

Terms of Use

Effective Date: July 13, 2026

Welcome to the CCF Capital website ("Website"). These Terms of Use ("Terms") govern your access to and use of this Website. By accessing or using this Website, you agree to be bound by these Terms. If you do not agree with these Terms, please discontinue use of the Website.

1. About CCF Capital

This Website is owned and operated by CCF Capital ("CCF Capital," "we," "our," or "us"). The information provided on this Website is intended for informational purposes only and does not constitute a commitment to lend, extend credit, or guarantee approval for any mortgage or financial product.

All mortgage loans are subject to underwriting approval, credit qualification, property eligibility, investor guidelines, and applicable federal and state laws.

2. Website Use

You agree to use this Website only for lawful purposes. You may not:

- Use the Website in violation of any applicable law or regulation.
- Attempt to gain unauthorized access to any portion of the Website or its systems.
- Interfere with the operation or security of the Website.
- Upload malicious software, viruses, or harmful code.
- Use automated tools or bots to scrape or collect Website content without our written permission.

We reserve the right to suspend or restrict access to users who violate these Terms.

3. No Financial or Legal Advice

The information provided on this Website is for general informational purposes only.

Nothing on this Website should be construed as legal, tax, accounting, financial, or investment advice. You should consult your own professional advisors regarding your specific circumstances before making financial decisions.

4. Mortgage Information

Interest rates, loan programs, fees, product availability, and qualification requirements are subject to change without notice.

Examples, payment calculators, educational materials, and loan scenarios presented on this Website are estimates only and should not be interpreted as a loan approval, loan commitment, or guarantee of financing.

5. User Submissions

If you submit information through this Website, including contact forms, loan inquiries, or document uploads, you represent that the information provided is accurate and complete.

You agree not to submit false, misleading, unlawful, or fraudulent information.

6. Intellectual Property

All content on this Website, including text, graphics, logos, designs, icons, images, software, and other materials, is the property of CCF Capital or its licensors and is protected by applicable copyright, trademark, and intellectual property laws.

You may view, download, or print materials from this Website solely for your personal, non-commercial use. You may not reproduce, distribute, modify, republish, or create derivative works without our prior written permission.

7. Third-Party Links

This Website may contain links to third-party websites for your convenience.

CCF Capital does not control or endorse third-party websites and is not responsible for their content, privacy practices, products, or services. Accessing third-party websites is at your own risk.

8. Disclaimer of Warranties

This Website and all information provided through it are offered on an "AS IS" and "AS AVAILABLE" basis.

To the fullest extent permitted by law, CCF Capital disclaims all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, accuracy, completeness, availability, and non-infringement.

We do not guarantee that the Website will operate uninterrupted, error-free, secure, or free from viruses or other harmful components.

9. Limitation of Liability

To the fullest extent permitted by law, CCF Capital shall not be liable for any indirect, incidental, consequential, special, punitive, or exemplary damages arising out of or relating to your use of this Website.

Our total liability for any claim relating to your use of the Website shall not exceed the amount, if any, paid by you to use the Website.

10. Indemnification

You agree to indemnify and hold harmless CCF Capital, its owners, employees, officers, affiliates, agents, and service providers from any claims, damages, liabilities, costs, or expenses arising out of your violation of these Terms or your misuse of the Website.

11. Privacy

Your use of this Website is also governed by our Privacy Policy.

12. SMS Terms & Conditions

By providing your mobile phone number and expressly opting in, you consent to receive text messages (SMS) from CCF Capital regarding your inquiries, mortgage applications, loan processing, account updates, appointment reminders, document requests, closing information, customer service communications, and other service-related communications regarding your loan or account.

Message Frequency

Message frequency varies depending on your interactions with CCF Capital and the status of your loan application or requested services.

Message and Data Rates

Message and data rates may apply based on your wireless carrier's messaging plan.

Opting Out

You may opt out of receiving SMS messages at any time by replying **STOP** to any text message you receive from us. After opting out, you will receive one final confirmation message, and no further SMS messages will be sent unless you opt in again.

Please note that opting out of SMS communications may limit our ability to provide timely updates regarding your loan or account.

Help

For assistance, reply **HELP** to any SMS message or contact us:

CCF Capital

Phone: (845) 618-5600

Email: info@ccfcapital.com

Eligibility

By providing your mobile phone number, you represent that you are the authorized user of the mobile number or have the account holder's permission to enroll in SMS communications.

Carrier Disclaimer

Wireless carriers are not liable for delayed or undelivered messages.

Privacy

No mobile information will 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. Your information will otherwise be handled in accordance with our Privacy Policy.

13. Changes to These Terms

CCF Capital reserves the right to modify these Terms of Use at any time. Updated Terms become effective immediately upon posting on this Website. Continued use of the Website following any changes constitutes your acceptance of the revised Terms.

14. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of New York, without regard to its conflict of law principles.

Any dispute arising from or relating to these Terms or your use of this Website shall be brought exclusively in the state or federal courts located in the State of New York, and you consent to the jurisdiction of those courts.

15. Severability

If any provision of these Terms is determined to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

16. Contact Information

If you have questions regarding these Terms of Use or our services, please contact us:

CCF Capital

20 Robert Pitt Drive

Monsey, NY 10952

Phone: (845) 618-5600

Email: info@ccfcapital.com