Terms of Use

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Eligibility; Accounts and Registration. You must be at least 18 years of age to use the Service. By agreeing to these Terms of Use, you represent and warrant that: (a) you are at least 18 years of age; (b) you have not previously been suspended or removed from the Services; and (c) your registration and your use of the Services is in compliance with all applicable laws and regulations. To access some features of the Services, you may be required to register for an account. When you register for an account, you may be required to provide us with some information about yourself, such as email address or other contact information. You agree that the information you provide is accurate and that you will keep it accurate and up-to-date at all times. When you register, you may be asked to provide a password. You are solely responsible for maintaining the confidentiality of your account and password, and you are responsible for all actions taken via your account. You may not share your user account(s) with others. Unless you have entered into a commercial agreement with 2FindYourHome permitting you to use the Services for transactions on behalf of another person, you may only use the Services for transactions on your own behalf, and not on behalf of any other person.

Use of the Services; Restrictions.
A. Use of the Services. As long as you comply with these Terms of Use, 2FindYourHome grants you a non-exclusive, limited, revocable, personal, non-transferable license to use the Services, and to download and use any App (as defined in Section 4(B) below) on your mobile device in object code form, for your personal use. If you are a real estate or mortgage professional acting in your professional capacity, you may additionally use the Services to provide information, to the extent permitted by applicable law, to your clients and to take actions on behalf of your clients (“Pro Use”). If you use the Services for a Pro Use, you represent and warrant that you have obtained all required authorizations and consents from your client. Except as expressly stated herein, these Terms of Use do not provide you with a license to use, reproduce, distribute, display or provide access to any portion of the Services on third-party web sites or otherwise. The Services may include software for use in connection with the Services. The Services may not be used for transactions in commercial real estate, which includes, without limitation, commercially zoned properties and vacation rentals.

B. Mobile Applications. To use any mobile application feature of the Services (each, an “App”), you must have a compatible mobile device. 2FindYourHome does not warrant that any App will be compatible with your mobile device. You may use mobile data in connection with an App and may incur additional charges from your wireless provider for using an App. You agree that you are solely responsible for any applicable charges. 2FindYourHome may update any app and may automatically electronically update the version of any App that you have installed on a mobile device. You consent to all automatic upgrades, and understand that these Terms of Use will apply to all updated versions of an App. Any third-party open source software included in an App is subject to the applicable open source license and may be available directly from the creator under an open source license. These Terms of Use do not apply to your use of software obtained from a third-party source under an open source license.

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5. Prohibited Use. BY USING THE SERVICES, YOU AGREE NOT TO:

- use information provided by 2FindYourHome through the Services in making any loan-related decisions;
• reproduce, modify, distribute, display or otherwise provide access to, create derivative works from, decompile, disassemble, or reverse engineer any portion of the Services, except as explicitly permitted under these Terms of Use;

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• use the Services in any way that is unlawful, or harms 2FindYourHome, its service providers, suppliers, or any other user;

• distribute or post spam, chain letters, pyramid schemes, or similar communications through the Services;

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• upload invalid data, viruses, worms, or other software agents to the Services;

• interfere with, or compromise the system integrity or security of the Services, or otherwise bypass any measures 2FindYourHome may use to prevent or restrict access to the Services;

• conduct automated queries (including screen and database scraping, spiders, robots, crawlers, bypassing “captcha” or similar precautions, and any other automated activity with the purpose of obtaining information from the Services) on the Services;

• use any of 2FindYourHome’s trademarks as part of your screen name or email address on the Services; or

• attempt to, or permit or encourage any third party to, do any of the above.

**Fees.**

**A. Generally.** You may be required to pay fees to access certain features of the Services. All fees are in U.S. dollars and are non-refundable. If 2FindYourHome changes the fees for all or part of the Services, including by adding fees or charges, 2FindYourHome will
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B. Certain Third-Party Services.

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“Lender”, you authorize 2FindYourHome Mortgages, Inc. in particular) to provide the information you submit to the Third-Party Provider. If you include your name, contact information and other information in a request, your identity will no longer be anonymous to the Third-Party Provider. Your submission of information and any request for quotes through the Services is not an application for credit. 2FindYourHome is only providing an administrative service to consumers and participating Lenders. Decisions regarding Lenders contacting consumers are made by participating Lenders and not 2FindYourHome. These non-binding quotes are not intended to be official Loan Estimates as defined in the Real Estate Settlement Procedures Act. By using these features, the disclosures and consent required under certain state laws are deemed to be provided, received, and agreed to. Interest rates displayed through the Services are for information purposes only and reflect non-binding customized quotes of the terms a Lender might offer a borrower fitting a consumer’s anonymous profile. Actual interest rates may vary. Loan approval standards are established and maintained solely by individual Lenders. Consumers should rely on their own judgment in deciding which available loan product, terms, and Third-Party Provider best suit their needs and financial means. 2FindYourHome: (a) is not a Lender, loan originator, loan processor or underwriter; (b) does not aid or assist borrowers in obtaining loans, solicit borrowers or Lenders for loans, offer or negotiate terms of loans; (c) does not take mortgage applications, make loans or credit decisions or pre-approve borrowers for loans; (d) is not an agent of either any consumer or any Lender; (e) does not endorse, refer or recommend any Third-Party Provider that pays 2FindYourHome or the products of any Third-Party Provider that pays 2FindYourHome; (f) is not responsible for any errors or delays caused by consumers or any Third-Party Provider in the loan process; and (g) does not guarantee offer of, or acceptance into, any particular loan program or specific loan terms, conditions, or rates with any Third-Party Provider, or that any rates or terms will be the best available.

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2FindYourHome takes accessibility seriously. If you have any questions, concerns, or need to report an accessibility issue, please contact us at ldoane@bnar.org or call 716-636-9000 we have taken to ensure ADA compliance and provide a positive experience for those with accessibility needs:

1. **Text size and legibility** - 2FindYourHome has made every effort to make sure text is legible and contrasts the background it is on. We have also ensured that the site will function well when users increase magnification within the browser. To increase text size in your browser, please hold the control key and then press the "+" or "-" keys on your keyboard to increase or decrease magnification.

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3. **Keyboard navigation** - 2FindYourHome.com has implemented features so keyboard navigation is easy and clear for those with visual and other impairments.

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