# Terms of Use

Clifton Mortgage Solutions, LLC

Effective November 18, 2026

## 1. Acceptance of Terms

By accessing or using the website of Clifton Mortgage Solutions, LLC at www.cliftonmortgagesolutions.com (the “Site”), you agree to be bound by these Terms of Use and all applicable laws and regulations. If you do not agree with any part of these terms, please do not use this Site. Clifton Mortgage Solutions, LLC may revise these Terms of Use at any time without notice; your continued use of the Site constitutes acceptance of the terms then in effect.

## 2. About the Company

Clifton Mortgage Solutions, LLC is a DBA in Florida of Clifton Mortgage Services, LLC, a mortgage brokerage company established in 2003 and located at 1177 Louisiana Avenue, Suite #213, Winter Park, FL 32789. Company NMLS #852745; Florida License #MLD734. Clifton Mortgage Solutions, LLC is not a lender. As a mortgage broker, we arrange loans through third-party lenders and do not make credit decisions, fund loans, or service loans.

## 3. Informational Purposes Only — Not a Commitment to Lend

The content of this Site is provided for general informational purposes only. Nothing on this Site constitutes an offer, solicitation, or commitment to lend, and nothing on this Site is a guarantee of loan approval, interest rates, or terms. All mortgage loans are subject to credit review and approval, property appraisal, underwriting guidelines, and the terms and conditions of the applicable lender. Programs, rates, and eligibility requirements may change or be discontinued without notice. A loan may only be made following a completed application and compliance with all applicable federal and state requirements.

## 4. Rates, Payments, and Examples

Any interest rates, annual percentage rates (APRs), monthly payment amounts, or savings figures shown on this Site are examples for illustration only, are based on assumptions that may not apply to your situation, and do not constitute a quote or a Loan Estimate. Your actual rate and payment will depend on factors including your credit profile, the property, loan amount, and market conditions at the time of application and rate lock.

## 5. Equal Housing Opportunity

Clifton Mortgage Solutions, LLC is an Equal Housing Opportunity provider. We are committed to fair lending and to making home ownership simple and affordable for all qualified applicants. We do not discriminate on the basis of race, color, religion, sex, handicap, familial status, national origin, or any other characteristic protected by applicable law.

## 6. Accuracy of Information

We work to keep the information on this Site current and accurate, but we make no warranties or representations as to its completeness, accuracy, or timeliness, and we assume no liability for errors or omissions. If you identify information you believe is inaccurate, please contact us at info@cliftonmortgageservices.com or (888) 681-0777.

## 7. Acceptable Use

You agree to use this Site only for lawful purposes and in a manner that does not infringe the rights of, or restrict or inhibit the use of this Site by, any other person. You agree not to misrepresent your identity, submit false or misleading information through any form on this Site, attempt to gain unauthorized access to any portion of the Site, or introduce viruses or other harmful material.

## 8. Intellectual Property

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## 9. Third-Party Links

This Site may contain links to websites operated by third parties. Those links are provided for convenience only; we do not control, endorse, or assume responsibility for the content, privacy practices, or terms of any third-party website.

## 10. Privacy

Your use of this Site, and any information you submit through it, is also governed by our Privacy Policy. By using this Site you consent to the collection and use of information as described in that policy. Do not submit sensitive personal information (such as a Social Security number or bank account number) through unsecured forms or email on this Site.

## 11. No Professional Advice

Nothing on this Site constitutes legal, tax, accounting, or financial advice. Mortgage decisions have legal and financial consequences; you should consult qualified professionals regarding your individual circumstances.

## 12. Limitation of Liability

To the fullest extent permitted by law, Clifton Mortgage Solutions, LLC, its owners, officers, employees, and agents shall not be liable for any direct, indirect, incidental, consequential, or other damages arising out of or in connection with your access to, use of, or inability to use this Site or its content. This Site and its content are provided “as is” without warranties of any kind, express or implied.

## 13. Indemnification

You agree to indemnify and hold harmless Clifton Mortgage Solutions, LLC and its owners, officers, employees, and agents from any claims, damages, or expenses (including reasonable attorneys' fees) arising out of your use of this Site or your violation of these Terms of Use.

## 14. Governing Law

These Terms of Use are governed by the laws of the State of Florida, without regard to its conflict-of-law provisions. Any dispute arising under these terms shall be resolved in the state or federal courts located in Orange County, Florida.

## 15. Contact Information

Questions about these Terms of Use may be directed to: Clifton Mortgage Solutions, LLC, 1177 Louisiana Avenue, Suite #213, Winter Park, FL 32789; phone (888) 681-0777; email info@cliftonmortgageservices.com. Company NMLS #852745; Florida License #MLD734. Verify our licensing through NMLS Consumer Access at www.nmlsconsumeraccess.org.