

COMMUNICATIONS POLICY

Community Mortgage will communicate with you in various ways, including by email, voicemail, letters sent by post, text, and SMS messaging. Some communications take place through multiple channels. Such communications are confidential and only intended for you or persons authorized to act on your behalf. By using the Service, you acknowledge the following communications-related practices:

Email Communications:

Please note that emails should not be considered as formal or confirmed interest rate locks, unconditional loan commitments, or approvals unless explicitly stated. Community Mortgage does not provide conditional or unconditional loan pre-qualifications or pre-approvals, or any agreement to lend to a borrower unless explicitly stated.

Disclosures and Time-Sensitive Instructions:

Please refrain from using the Platform, affiliate websites, chat, or email to convey any time-sensitive instructions that may affect your loan, loan application, loan disclosures, or loan closing documentation (such as interest rate locks, personal information updates, cancellation of a closing, rescissions, or any loan-related matters). Such instructions may not be honored.

To be accepted and binding upon us, all transactions conducted on the Service, our affiliate websites, chat, or via email must be confirmed in writing by us. Please note that our communications regarding matters regulated by applicable federal and state laws will always be formal and clearly notated as such.

Recording & Monitoring of Communications:

By using the Service, chat, email, or telephone to communicate with us, you are consenting to the recording or monitoring of your communications with us, as described in this policy. Please note that all such communications may be recorded or monitored.

Loan Approvals:

Please be aware that all loan approvals, pre-qualifications, rate locks, deposit, and refund agreements are solely made in writing by the lenders affiliated with Community Mortgage. It is important to note that Community Mortgage is not a lender.

Please note that any approvals or pre-qualifications are conditional, as outlined in their terms, unless specifically provided in writing and signed by Community Mortgage lending partners or brokers who are subscribed to the Platform.

Credit Reports:

By submitting a credit application, you are authorizing a Community Mortgage affiliate supplier to obtain a copy of your or your individual client's credit report. Please note that this may result in a "hard" inquiry on your credit report, which could have a negative impact on your credit score.

Please note that fees for credit pulls are charged to subscribers, and if passed on as a loan cost, must be disclosed to the consumer in accordance with applicable federal and state laws. It is the responsibility of Platform Subscribers to comply with all related mortgage lending compliance requirements, including properly and timely disclosing all fees and costs related to the loan.

Please note that we reserve the right to terminate your Subscription if we suspect that you are not in compliance with consumer protection and disclosure requirements.

E-Signature:

Please note that general communications through this Platform and affiliate websites, chat, or email are not intended to constitute either an electronic record or an electronic signature, nor do they constitute any agreement by the sender to conduct a transaction by electronic means, unless explicitly stated otherwise in the message and specific e-signature procedures are employed. However, it is important to note that your assent to a "click to accept" button or feature affirming your acceptance is binding upon you.

Third-Party Service Providers:

When applying for a loan or requesting more information prior to applying for a loan, you are agreeing to provide us with accurate, current, and complete information. Please note that this information will be relied upon to transact your loan application through the Service, as well as by your broker, lender, and our third-party service providers.