

SMS Terms

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What are www.stewartbrownjr.com Text Messages?

www.stewartbrownjr.com Text Messaging provides an easy way to get alerts from www.stewartbrownjr.com and Stewart Brown, Jr. about promotional information to almost any mobile device or cell phone at a number you provide. Messaging frequency varies for each customer.

Will it cost anything?

www.stewartbrownjr.com will not charge you to send or receive text messages from us. However, message and data rates may apply depending on the wireless plan that you have with your carrier.

What if I want to stop receiving messages?

If you wish to stop receiving text messages from us, you may unsubscribe by texting the word STOP, by calling 215-317-6295 or by email at sbrownjr@nexamortgage.com. www.stewartbrownjr.com and Stewart Brown, Jr. will honor your request within a reasonable time.

What if I want to re-subscribe?

You can start receiving SMS messages by texting the word START to the ten-digit U.S. long code provided.

What if I have questions?

You may text the word HELP or by calling 215-317-6295 or by email at sbrownjr@nexamortgage.com for more information.

Command Terms

Outside of the Commands mentioned below, any other keyword you may use may not be recognized or accepted.

Stop: At any time you can text STOP to 215-317-6295 or the five-digit U.S. short code. This will terminate your participation in the notification program.

Help: At any time you can text HELP to 215-317-6295 or the five-digit U.S. short code.

Disclaimers and Licenses

www.stewartbrownjr.com fully complies with the Equal Credit Opportunity Act (ECOA) and all other Federal regulations. All applicants applying for credit from www.stewartbrownjr.com will never be discouraged on the basis of race, color, religion, national origin, sex, military status, marital status, age, or because you receive public assistance. The following states require disclosure of licensing information, that can be found by clicking [here](#).

By opting in to SMS texting, you agree to the terms of the privacy policy.

Additional Disclosures

By signing up for www.stewartbrownjr.com texting and providing your phone number, you agree to this policy, our Privacy Policy and our Terms of Use.

You also agree that you are providing express written consent for Stewart Brown, Jr. and agents, and service providers to contact you about your loan application, loan transaction, loan servicing, available rates, and other products, promotions and services offered by Stewart Brown, Jr. by text message or phone call (including by text message or call made using an

automatic telephone dialing system or an artificial or prerecorded voice) to the telephone number you have provided, even if that telephone number is on a corporate, state or national Do Not Call Registry.

You also agree and understand that consent to receive such messages or calls is not required or a condition of any purchase from www.stewartbrownjr.com. Message and data rates may apply. And, by communicating with us by phone and agreeing to this policy, our Privacy Policy and our Terms of Use, you consent to calls being recorded and monitored.

You represent that you are the account holder for the mobile telephone number(s) that you provide to opt-in to the SMS Texting program. You understand that you are responsible for notifying Stewart Brown, Jr. immediately if you change your mobile telephone number and agree to indemnify www.stewartbrownjr.com and parties texting or calling on its behalf in full for all claims, expenses, and damages related to or caused in whole or in part by your failure to notify us of your number change. This includes but is not limited to all claims, expenses, and damages related to our arising under the Telephone Consumer Protection Act. The carriers provide www.stewartbrownjr.com files for phone numbers that have been deactivated from their network or been ported from one carrier to another. We proactively opt-out deactivated numbers from our SMS subscription list. Carriers are not liable for any delays or undelivered messages. The following Operators are supported: Verizon Wireless, AT&T, Sprint, TMobile®, Boost, Virgin Mobile USA, Metro PCS & U.S. Cellular.

You acknowledge and agree that www.stewartbrownjr.com is not, and shall not be, responsible for the results of any defects that may exist in this website or its operations within text messaging. As to the operation of these services, to the maximum extent allowed by law, www.stewartbrownjr.com expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranty of merchantability and fitness for a particular purpose.

By using this service, you agree that the laws of the State of California, without regard to principles of conflict of laws, will govern use of www.stewartbrownjr.com Texting and any dispute of any sort that might arise between you and www.stewartbrownjr.com. You further agree that any action at law or in equity arising out of or relating to SMS Texting shall be filed only in the state or federal courts located in Riverside County, California, and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action. You can view our privacy policy here; by opting in to www.stewartbrownjr.com Texting, you agree to the terms of the privacy policy.

Complaints

Any email or mobile messaging complaints should be directed to the 215-317-6295 or email at sbrownjr@nexamortgage.com.

For further details regarding the legal aspects of the [stewartbrownjr.com](http://www.stewartbrownjr.com) website, please read the following:

- Terms and Conditions to understand how we govern the use of the [stewartbrownjr.com](http://www.stewartbrownjr.com) website.

- Privacy Policy to understand how we are committed to ensuring your privacy while using the [stewartbrownjr.com](http://www.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](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.

– Disclosures to understand how the [stewartbrownjr.com](http://www.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.

– 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 Cookies 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 Ray Rd Ste 201 Office #209

Chandler, AZ 85226

Email Address: sbrownjr@nexamortgage.com

Telephone number: 215-317-6295