

Digital Millennium Copyright Act

DIGITAL MILLENNIUM COPYRIGHT ACT

LAST UPDATED: December 21, 2022

www.stewartbrownjr.com respects copyright owners. If you ("Complainant") believe that your work has been copied in a way that constitutes copyright infringement by www.stewartbrownjr.com, please provide to www.stewartbrownjr.com copyright agent the information listed below. To be considered effective pursuant to the Digital Millennium Copyright Act ("DMCA"), 17 U.S.C. § 512(c)(3), your notification must include the requested information below. This procedure is exclusively for notifying www.stewartbrownjr.com that your copyrighted material has been infringed:

- An electronic or physical signature of the person legally authorized to act on behalf of the owner of the copyright interest.
- A description of the copyrighted work that you claim has been infringed.
- A description of where the material that you claim infringes your copyright is located on the site.
- Your address, telephone number and e-mail address.
- A statement by you that you have in good faith believe that the disputed use is not authorized by the copyright owner, its agent, or the law.
- A statement by you, made under penalty of perjury, that the above information in your notice is accurate, and that you are the copyright owner or legally authorized to act on behalf of the copyright owner.
- Designation Of Agent To Receive Notification Of Claimed Infringement.

A notification of claimed copyright infringement must be provided in writing to:

Stewart Brown, Jr.
Mortgage Loan Originator
NMLS #2073694
NEXA Mortgage, LLC
3100 W Ray Rd Ste 201 Office #209
Chandler, AZ 85226
Telephone phone: 215-317-6295

Or by email: sbrownjr@nexamortgage.com

Upon receipt of notification of claimed copyright infringement, www.stewartbrownjr.com will follow the procedures outlined in the DMCA.

Notice And Take-Down Procedures

If www.stewartbrownjr.com is notified of a credible claim of copyright infringement, or otherwise becomes aware of facts and circumstances from which infringement is apparent, it will respond expeditiously by removing, or disabling access to, the material that is potentially infringing pursuant to the DMCA.

Counter Notification

If you receive a DMCA notification and believe, upon good faith, that the content was removed or disabled in error, you may provide a counter-notice by notifying us in writing at the designated agent address above, or by emailing stewartbrownjr1@gmail.com, and providing the following information:

- A physical or electronic signature (type your full name).
- Identification of the material that has been removed or to which access has been disabled and the location at which the material appeared before it was removed or access to it was disabled.
- A statement under penalty of perjury that you have a good faith belief that the material was removed or disabled as a result

of mistake or misidentification of the material to be removed or disabled.

– Your name, mailing address, and telephone number, and a statement that you consent to the jurisdiction of the federal district court for the judicial district in which your address is located, or if your address is outside of the U.S., for any judicial district in which www.stewartbrownjr.com may be found, and that you will accept service of process from the Complainant who provided the copyright notification or an agent of such Complainant.

Upon receipt of a counter-notice, www.stewartbrownjr.com shall promptly forward a copy to the Complainant and inform Complainant that it will replace the removed material or cease disabling access to it in ten (10) business days. www.stewartbrownjr.com may replace the removed material and cease disabling access to it in not less than ten (10) business days and no more than fourteen (14), business days following receipt of the counter-notice unless www.stewartbrownjr.com first receives notice from Complainant that it has filed an action seeking a court order to restrain the www.stewartbrownjr.com customer from engaging in infringing activity relating to the material on www.stewartbrownjr.com web hosting site.

Please note and understand before submitting a counter-notice: Under Section 512(f) of the DMCA, any person who knowingly materially misrepresents that material or activity was removed or disabled by mistake or misidentification may be subject to liability.

Accommodation Of Standard Technical Measures

It is www.stewartbrownjr.com policy to accommodate and not interfere with standard technical measures, i.e., technical measures that are used by copyright owners to identify or protect copyrighted works, and (1) have been developed pursuant to a broad consensus of copyright owners and service providers in an open, fair, voluntary, multi-industry standards process; (2) are available to any person on reasonable and nondiscriminatory terms; and (3) do not impose substantial costs on us or place substantial burdens on our systems or networks.

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.

- 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.

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

- Acceptable Use Policy to understand the constraints and practices that all users on our site must agree to for access to our resources.

- 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 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.

- 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.

- 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.

– Notice to Vendors – Contract Authority to understand how Stewart Brown, Jr. reserves the right to rescind any contracts entered into by anyone other than Stewart Brown, Jr. with regards to the www.stewartbrownjr.com website.

Contact Information

www.stewartbrownjr.com welcomes any questions or comments regarding this Digital Millennium Copyright Act notification 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 85226

Email Address: sbrownjr@nexamortgage.com

Telephone number: 215-317-6295