

Terms of Use

Effective Date: OCTOBER 2026

Welcome to the website of **UNO Mortgage, LLC** (“UNO Mortgage,” “we,” “us,” or “our”). By accessing or using this website, you agree to these Terms of Use.

If you do not agree with these Terms of Use, please do not use this website.

1. Website Use

This website is provided for general informational purposes and to allow users to learn about UNO Mortgage, LLC and its mortgage-related services.

You agree to use this website only for lawful purposes and in accordance with these Terms of Use.

You may not use this website to:

- Violate any applicable law or regulation
- Attempt to gain unauthorized access to the website or its systems
- Submit false, misleading, or fraudulent information
- Interfere with the operation or security of the website
- Use information obtained from the website for unlawful purposes

2. Mortgage Information

Information provided on this website is for general informational purposes and does not constitute a commitment to lend, an offer to lend, or a guarantee of loan approval.

Mortgage programs, interest rates, terms, fees, qualifications, and availability are subject to change and may depend on individual borrower qualifications, property characteristics, loan program requirements, and applicable laws and regulations.

A loan application and applicable disclosures may be required before a loan decision can be made.

3. Communication and Contact Forms

When you submit information through a website form, you authorize UNO Mortgage, LLC to use the information you provide to respond to your inquiry, provide requested services, and communicate with you regarding your mortgage inquiry or other services you have requested.

Providing a telephone number is optional unless otherwise specifically indicated.

4. Text Messaging Service Information

If you separately and voluntarily opt in to receive SMS/text messages from UNO Mortgage, LLC, you agree to receive text messages regarding important notifications about our services, updates on upcoming meetings, mortgage-related communications, and replies from your dedicated representative.

By opting in:

- You may opt in to receive text messages through our website or another authorized method.
- Your consent is voluntary and is not a condition of purchasing any goods or services.
- You may opt out at any time by replying **STOP** to any text message.
- You may request assistance by replying **HELP** to any text message.
- Message frequency may vary and you may receive more than five messages per week depending on your interactions with us.
- Message and data rates may apply.
- Your SMS consent information and mobile information will not be shared with third parties or affiliates for marketing or promotional purposes.
- Text messaging originator opt-in data and consent will not be shared with any third parties for marketing purposes.

For more information about how we collect and use personal information, please review our **Privacy Policy**.

5. No Guarantee of Availability

We make reasonable efforts to maintain the availability and accuracy of this website, but we do not guarantee that the website will always be available, uninterrupted, secure, or free from errors.

6. Intellectual Property

Unless otherwise stated, the content of this website, including text, graphics, logos, images, and other materials, is owned by or licensed to UNO Mortgage, LLC and may not be reproduced, modified, distributed, or used without permission, except as permitted by law.

7. Third-Party Links

This website may contain links to third-party websites or services. These links are provided for convenience only.

UNO Mortgage, LLC does not control and is not responsible for the content, availability, security, or privacy practices of third-party websites.

8. Privacy

Your use of this website is also subject to our **Privacy Policy**, which explains how we collect, use, and protect personal information.

9. Limitation of Liability

To the fullest extent permitted by applicable law, UNO Mortgage, LLC shall not be responsible for losses or damages arising from your use of, or inability to use, this website or reliance on information provided through the website.

Nothing in these Terms of Use is intended to limit any rights or protections that cannot legally be limited under applicable law.

10. Changes to These Terms

We may modify these Terms of Use from time to time. Changes will become effective when posted on this page. Your continued use of the website after changes are posted constitutes acceptance of the updated Terms.

11. Contact Us

If you have questions regarding these Terms of Use, please contact:

UNO Mortgage, LLC

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