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You shall comply with any request from us to protect our or any of our third party providers' rights. Anything that you transmit to us or through our site shall become our property, may be used by us for any lawful purpose, and shall be subject to disclosure as deemed appropriate by us, consistent with the terms of our Privacy Policy, including to any legal or regulatory authority to which we are subject. We reserve all rights with respect to ownership of all content and material at this site, and will enforce such rights to the full extent of the law. This license will terminate automatically if you use our site in violation of these terms.

Mortgage Loan Services

The Website may include services for mortgage loans made on real property. Loans may only be made to residents of and secured by real property located in states where we are licensed or authorized to make such loans.

We do not guarantee acceptance into any particular loan program or specific loan terms or conditions. We do not guarantee that the loan terms or rates presented are the best terms or lowest rates available in the market. We encourage you to shop for the best product to suit your personal needs. An offer may be and generally is subject to market conditions, submission of a full application, loan approval, and qualification. The rates and fees may be higher or lower than initially quoted depending on your complete credit profile, collateral/property considerations, and income/asset considerations. Unless expressly stated in writing, nothing contained herein shall constitute an offer or promise for a loan commitment or interest rate lock-in agreement. We may not offer all products nor offer certain products in all states.

Disclaimer of Warranty

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CONNECTION WITH YOUR ACCESS TO, USE OF, OR INABILITY TO USE OUR SITE, OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS, OR LINE OR SYSTEM FAILURE, INCLUDING, BUT NOT LIMITED TO, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, AND PUNITIVE DAMAGES, EVEN IF WE OR AN AUTHORIZED REPRESENTATIVE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Indemnification

You hereby agree to indemnify and hold us and our parents, affiliates, subsidiaries, officers, employees, agents, partners, and licensors harmless from and against any and all claims, damages, losses or expenses (including, but not limited to, attorneys fees and costs of investigation) arising from, out of, or in connection with your use of our site or your violation of these Terms of Use.

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Our site may provide "hyperlinks," also known as "links," to sites owned and operated by third parties. Links to such third party sites are provided for your convenience only and should not be construed as our endorsement of or responsibility for any site, company, product, or service. We are not responsible for the content of off-site pages or any other site linked to or linking to this site and we make no warranty, either express or implied, concerning the content of such site, including the accuracy, completeness, reliability, or suitability thereof for any particular purpose, nor do we warrant that such site or content is free from any claims of copyright, trademark, or other infringement of the rights of third parties or that such site or content is devoid of viruses or other contamination. Your use of any off-site pages or other sites is at your own risk. We are not responsible for the content, accuracy, or availability of the information presented on those sites and we specifically disclaim any liability for any claim, damage, loss, or expense you may incur, directly or indirectly, as a result of your use of those sites. We further reserve the right to terminate a link to a third party site at any time.

General Information

These Terms of Use shall be governed by and construed in accordance with the substantive and procedural laws of the State of California, without giving effect to the principles of conflicts of law or choice of law thereof. By using our site, you hereby irrevocably submit to the exclusive personal jurisdiction before the courts of the State of California and the United States District Court located in the city of Santa Ana, California, and the appellate courts thereof. You agree that any claim or cause of action by you arising out of or related to use of the Site must be filed within one (1) year after such claim or cause of action arose or be forever barred. If any provision herein, including, without limitation, the warranty disclaimers and liability limitations set forth above, is found by a court of competent jurisdiction to be invalid or unenforceable, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable

provision that most closely matches the intent of the original provision and the remainder hereof shall continue in effect. Except as otherwise provided herein, this constitutes the entire agreement between you and us and governs your use of the Service, superseding any prior agreements between you and us with respect to its subject matter.