

Acceptable Use Policy

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LAST UPDATED: December 25, 2022

This Acceptable Use Policy (AUP) is designed to help you use the products and services provided by the www.stewartbrownjr.com website and ensure that you understand the policies and procedures we have developed to comply with certain laws and regulations.

All users of the www.stewartbrownjr.com website must comply with this AUP. Your use and/or continuation of our services constitute your acceptance of the latest version of the www.stewartbrownjr.com AUP. It is your responsibility, and obligation, to ensure that you as an End User comply with this AUP at all times.

Based upon the dynamic nature of the Internet, www.stewartbrownjr.com reserves the right to make changes to this AUP at any time, and without notice. This AUP may not represent all possible ways in which you may engage in unacceptable behavior. We reserve the right to determine, in our sole and exclusive judgment, what activities are unacceptable.

This AUP includes other Acceptable Use Policies that may be 'passed through' by other entities whose products and services are used to deliver www.stewartbrownjr.com website to you.

1. Notices

If you become aware of any violation of this policy, you agree to notify www.stewartbrownjr.com immediately at 215-317-6295 and to assist, to the best of your ability, with any investigation and attempts to stop and/or remedy the violation. Violation notifications and/or other inquiries may be sent via email to stewartbrownjr1@gmail.com. All inquiries must include working and consistently monitored email address and phone number contact information as well as your first and last name. Anonymous complaints will not be reviewed.

2. Suspension and/or Termination of Service, and Service Fees

www.stewartbrownjr.com reserves the right to refuse to provide the services at our sole discretion and may suspend or terminate current services at any time, should you violate any element of this AUP. Any termination or suspension may be undertaken with, or without, notice to you. Any suspension or termination of our services or account due to a violation of this AUP is void of any service refund of any prior fees paid to www.stewartbrownjr.com for those services delivered as part of the www.stewartbrownjr.com website. www.stewartbrownjr.com shall not be liable for any damages of any nature by any User or any third party resulting in whole or in part from www.stewartbrownjr.com exercise of its rights under this AUP.

3. Monitoring and Enforcement

www.stewartbrownjr.com reserves the right to investigate any violation of this Policy or misuse of its services. We may report any activity that we suspect violates any law or regulation to appropriate law enforcement officials, regulators, or other appropriate third parties. We also may cooperate with appropriate law enforcement agencies third to help with the investigation and prosecution of illegal conduct by providing network and systems information related to alleged violations of this Policy.

4. Content Responsibility

www.stewartbrownjr.com does not review, edit, or take any responsibility for data, content or material created, stored or made accessible through our services, and, as a result, does not accept responsibility from end users, or other third-parties, for any resulting damages or liabilities.

5. Inappropriate/Illegal Content

You may not use or facilitate use of our services to transmit, store, display or otherwise make available any content that is inappropriate, as reasonably determined by www.stewartbrownjr.com, or material that is otherwise illegal, harmful, fraudulent, or offensive, or that infringes the intellectual property, copyright or proprietary rights of others. This includes but is not limited to data that is reasonably determined by www.stewartbrownjr.com to be obscene (including child pornography), defamatory, libelous, threatening, abusive, hateful, or excessively violent.

6. Inappropriate/Illegal Use

The www.stewartbrownjr.com website is to be used in a manner that is consistent with the intended purpose of the www.stewartbrownjr.com website. You may not use, or facilitate use of our services in a manner, which violates any applicable law or regulation. Users shall not use the www.stewartbrownjr.com website in order to transmit, distribute, or store material:

