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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."

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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,
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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.

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## **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.

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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.

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