

TERMS AND CONDITIONS

STAMPFLI MORTGAGE LLC welcomes you to our website (www.stampflimortgage.com). The terms “us”, “we”, and “our” refer to "STAMPFLI MORTGAGE LLC", a limited liability Company existing under the laws of the State of Wisconsin with its principal address located at: **303 S. Main Street Verona, WI 53593**, the website (www.stampflimortgage.com), and owners of Stampfli Mortgage LLC.

We are glad to provide you access to our website and numerous services. By accessing our website and using our services, you consent to be bound by these Terms and Conditions. Using our services is strictly voluntary. If you do not wish to be bound by our Terms and Conditions and Privacy Policy kindly log out and prohibit any further use of our website and Services.

These Terms and Conditions and our Privacy Policy constitute the legal agreement with have with you and apply to your use of our website and services and do not invalidate any other agreement or terms you may have with Stampfli Mortgage, unless otherwise stipulated. Your breach of any of these legal agreements automatically terminates your permission to use our website or services you must immediately prohibit any further use of our website.

1. DEFINITIONS

A “Visitor” is someone who merely browses our website. A “Member” is someone who has applied to use our services. The term “User” is a collective identifier that refers to either a Visitor or a Member.

2. ACCEPTANCE OF AGREEMENT

Please read the Terms of Use carefully before using our website. By using the Website, you accept and agree to be bound and abide by these Terms of Use. Our Privacy Policy is also considered part of this Agreement and available on this website. You must review our Privacy Policy. If you do not accept and agree to being bound by all of the terms of this Agreement, including the Stampfli Mortgage LLC Privacy Policy, do not use this Website or our Services.

3. AMENDMENT OF TERMS AND OUR CONTENT

We reserve the right to change, modify, add or remove portions of these terms at any time without prior notice or your consent. Please check these terms regularly prior to using our website to ensure you are aware of any changes. We will endeavor to highlight any significant or substantive changes to you where possible. If you choose to use our website, then we will regard that use as conclusive evidence of your agreement and acceptance that these terms govern you and Stampfli Mortgage's rights and obligations to each other.

4. ABOUT OUR MORTGAGE SERVICE

Stampfli Mortgage provides a service which enables you select and apply for your mortgage based on your choice of a preferred product and your personal and financial status. We may propose products suitable for you based on the information you provide us; however, we cannot guarantee that such

product will be the best for you. It is ultimately your sole responsibility to ensure that any mortgage product that you choose is suitable for you based on your preferences and financial status.

The products we propose or recommend are third party products which Stampfli Mortgage LLC has no control over.

Applying for a mortgage product

There are stages involved when applying for a mortgage product through our Mortgage Service. We will closely guide you through each of these stages as you begin with the application process.

We collect required personal information from you which will help us facilitate the entire process, the personal information we require includes but not limited to: Name, Address, DOB, SSN, Taxes, Wages, and Credit reports.

We share the information you provide us with lenders, title companies and credit reporting agencies during the process.

Upon submitting your application to a lender, you will receive an acknowledgement email which includes your application number. We will then begin liaising with product providers as well as keeping communication with you throughout the entire application process.

You agree and permit us to act on your behalf in liaising with the product providers and any other third parties involved in the application process.

We do not guarantee that your application will be considered or accepted by a product provider.

Application Refusal

- We may refuse your application if:
- the product you choose is no longer available;
- there has been an error in pricing or product description;
- we cannot verify the required documents you provided us;
- you provide us misleading, inaccurate or insufficient information;
- your application appears to be for an address outside Wisconsin;
- you fail our CFT (Combating the Financing of Terrorism) and AML (Anti Money Laundering) due diligence processes.
- If we cannot process your application, we will contact you via email to let you know.

5. COPYRIGHT

All software, technology, and content on our website is solely licensed property of Stampfli Mortgage LLC or our content suppliers and is protected by United States and International copyright laws. All technical compilation (meaning the programming, collection, interface, assembly and arrangement) of all content on the website is the exclusive property of Stampfli Mortgage LLC and protected by United States and International copyright laws. Stampfli Mortgage LLC hereby gives you permission to view and use the technology, content and services made available to you on our website. Any other use, including the modification, reproduction, transmission, distribution, and republication of our content, software, and technology on the website is strictly prohibited.

