

TERMS OF USE AGREEMENT

By accessing, browsing, or using Stronghome.com or any affiliated websites (“Website”), you are entering into a legal agreement with Strong Home Mortgage, LLC to comply with the terms and conditions described herein and you acknowledge that you have read, understand, and agree to be bound by this Terms of Use Agreement (“Agreement”). You also agree to be bound by our Privacy Policy available on the Website and which is incorporated herein by reference. You are bound by the terms of the Agreement each time you access the Website. This Agreement governs your use of any goods or services offered through the Website. Certain services require additional disclosures and terms disclosed throughout the Website. By agreeing to proceed with any such services, you acknowledge that you have read, agree, and understand associated terms and conditions.

Mortgage origination services are provided by Strong Home Mortgage, LLC (“SHM”), NMLS ID # 1675638. SHM and this website only offer services in states where SHM is license. A list of states where SHM is licensed and full licensing disclosures can be found on the Website’s “Licensing and Disclosure” web page.

We reserve the right, in our sole discretion, to modify the Website and this Agreement at any time. Any such change becomes effective immediately upon posting on the Website. You agree to review the Agreement upon using the Website and your continued use of the Website constitutes your acceptance to the Agreement available at time of use. The Website is only to be used by individuals that are at least 18 years of age and by using this website you acknowledge that you are of the required age.

Our Privacy Policy explains how we collect, share, and protect your personal information.

Website Content and Disclaimers

The contents of the Website, such as text, images, and all other materials (“Content”) are for informational purposes only and is not intended to be a substitute for professional financial or legal advice. You should consult a qualified financial advisor or licensed attorney to obtain professional financial or legal advice. While efforts are made to ensure that all Content is up-to-date and accurate, there is no representation or warranties of any kind, expressed or implied, about the completeness, accuracy, or reliability of the Content.

THE WEBSITE AND SERVICES PROVIDED THROUGH THE WEBSITE ARE PROVIDED FOR USE “AS IS” WITHOUT WARRANTY OF ANY KIND. SHM DOES NOT WARRANT THAT THE WEBSITE OR SERVICES OFFERED THROUGH THE WEBSITE WILL BE ACCURATE, ERROR-FREE, OR UNINTERRUPTED. TO THE MAXIMUM EXTENT PERMITTED BY LAW, UNDER NO CIRCUMSTANCES WILL SHM BE LIABLE FOR ANY DAMAGES WHATSOEVER DUE TO YOUR RELIANCE ON OR USE OF THE WEBSITE OR SERVICES OFFERED THROUGH THE WEBSITE. TO THE EXTENT PERMITTED BY LAW, SHM DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER STATUTORY, EXPRESSED, OR IMPLIED INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE LIABILITY OF SHM, IF ANY, SHALL BE LIMITED TO DIRECT AND FORESEEABLE DAMAGES WHICH SHALL NOT EXCEED \$1,000.00. UNDER NO CIRCUMSTANCES SHALL SHM BE LIABLE FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, STATUTORY, EXEMPLARY, OR PUNITIVE

DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF REVENUE OR ANTICIPATED PROFITS OR LOST BUSINESS, LOSS OF DAMAGE OR DATA, OR EMOTIONAL DISTRESS.

You agree to indemnify, defend, and hold harmless SHM and its officers, directors, shareholders, employees, agents, subsidiaries, affiliates, and successors in interest from and against any and all claims, damages, liabilities, losses, and expenses (such as attorney fees and costs) arising out of or relating to your use of the Website or any service offered through the Website.

Terms of Services

The Website enables consumers to shop for and obtain mortgage origination services from SHM. By submitting any information through the Website, you are indicating that you wish to be contacted by SHM and are providing express written consent to receive phone calls and text messages, including for marketing purposes, to any phone number that you provide including a cellular phone. In addition, you agree that such calls or texts may be made using an automatic telephone dialing system and/or artificial or prerecorded voice and that you are providing consent to receive such calls or texts even if your telephone number is currently listed on any federal, state, local, or internal Do-Not-Call List. You understand that you are not required to consent to receiving such communications as a condition of purchasing any goods or services through the Website.

You may opt out of receiving calls from SHM by emailing your request to info@stronghome.com or calling 800-862-7803.

By providing an email address to SHM, you are providing consent to receive emails from the SHM and any such email shall not be considered unauthorized under any local, state, or federal regulation. Your consent shall remain valid until you opt-out of receiving emails or otherwise revoke your consent with the SHM.

You represent and agree that all information that you provide through the Website is accurate, current, and complete. In addition, you consent to SHM storing and retaining such information to the maximum extent permitted by applicable law.

The services provided by the Website are purely administrative. You agree that you will rely on your own judgment and independent research to make financial decisions and product choices that best fit your personal situation. Any information that you submit through the Website is not a formal application for credit but rather is an inquiry made to SHM. **You expressly agree that mortgage applications as defined under applicable state laws, the Real Estate Settlement Procedures Act, Truth in Lending Act, and Equal Credit Opportunity Act are not accepted through the Website.** You will have to complete a formal application for a mortgage loan with SHM. No commitment to lend is made through the Website.

You agree that advertised terms and conditional offers on the Website may not be available for all consumers and that all final loan approvals are subject to underwriting and qualification requirements of SHM. There is no guarantee that the rates and terms shown on the Website will be the rates and terms that SHM will ultimately offer to you. SHM's conditional loan offer may be subject to market conditions and qualification. The rates and fees provided by SHM may be higher or lower depending on your complete credit profile, collateral considerations, income, employment status, and other underwriting considerations. Furthermore, there is no guarantee that the rates offered by SHM are the lowest rates available on the market.

Links to Third-Party Websites

For your convenience and reference, the Website may provide links to other non-affiliated third-party websites. SHM does not own or control non-affiliated third-party websites and a link does not imply endorsement of any non-affiliated third party website or services provided therein. Upon leaving the Website, you agree that SHM is not responsible or liable for any content of, or issues arising from your access to, a non-affiliated third-party website.

Permitted Use of Website

You agree that you will not use, or attempt to use, the Website for any purpose other than inquiring about mortgage related services. You may not use the Website for any other purpose including, but not limited to, in any way: that is unlawful or prohibited; to transmit any advertisement, solicitations, spam, or any other unsolicited communications; to transmit any harmful or disabling computer codes or viruses; to harvest any consumer personal information from the Website; that interferes with the Website's services; that unlawfully imitates or otherwise misrepresents your affiliation with any person or entity; that dilutes or depreciates the reputation of SHM or any affiliate; that transmits any content or images that infringe on any third party's intellectual property right or infringes on any third party's privacy rights.

You agree that you have the sole responsibility and liability for your use of the Website and for obtaining, providing, and maintaining all the hardware, software, electrical, telecommunications and internet services, and any other services necessary for you to access the Website.

Intellectual Property

"Strong Home Mortgage" is a registered trademark of Strong Home Mortgage, LLC and is used under license. All registered trademarks used on this website are protected by intellectual property laws. Except as explicitly provided herein, no part of the Website or any Content available through the Website may be used, copied, or transmitted in any way. Nothing on the Website is to be construed as granting any license or right to use content available on the Website.

Governing Law

You agree that any dispute about this Agreement or use of this Website shall be governed and construed in accordance with the laws of the Commonwealth of Virginia without regard to any conflict of laws provisions. You agree that any action at law or in equity arising out of or relating to the Agreement 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 this Agreement shall be found to be unlawful or void, or for any reason unenforceable, then that provision shall be deemed severable from the other provisions and shall not affect the validity and enforceability of such other provisions.