

Disclosures

DISCLOSURES

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Because of individual financial and personal circumstances, and the geographical nature of mortgage lending, all products and services, including fees, regulations, and rates may vary. www.stewartbrownjr.com will not be held liable, in any way, for damages or loss, indirect or consequential, including the loss of information, data, or money, because of the use of this website.

Data found on www.stewartbrownjr.com helps to provide you an overall understanding of what loan programs are available. However, the most reliable way to determine your ability to acquire a mortgage loan, with its accompanying interest rate and fees, is to discuss your personal financial situation and desired outcome with a licensed mortgage loan consultant. Your loan consultant can help you identify the best programs and outline for you the available interest rates, fees and requirements to close your loan.

Monthly payment amounts, rates, fees, points, APRs, and loan origination charges provided on www.stewartbrownjr.com are examples only, and are based on limited information or user input. Online examples do not include monthly mortgage insurance premiums (if they are required for your loan type), property taxes, homeowner's insurance and homeowner's association dues (if applicable). Other factors that help determine the final terms of your loan include: appraised value of your home, actual credit scores, personal financial information including income and debt, as well as additional circumstances that are unique to your personal situation. Each of these components may cause your loan payment to increase or decrease.

If you chose an adjustable rate mortgage (ARM) loan, you have the possibility of a rise in your mortgage rate annually, after a fixed initial period. For example, a 5/1 ARM would include a five year fixed interest rate, and a possible annual increase until the maximum interest rate has been reached.

The national averages rate information displayed throughout our website are provided by a third party loan pricing data provider, Optimal Blue. This pricing information is typically delayed from actual market pricing by at least one business day.

There are other websites on the internet that link to www.stewartbrownjr.com, including social media platforms such as Facebook, Twitter, Instagram, YouTube, LinkedIn, TikTok and more. The inclusion of a website link to www.stewartbrownjr.com, does not imply our endorsement or recommendation of the information provided from the referring website. Information found on those referring websites has not been reviewed, verified or approved by www.stewartbrownjr.com. We make no guarantees, offers, promises or representations, expressed or implied, about the information given on other sites or social media platforms, including details regarding programs, products, or services. If you choose to follow the recommendations given on referring websites, you do so of your own free will, and at your own risk.

For further details regarding the legal aspects of the www.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.

– 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.

– 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 these Disclosures and you can contact us at any time by postal mail, email, or telephone:

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