

GREAT STATES MORTGAGE CORPORATION

Terms & Conditions

Effective: Rev.2025v.01

These Terms & Conditions ("Terms") govern access to and use of the website at <https://greatstatesmortgage.com/> the ("Website"), as well as any services provided by Great States Mortgage Corporation ("we," "us," or "our") in connection with our mortgage lending, property management, and commercial & residential leasing business (collectively, the "Services"). By accessing the Website or using the Services, you agree to be bound by these Terms. If you do not agree to these Terms, you must not access the Website or use the Services.

We may update these Terms from time to time. We will notify you of any material changes by posting the updated Terms on the Website and updating the effective date. Your continued use of the Website or Services after such changes constitutes your acceptance of the revised Terms.

1. Services Provided

We offer a range of Services, including but not limited to:

- Mortgage lending: Processing applications for residential and commercial mortgages, providing loan options, and managing loan servicing.
- Property management: Overseeing day-to-day operations of rental properties, including maintenance, tenant screening, rent collection, and compliance with local regulations.
- Commercial & residential leasing: Facilitating lease agreements, property showings, and ongoing lease administration for both commercial spaces and residential units.

All Services are subject to applicable laws, regulations, and our internal policies. We reserve the right to modify, suspend, or discontinue any Service at any time without notice.

2. User Eligibility and Accounts

To use certain Services, you may need to create an account. You must be at least 18 years old and provide accurate, complete, and current information during registration. You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account.

We may terminate or suspend your account at any time if we believe you have violated these Terms or for any other reason in our sole discretion.

3. Payments and Fees

Certain Services may require payment of fees, such as application fees, origination fees, rent payments, or management fees. All payments are non-refundable unless otherwise stated. You agree to pay all applicable fees and taxes.

We may use third-party payment processors to handle transactions. By providing payment information, you authorize us and our processors to charge the specified amounts.

4. SMS Terms & Conditions

By opting into SMS communications from us (e.g., via a web form, during account setup, or through other mediums), you agree to receive text messages from GSMC Mortgage Corp. This includes SMS messages related to your interactions with our employees or external parties involved in our Services.

Message Types: You can expect to receive various types of SMS messages, including but not limited to:

- Account notifications (e.g., updates on your mortgage or lease status).
- Payment reminders (e.g., due dates for rent, mortgage payments, or fees).
- Appointment reminders (e.g., property viewings, inspections, or consultations).
- Property management alerts (e.g., maintenance requests, repair updates, or tenant communications).
- Lease or mortgage application status updates (e.g., approval notifications or document requests).
- Promotional messages (e.g., about new services or offers, subject to your preferences).

Messaging frequency may vary based on your account activity and interactions with our Services. Message and data rates may apply, depending on your mobile carrier's plan. To opt out at any time, reply STOP to any message from us. After opting out, you may receive a final confirmation message.

For assistance, reply HELP to any message or visit our website at <https://greatstatesmortgage.com/>. Visit <https://greatstatesmortgage.com/privacy-policy> for our Privacy Policy and <https://greatstatesmortgage.com/terms-conditions> for these Terms & Conditions.

5. User Conduct and Responsibilities

You agree not to:

- Use the Website or Services for any unlawful purpose or in violation of any applicable law.
- Submit false or misleading information in connection with any Service.
- Interfere with the operation of the Website or Services, including by introducing viruses or other harmful code.
- Impersonate any person or entity or misrepresent your affiliation with us.

For property management and leasing Services, tenants and lessees agree to comply with all lease terms, maintain the property in good condition, and report issues promptly.

6. Intellectual Property

All content on the Website, including text, graphics, logos, and software, is owned by us or our licensors and protected by intellectual property laws. You may not copy, distribute, or create derivative works without our prior written consent.

7. Privacy

Your privacy is important to us. Our collection, use, and sharing of your personal information is governed by our Privacy Policy, available at <https://greatstatesmortgage.com/privacy-policy>. By using the Website or Services, you consent to the practices described therein.

8. Disclaimers and Limitations of Liability

The Website and Services are provided "as is" without warranties of any kind, express or implied. We do not guarantee that the Services will meet your requirements or be error-free.

To the fullest extent permitted by law, we shall not be liable for any indirect, incidental, special, or consequential damages arising from your use of the Website or Services, even if advised of the possibility of such damages. Our total liability shall not exceed the amount you paid us in the preceding 12 months.

9. Indemnification

You agree to indemnify and hold us harmless from any claims, losses, or damages arising from your violation of these Terms or your use of the Services.

10. Governing Law and Dispute Resolution

These Terms are governed by the laws of the State of [Insert State, e.g., California], without regard to conflict of laws principles. Any disputes shall be resolved exclusively in the courts located in [Insert County, e.g., Los Angeles County], California.

11. Miscellaneous

If any provision of these Terms is found invalid, the remaining provisions shall remain in effect. These Terms constitute the entire agreement between you and us regarding the Website and Services.

Contact Us

If you have questions about these Terms, please contact us at:

Great States Mortgage Corp.

PO Box 232

St. Petersburg, FL 33731

web: <https://greatstatesmortgage.com/>

email: privacy@greatstatesmortgage.com

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