- In violation of any applicable law or regulation, including export of encryption laws or regulation.
- That may expose www.stewartbrownjr.com to criminal or civil liability.
- Other examples of prohibited use are, but not limited to:
 - That may have an adverse effect on the stability and performance of the www.stewartbrownjr.com website and users.
 - Forging, misrepresenting, omitting or deleting message headers, return mailing information, and/or internet protocol addresses, to conceal or misidentify the origin of a message.
 - Creating or sending Internet viruses, worms or Trojan horses, floor or mail bombs, or engaging in denial of service attacks.
 - Hacking, and/or subverting, or assisting other in subverting, the security or integrity of the www.stewartbrownjr.com website services, products, or systems.
 - Soliciting the performance of any illegal activity, even if the activity itself is not performed and/or
 - Acting in any manner that might subject www.stewartbrownjr.com to unfavorable regulatory action, subject www.stewartbrownjr.com to any liability for any reason, or adversely affect the public image, reputation or goodwill, as determined by www.stewartbrownjr.com in our sole and exclusive discretion.
 - Users shall not use www.stewartbrownjr.com services to transmit unsolicited e-mail messages, including, without limitation, unsolicited bulk email ("spam").
 - Use of the www.stewartbrownjr.com website to download, publish, distribute, or otherwise copy or use in any manner any text, music, software, art, image or other work protected by copyright law.
 - Users are also prohibited from facilitating the violation of any part of this AUP or another provider's AUP, including, but not limited to transmitting, distributing, or otherwise making available any product or service that violates this AUP or another provider's AUP.

7. Security Violations & Network Abuse

You may not use or facilitate the use of our services to violate the security or integrity of any network, computer or communications system, software application, or other network-attached device that is part of the www.stewartbrownjr.com website user environment. This includes obtaining or attempting to obtain unauthorized access to a system without permission, as well as unauthorized port-scanning or and/or vulnerability testing. You may not make or attempt to make network connections to any systems, networks, or network devices to which you are not authorized for.

8. US Export Controls

All use of the www.stewartbrownjr.com website by any End User is governed by U.S. export control law. These laws apply whether or not a member or general user actually resides within the United States. More information about U.S. export laws can be found at the export.gov website. These laws prohibit:

- Selling certain production and services outside of the U.S., though you may be allowed to sell them in the U.S.; and/or
- Doing business with individuals or entities with whom the U.S. citizens may not do business.

For further details regarding the legal aspects of the stewartbrownjr.com website please read the following:

– Terms and Conditions to understand how we govern the use of the stewartbrownjr.com website.

– Privacy Policy to understand how we are committed to ensuring your privacy while using the stewartbrownjr.com website and how we collect, use, disclose, transfer, and store your information.

– Cookies Policy to understand how we use cookies and similar technologies to provide, improve, promote and protect our services.

– Digital Millennium Copyright Act to understand how the DMCA expanded existing copyright laws to address issues created by new technology and how we protect content.

– California Consumer Privacy Act to understand this state statute and how it's intended to enhance privacy rights and consumer protection for residents of California, United States of America.

– Disclosures to understand how the stewartbrownjr.com website is for informational purposes only and is not necessarily accurate, complete or relevant for today's mortgage market conditions.

– Licensing to understand NEXA Mortgage LLC's state licensing, what business names they operate under and NMLS access to their information.

– Accessibility to understand how we are committed to making the [stewartbrownjr.com](http://www.stewartbrownjr.com) website usable by all people, including those with disabilities by meeting or exceeding the requirements of the Web Content Accessibility Guideline 2.1 Level A/AA (WCAG 2/1 A/AA) thus making the site an equal experience for all.

– Do Not Call (DNC) to understand how to be added to the National Do Not Call List and not receive telephone calls from Stewart Brown, Jr.

– SMS Terms to understand how to receive alerts from www.stewartbrownjr.com about mortgage related promotions and how to stop receiving these text messages.

Contact Information

www.stewartbrownjr.com welcomes any questions or comments regarding this Acceptable Use Policy and you can contact us at any time by postal mail, email, or telephone:

Stewart Brown, Jr.

Mortgage Loan Originator

NMLS #2073694

NEXA Mortgage, LLC

3100 W Ray Rd Ste 201 Office #209

Chandler, AZ 85227

Email Address: sbrownjr@nexamortgage.com

Telephone number: 215-317-6295