

Terms of Service

Effective Date: March 1, 2025

Please read these Terms of Service ("Terms", "Agreement") carefully before using the services provided by Shore Lenders, LLC. ("Company", "we", "our", or "us") via our website or through any other platform or communication channel.

By accessing or using our services, you agree to be bound by these Terms. If you do not agree with any part of these Terms, please do not use our services.

1. Services Provided Shore Lenders, LLC. is a licensed mortgage brokerage company offering mortgage-related services including, but not limited to, loan consultations, mortgage applications, and financial guidance. We reserve the right to modify or discontinue any service without prior notice.
1. Eligibility You must be at least 18 years old and legally capable of entering into binding contracts in order to use our services.
1. User Responsibilities By using our services, you agree to:

Provide accurate, current, and complete information when requested

Use our services only for lawful purposes

Not impersonate any person or entity or misrepresent your affiliation

Not engage in any activity that could harm, disable, or impair our services or systems

1. Loan Application & Approvals Submitting a mortgage application does not guarantee approval. Loan approvals are subject to credit checks, income verification, documentation, underwriting guidelines, and compliance with applicable federal and state regulations.

We reserve the right to reject any application for any reason permitted by law.

1. Intellectual Property All content on our website and materials we provide—including but not limited to text, graphics, logos, videos, and software—are the property of Shore Lenders, LLC. or its licensors and are protected by copyright and intellectual property laws.

You may not use, reproduce, or distribute our materials without our written permission.

1. Privacy Our collection and use of your personal information are governed by our [Privacy Policy], which is incorporated into these Terms by reference.

1. Third-Party Links Our services may include links to third-party websites. We are not responsible for the content or practices of those sites. Accessing them is at your own risk.
1. Disclaimer of Warranties Our services are provided "as is" and "as available" without warranties of any kind, either express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, or non-infringement.

We do not guarantee that our services will be error-free, uninterrupted, or secure.

1. Limitation of Liability To the maximum extent permitted by law, Shore Lenders, LLC. shall not be liable for any indirect, incidental, special, or consequential damages arising from your use or inability to use our services.
1. Indemnification You agree to indemnify and hold harmless Shore Lenders, LLC., its affiliates, officers, employees, and agents from any claims, damages, liabilities, losses, or expenses arising out of your use of the services or your violation of these Terms.
1. Changes to the Terms We may update these Terms from time to time. Any changes will be posted with a revised effective date. Your continued use of the services after such changes constitutes your acceptance of the new Terms.
1. Governing Law These Terms shall be governed and construed in accordance with the laws of the State of New Jersey, without regard to its conflict of law provisions.
1. Contact Us If you have any questions about these Terms, please contact:

Shore Lenders, LLC P.O. Box 100, Avalon, NJ 08202

www.shorelenders.com

ceo@shorelenders.com

1-609-796-0033