6. OTHER INTELLECTUAL PROPERTY

All other intellectual property rights related to the software, interface, technology, and contents included on our website or used in the operation of the website or for providing you our services including without limitation, titles, trade secrets, technical know-how, moral rights, patents, publicity rights, character rights, and artistic rights are owned and licensed property of Stampfli Mortgage LLC. Our website contains our trademarks and service marks and those of our affiliates or third-party companies in the form of graphics, words and logos where applicable. Your permission to use our website or services does not constitute any right or license for you to use our trademarks or service marks without the prior written approval of Stampfli Mortgage LLC.

Any use of these rights without the prior written approval of Stampfli Mortgage LLC is strictly prohibited.

7. ERRORS, CORRECTIONS, AND CHANGES

We do not represent or warrant that our website will be free from errors, virus-free or other harmful elements, or that we will correct such errors. We do not represent or warrant that the information available on our website will be correct, timely, reliable, or otherwise accurate. We reserve the right at our sole discretion to modify any Content, and other components used or contained in our website at any time without your prior notice. Reference to any processes, services or other information by trademark, trade name or otherwise does not constitute or imply our recommendation, endorsement, or any affiliation therewith by our website, by third parties, or by any of the software, equipment or programming associated with or utilized by us.

8. PROHIBITED USE

As a User of our website and services you shall not:

- violate any applicable local or international law or regulation;
- Submit or post any content that is abusive, defamatory, libelous, harmful, obscene, invasive of third-party privacy, or content that could be considered objectionable;
- impersonate or use the identity of a third-party, or falsely state or otherwise misrepresent your affiliation with a person or organization;
- engage in any activities or manipulate identifying material to misrepresent the origin of content;
- Submit any content that is subject to any disclosure restrictions;
- Submit any materials, information or content that infringes or violates any patent, copyright, trademark, or any other intellectual property rights;
- use the website to disseminate any information or content, including by e-mail, that is abusive, defamatory, libelous, harmful, obscene, invasive of third-party privacy, or information or content that could otherwise be considered to be objectionable;
- Post any material that contains viruses, malware or any other corrupt computer code, files or programs that impair the use of any computer software or hardware or telecommunications equipment;
- interfere with or otherwise limit the use of the website by other users; or collect, compile, or store personal information about other users of the website;
- disrupt or interfere with the operation of the website by overloading or exceeding the capacity of the website or the systems resources; accounts; login info; servers; or networks connected to or accessible through the website or any affiliated or linked sites;
- disrupt or interfere with the security of, or otherwise cause harm to the website or the systems resources; accounts; login info; servers; or networks connected to or accessible through the website or any affiliated or linked website; or

- use any robot, spider, other automatic device, or manual process to “screen scrape,” monitor, “mine,” or copy the web pages on the website or the content contained therein without Stampfli Mortgage LLC express and written permission.

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By sending your information and documents to us, you warrant and represent that (i) Stampfli Mortgage LLC may release your personal information to third party for the purpose of obtaining access to our services; (ii) you have all necessary rights or consent to send such information to us and to grant the rights to Stampfli Mortgage LLC through this Terms and Conditions; (iii) the User Content, and your use and the Post thereof in connection with our website, does not and will not violate these Terms and Conditions or any applicable local, state, national or international statute, regulation, or law.

9. LINKS TO OTHER WEBSITES

From time to time our website may contain links to third party or vendor websites. Inclusion of links to any third-party website does not mean that we warrant, endorse, guarantee, or recommend the services, information, content, and/or data of such third-party websites. Stampfli Mortgage LLC has no control over the legal documents and privacy practices of such third-party websites; your access of any third-party websites is at your own risk. We advise that you review the privacy terms and conditions and privacy policy of those websites to fully understand what information is collected and how it is used.

