

You are currently viewing a page of a Web site (the "Site") belonging to Prosperity Mortgage Company ("Company"). This Site and any of the services provided by Company in connection with this Site (the "Services") are being provided to you expressly subject to these Terms of Use. Please read these Terms of Use carefully. By accessing this Site you agree to be bound by these Terms of Use. "Services" under these Terms of Use include financial services for consumers and businesses and business services offered to you directly by Company, and additional services available to you from independent third party service providers accessed through navigation from the Site.

Copyrights/Trademarks/Restrictions on Use

All of the pages and screens on the Site are owned and controlled by Company or an affiliate of Company, except as otherwise expressly stated, and are protected by U.S. copyright laws and international treaties. The copyrighted materials on the Site include, but are not limited to, the text, design, software, images, graphics, source code, and the content on the Site. You are authorized to view the information available on the Site for your informational purposes only. You may download copyrighted materials for your personal or internal business purposes only. You acknowledge that you do not acquire any ownership rights by downloading copyrighted material. You may not copy, display, distribute, transfer, link to, reproduce, license, frame, alter, create derivative works of or republish all or any portion of the Site for any commercial or public purpose without Company's prior written consent. Featured words and designs used on the Site to identify the source of goods and services are trademarks and service marks owned by Company or owned by third parties. You may not use, copy, display, distribute, modify or reproduce any of the trademarks found on the Site except as authorized in this paragraph. You may not use any of the Company trademarks as a link to the Site except pursuant to a written trademark license agreement. The Site may contain links to Web sites controlled or offered by third parties (non-affiliates of Company). Company hereby disclaims liability for any other company's Web site content, products, privacy policies, or security. In the event you choose to use the services available at a linked site, you agree to read and adhere to the policies and terms of use applicable to that site. In addition, any advice, opinions, or recommendations provided by the linked site providers are those of the providers and not of Company. Your participation in any linked site, including payment for and the delivery of goods or services, is based solely on the agreement, if any, between you the linked site provider.

Registration Information

You may be invited to register at the Site to help us tailor the Services for your personal and business financial needs and to alert you to other products and services for you and/or your business. In registering for the Services, you agree to provide accurate, true, current, and complete information about you and/or your business as requested by the registration screens. As a convenience to you, a profile for you and/or your business may be created based on the registration information that you provide. This profile and any registration information you provide will be protected as described in our Privacy Policy.

Disclaimer

THE SERVICES ARE OFFERED ON AN "AS IS," "WHERE IS" AND "WHERE AVAILABLE" BASIS, WITH NO WARRANTY OF ANY KIND-WHETHER EXPRESS, IMPLIED OR STATUTORY-INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR THE IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THIS DOES NOT AFFECT THOSE WARRANTIES WHICH INCAPABLE OF EXCLUSION, RESTRICTION OR MODIFICATION UNDER THE LAWS APPLICABLE TO THIS AGREEMENT. YOU ACKNOWLEDGE THAT NEITHER COMPANY, ITS AFFILIATES NOR ANY OF THEIR RESPECTIVE EMPLOYEES, AGENTS, THIRD PARTY CONTENT PROVIDERS OR LICENSORS WARRANT THAT THE SERVICES OR THE SITE WILL BE UNINTERRUPTED OR ERROR FREE; NOR DO THEY MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM USE OF THE SERVICES OR THE SITE, OR AS TO THE TIMELINESS, SEQUENCE, ACCURACY, RELIABILITY, COMPLETENESS OR CONTENT OF ANY INFORMATION, SERVICE, OR MERCHANDISE PROVIDED THROUGH THE SERVICES AND THE SITE. COMPANY DOES NOT ENDORSE PRODUCTS OR SERVICES APPEARING ON LINKED SITES OR PURCHASED VIA LINKED SITES. (THIS DOES NOT AFFECT ANY MANUFACTURER'S WARRANTIES THAT THE PROVIDERS OF THE LINKED SITES OTHERWISE OFFER.) EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT OR WHERE THE LAW REQUIRES A DIFFERENT STANDARD, YOU AGREE THAT COMPANY IS NOT RESPONSIBLE FOR ANY LOSS, PROPERTY DAMAGE OR BODILY INJURY, WHETHER CAUSED BY ACCESS TO OR USE OF THE SERVICES OR THE SITE. TO THE MAXIMUM EXTENT PERMISSIBLE UNDER APPLICABLE LAW, COMPANY WILL NOT BE RESPONSIBLE TO YOU OR ANY THIRD PARTY CLAIMING THROUGH YOU FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, ECONOMIC OR OTHER DAMAGES ARISING IN ANY WAY OUT OF THE INSTALLATION OR USE OF THE SERVICES, THE SITE, ANY ON-LINE SERVICES OR INTERNET BROWSER SOFTWARE,

INCLUDING LIABILITY ASSOCIATED WITH ANY COMPUTER VIRUSES WHICH MAY INFECT YOUR COMPUTER SYSTEM.

General

Company reserves the right to modify these Terms of Use at any time without notice, but the most current version of the Terms of Use will always be available to you by clicking on the link at the bottom of the Site. If you find the Terms of Use unacceptable at any time, you may discontinue your use of the Services. By continuing to use the Services after the date of any change to these Terms of Use, including accessing the Site, you agree to be bound by the rules contained in the most recent version of this Agreement. Company reserves the right to modify or terminate the Services and the Site or to terminate your access to the Services and Site, in whole or in part, at any time. These Terms of Use constitute a contract between you and Company governed by the laws of the State of Minnesota, with the exception of its conflicts of laws provisions.