

Terms of Service

Effective Date: 03/03/2026

Welcome to the website of **Fixed-Rate Mortgage, Inc.** (“Company,” “we,” “us,” or “our”). By accessing or using this website, you agree to comply with and be bound by the following Terms of Service (“Terms”). If you do not agree to these Terms, please do not use this website.

1. Use of Website

This website is intended for informational purposes only regarding mortgage products and related services. You agree to use this website only for lawful purposes and in a manner that does not infringe upon or restrict the rights of others.

You may not:

- Attempt to gain unauthorized access to secured areas of the website
 - Use the website for fraudulent purposes
 - Introduce malicious code or interfere with site functionality
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2. No Financial or Legal Advice

The information provided on this website is for general informational purposes only and does not constitute financial, legal, or tax advice. You should consult qualified professionals regarding your individual situation.

Nothing on this website constitutes a commitment to lend. All mortgage applications are subject to credit approval, underwriting review, property approval, and program guidelines.

3. Loan Programs and Rates

All loan programs, interest rates, fees, and terms are subject to change without notice. Not all applicants will qualify. Availability of loan programs may vary by state and borrower eligibility.

4. Intellectual Property

All content on this website, including text, graphics, logos, images, and design, is the property of Fixed-Rate Mortgage, Inc. and is protected by applicable copyright and intellectual property laws. You may not reproduce, distribute, or modify any content without prior written consent.

5. Third-Party Links

This website may contain links to third-party websites. We are not responsible for the content, security, or privacy practices of those websites. Accessing third-party sites is at your own risk.

6. Privacy

Your use of this website is also governed by our Privacy Policy. By using this website, you consent to the collection and use of information as described in that policy.

7. Limitation of Liability

To the fullest extent permitted by law, Fixed-Rate Mortgage, Inc. shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of your use of this website or reliance on information provided herein.

8. Indemnification

You agree to indemnify and hold harmless Fixed-Rate Mortgage, Inc., its officers, employees, and affiliates from any claims, liabilities, damages, or expenses arising from your use of the website or violation of these Terms.

9. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the states in which the Company is licensed to conduct business, without regard to conflict of law principles.

10. Changes to Terms

We reserve the right to modify these Terms at any time without prior notice. Updates will be posted on this page with a revised effective date. Continued use of the website constitutes acceptance of any changes.

11. Contact Information

Fixed-Rate Mortgage, Inc.

NMLS #2491946

Minnesota Office: 763-284-8444

Florida Office: 850-964-1169

If you have any questions regarding these Terms, please contact us directly.