10. DISCLAIMER

THE WEBSITE AND ALL MATERIALS, CONTENT, INFORMATION, PRODUCTS AND SERVICES AVAILABLE THROUGH THE OUR WEBSITE AND ARE PROVIDED ON AN “AS IS”, BASIS WITH ALL DEFECTS AND “AS AVAILABLE” BASIS WITHOUT WARRANTIES OR REPRESENTATIONS OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE. STAMPFLI MORTGAGE DISCLAIMS ALL WARRANTIES AND REPRESENTATIONS EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, WARRANTIES OF TITLE, NON-INFRINGEMENT, AND IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, SATISFACTORY QUALITY, ACCURACY OF INFORMATIONAL CONTENT, AND ANY WARRANTIES ARISING OUT OF ANY COURSE OF DEALING OR USAGE OF TRADE. STAMPFLI MORTGAGE MAKES NO REPRESENTATION THAT THE SITES OR ANY CONTENT IS FREE FROM ERRORS, VIRUSES, BUGS, OR OTHER HARMFUL COMPONENTS. TASKLEADS MAKES NO REPRESENTATION OR WARRANTY THAT CONTENT PROVIDED ON THE SITES IS APPLICABLE OR APPROPRIATE FOR USE IN YOUR LOCATION. NOTHING IN THESE TERMS AND CONDITIONS OR IN ANY ORAL OR WRITTEN DESCRIPTION OF THE WEBSITE WILL CONSTITUTE A REPRESENTATION OR WARRANTY WITH RESPECT TO THE WEBSITE.

YOU ACKNOWLEDGE, BY YOUR USE OF THE WEBSITE, THAT SUCH USE IS AT YOUR SOLE RISK.

11. INDEMNIFICATION

You agree to indemnify, defend, and hold Stampfli Mortgage LLC and our partners, agents, officers, directors, employees, subcontractors, successors, assigns, third party suppliers of information and documents, attorneys, advertisers, product and service providers, and affiliates free from any liability, loss, claim, and expense, including reasonable attorney's fees, related to your violation of this Agreement or use of our Website or Services.

If Stampfli Mortgage LLC gets sued by you or a third party, you will defend and indemnify Stampfli Mortgage LLC from all claims, actions, damages, losses, liabilities, costs, expenses of whatsoever kind or nature, including without limitation attorney's fees and litigation costs and expenses incurred by Stampfli Mortgage LLC as a direct result of any breach by you of these Terms and Conditions, or arising out of or about your willful or accidental misconduct, negligent or fraudulent use of this website.

12. LIMITED LIABILITY

IN NO EVENT SHALL EITHER STAMPFLI MORTGAGE LLC OR ITS AFFILIATES, OR AGENTS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OF OUR WEBSITE OR SERVICES, WHETHER BASED ON CONTRACT, TORT, WARRANTY, STRICT LIABILITY OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF ANY SUCH DAMAGES.

NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, STAMPFLI MORTGAGE LLC LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER, AND REGARDLESS OF THE FORM OF THE ACTION WILL AT ALL TIMES BE LIMITED TO THE AMOUNT CHARGED FOR ANY SERVICES WE RENDERED TO YOU BY US.

13. USE OF INFORMATION

We reserve the right, and you authorize us, to the use and assignment of all of your information regarding your use of our website and services in any manner consistent with our terms and conditions. Stampfli Mortgage LLC, as a rule, does not interfere with, modify or otherwise change your data, however, your data including all of your data with each and every Stampfli Mortgage LLC email sent or going to be sent in the future is the property of Stampfli Mortgage LLC and can be reviewed, stored and used for the purposes known only to Stampfli Mortgage LLC and any affiliates it may choose. Stampfli Mortgage LLC is under no obligation to extract any data from our database for the purposes of defending (or otherwise) in the court of law any user or users of this website. You agree and submit that Stampfli Mortgage LLC has the full rights to analyze any and all data that you willfully place onto the website or submit to us.

Stampfli Mortgage LLC reserves the right, but does not have the obligation, to monitor your use of this site and to restrict or terminate your use of the site or modify or remove any information found on the site for any reason whatsoever in our sole discretion.

14. CHOICE OF LAW AND JURISDICTION

This Agreement will be treated as if it were executed and performed in Wisconsin and will be governed by and construed in accordance with the laws of the State of Wisconsin without regard to conflict of law's provisions. In addition, you agree to submit to the personal jurisdiction and venue of such courts. Any cause of action by you with respect to our Website or Service must be instituted within one (1) year after the cause of action arose or be forever waived and barred.

15. HOW TO CONTACT US

If you have any questions or comments about this Privacy Notice or if you would like us to update information we have about you or your preferences, please contact us at (608) 572-7222 or contact your personal mortgage advisor directly.