

Terms of Service

Summit Mortgage Lending, LLC

NMLS #2660607

1. Acceptance of Terms

By accessing or using the services of Summit Mortgage Lending ("Company," "we," "our," or "us"), you agree to these Terms of Service and any policies referenced herein, including our Privacy Policy. If you do not agree, please discontinue use of our services immediately.

2. Services Provided

Summit Mortgage Lending is a licensed mortgage brokerage that assists clients with:

- Residential purchase loans
- Refinances
- Investor loan programs

We act as an intermediary between borrowers and lenders but do not guarantee loan approval, rates, or terms. Loan approval is subject to lender underwriting, creditworthiness, and regulatory requirements.

3. Eligibility

To use our services, you must:

- Be at least 18 years old
- Provide accurate, current, and complete information
- Be legally able to enter into binding financial agreements

4. Client Responsibilities

By engaging our services, you agree to:

- Provide truthful and complete information during the loan application process
- Promptly submit requested documents (e.g., income verification, credit authorizations)
- Use our services only for lawful purposes

False or misleading information may result in denial of services or legal action.

5. No Guarantee of Loan Approval

Submission of an application does not guarantee loan approval. Loan approval, terms, and funding are determined by lenders in accordance with federal, state, and investor guidelines.

6. Fees and Costs

Certain fees (e.g., credit report, appraisal, underwriting, or processing fees) may apply and will be disclosed in writing as required by the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), and other applicable laws.

7. Intellectual Property

All content provided by Summit Mortgage Lending, including our website, educational materials, and branding, is protected by copyright and trademark laws. You may not reproduce, modify, or distribute our content without written permission.

8. Limitation of Liability

Summit Mortgage Lending is not liable for:

- Denial of credit by a lender
- Changes in market conditions, interest rates, or government programs
- Losses incurred from reliance on general educational content provided

Our liability is limited to the fullest extent permitted by law.

9. Privacy & Data Protection

We protect your personal information in compliance with the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), and other applicable regulations. Please review our [Privacy Policy] for more details on how we collect, use, and safeguard your data.

10. Termination of Services

We reserve the right to refuse or terminate services at any time if a client provides false information, engages in fraud, or violates these Terms.

11. Governing Law

These Terms are governed by the laws of the State of Texas and applicable federal laws. Any disputes will be resolved in accordance with arbitration or mediation agreements, if applicable.

12. Updates to Terms

We may update these Terms of Service from time to time. Any changes will be posted on our website with an updated effective date. Continued use of our services after changes constitutes acceptance of the revised Terms.

13. Contact Information

Summit Mortgage Lending, LLC

NMLS ID: 2660607

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