPANY

Recording & Monitoring of Communications: Your communications with us via the website, PC-talk, chat Email, and telephone may be recorded or monitored and by using such communications methods you are consenting to the recording or monitoring of the same.

CONTACT METHODS AND OPT-OUT

Agreement to calls and information sharing: If you submit to Strong Home Mortgage through this website or otherwise you are making an inquiry as to lending programs and services offered by Strong Home Mortgage. You understand and agree that if you submit an inquiry, we may share the information that you provide, including, but not limited to, your full name, birth date, address, telephone number, and social security number with our affiliates so that they may respond to your inquiry. You authorize Strong Home Mortgage to share your information, either as provided by you or as corrected by us. You acknowledge that Strong Home Mortgage is not a party to any agreement that you may make with an affiliate, and that the affiliate is solely responsible for its services to you. You understand that requirements for a particular product or service, including a mortgage, are determined by the affiliates and that Strong Home Mortgage does not endorse, warrant, or guarantee the products or services of any of its affiliates. Nothing in these Terms of Use or on this website constitutes an offer for a loan commitment or interest rate lock agreement. You agree that Strong Home Mortgage shall not be liable for any damages or costs which arise from your use of the affiliates' goods or services.

GOVERNING LAW

You agree that these Terms of Use shall be governed by and construed in accordance with the laws of the State of Virginia, without giving effect to any principles of conflicts of law. You agree that any action at law or in equity arising out of or relating to these Terms of Use or the use of this website shall be filed only in the state or federal courts located in Prince William County, Virginia, and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action.

SEVERABILITY

You agree that if any provision of these Terms of Use shall be found to be unlawful or void, or for any reason unenforceable, then that provision shall be deemed severable from the other provisions of these Terms of Use and shall not affect the validity and enforceability of such other provisions.

DISCLOSURES AND LICENSES

For disclosures and licensing information please visit: <https://stronghome.wpengine.com/licensing-disclosures/>

YOUR CALIFORNIA PRIVACY RIGHTS

California Civil Code § 1798.83 permits our visitors who are California residents to request certain information regarding their disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an e-mail to info@stronghome.com or write us:

Strong Home Mortgage Inc.
Attn: Legal Team
12701 Marblestone Drive
Suite 150
Woodbridge, VA 22192
