



LEGACY OAKS MORTGAGE

Terms of Use

Effective Date: August 1, 2025

Welcome to Legacy Oaks Mortgage, a mortgage brokerage service. By accessing or using our website (the "Site"), you agree to comply with and be bound by the following Terms of Use. If you do not agree with these terms, you should not use the Site.

1. Acceptance of Terms

By accessing, browsing, or using the Site, you acknowledge that you have read, understood, and agreed to be bound by these Terms of Use, and you agree to comply with all applicable laws and regulations.

2. Eligibility

You must be at least 18 years old or the legal age of majority in your jurisdiction to use this Site. By using the Site, you represent and warrant that you meet this requirement.

3. Use of the Site

You may use the Site only for lawful purposes and in accordance with these Terms of Use. You agree not to:

- Violate any applicable local, state, national, or international law.
- Engage in any activity that disrupts or interferes with the proper functioning of the Site.
- Use the Site to transmit harmful, illegal, or offensive content.
- Attempt to gain unauthorized access to any part of the Site or its associated systems.

4. Mortgage Brokerage Services

Legacy Oaks Mortgage provides mortgage brokerage services, including but not limited to, loan consultations, rate comparison, and lender matching. All information provided through this Site is for informational purposes only. Legacy Oaks Mortgage does not provide direct loans, but works with third-party lenders to facilitate mortgage transactions. All loan terms, rates, and conditions are subject to the specific lender's approval.

5. User Accounts

If you create an account on the Site, you are responsible for maintaining the confidentiality of your account information and for all activities that occur under your account. You agree to notify us immediately of any unauthorized use of your account.



6. Privacy Policy

Your use of the Site is also governed by our Privacy Policy. Please review our Privacy Policy to understand how we collect, use, and protect your personal data.

7. Intellectual Property

All content on the Site, including text, graphics, logos, images, and software, is the property of Legacy Oaks Mortgage or its licensors and is protected by intellectual property laws. You may not copy, distribute, or use any of the content without prior written consent from Legacy Oaks Mortgage.

8. Disclaimers

The information on this Site is provided "as is" without any warranties, express or implied. Legacy Oaks Mortgage makes no representations about the accuracy or completeness of the content and does not guarantee that the Site will be error-free, uninterrupted, or secure. We are not responsible for any damages or losses arising from the use of this Site.

9. Limitation of Liability

To the fullest extent permitted by applicable law, Legacy Oaks Mortgage shall not be liable for any indirect, special, incidental, or consequential damages, including lost profits or data, arising out of your use of or inability to use the Site, even if we have been advised of the possibility of such damages.

10. Third-Party Links

The Site may contain links to third-party websites. These links are provided for your convenience, and we are not responsible for the content or privacy practices of those sites. We do not endorse or guarantee any third-party services, products, or content.

11. Modifications

Legacy Oaks Mortgage reserves the right to modify or update these Terms of Use at any time. Any changes will be posted on this page with an updated effective date. Your continued use of the Site after such changes constitutes your acceptance of the modified terms.

12. Governing Law

These Terms of Use shall be governed by and construed in accordance with the laws of the United States of America, without regard to its conflict of law principles.

13. Dispute Resolution



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Any disputes arising from these Terms of Use or your use of the Site shall be resolved through binding arbitration in Roseburg, OR/USA. You agree to waive any right to a jury trial or class action related to such disputes.

14. Termination

We reserve the right to terminate or suspend your access to the Site at our sole discretion, without notice, for conduct that we believe violates these Terms of Use or is harmful to other users or our business.

15. Contact Information

If you have any questions about these Terms of Use, please contact us at:

Legacy Oaks Mortgage

715 SE Cass Ave, Roseburg, OR 97471

admin@legacyoaks.mortgage



LEGACY OAKS MORTGAGE

Privacy Policy

Effective Date: August 1, 2025

Legacy Oaks Mortgage LLC ("we," "our," or "us") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, and disclose personal information when you visit our website www.legatummortgage.com, use our services, or engage with our business in other ways.

By using our website and services, you agree to the terms outlined in this Privacy Policy.

1. Information We Collect

We collect the following types of information:

- **Personal Information:** When you use our website or services, we may collect personal information such as your name, email address, phone number, mailing address, social security number (for loan applications), financial information, employment information, and other personal data that you provide to us.
- **Usage Data:** We collect information about your interaction with our website, including IP addresses, browser type, referring/exit pages, and dates/times of visits.
- **Cookies and Tracking Technologies:** Our website may use cookies, web beacons, and other tracking technologies to enhance your experience, analyze site traffic, and provide personalized services. You can manage your cookie preferences through your browser settings.

2. How We Use Your Information

We use the information we collect for the following purposes:

- To provide and manage mortgage brokerage services.
- To broker loan applications, pre-approvals, and related services.
- To communicate with you, respond to inquiries, and send important notices, including changes to our policies or terms.
- To personalize content and provide a better user experience.
- To comply with legal, regulatory, and contractual obligations.

3. Sharing Your Information

We may share your information in the following situations:



- With Service Providers: We may share your personal information with third-party vendors who help us provide our services, such as credit reporting agencies, loan servicers, or other contractors.
- For Legal Reasons: We may disclose your personal information if required by law, such as to comply with a subpoena, legal process, or government request.
- Business Transfers: If our business undergoes a merger, acquisition, or sale of assets, your information may be transferred as part of the transaction.

4. We Do Not Sell Your Personal Information

We do not sell, rent, or trade your personal information to third parties. We are committed to ensuring that your personal information is used solely for the purposes outlined in this Privacy Policy and for providing you with our services.

5. Data Security

We implement appropriate technical and organizational measures to protect your personal information from unauthorized access, alteration, disclosure, or destruction. However, no method of transmission over the Internet or electronic storage is 100% secure, so we cannot guarantee absolute security.

6. Retention of Data

We retain personal information for as long as necessary to fulfill the purposes for which it was collected, comply with legal obligations, resolve disputes, and enforce agreements.

7. Your Rights and Choices

Depending on your location, you may have certain rights regarding your personal information, including:

- Access: You may request access to the personal information we hold about you.
- Correction: You may request correction of inaccurate or incomplete personal information.
- Deletion: You may request the deletion of your personal information, subject to certain exceptions.
- Opt-Out of Communications: You can unsubscribe from marketing communications by following the unsubscribe instructions included in the communication or by contacting us directly.

To exercise your rights, please contact us using the contact information provided below.

8. Third-Party Websites



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Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of those websites. We encourage you to review their privacy policies before providing any personal information.

9. Children's Privacy

Our website and services are not intended for individuals under the age of 18, and we do not knowingly collect personal information from children. If we learn that we have collected personal information from a child under 18, we will take steps to delete that information.

10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we make changes, we will post the updated policy on this page and update the "Effective Date" at the top of the page. We encourage you to review this Privacy Policy periodically for any updates.

11. Contact Us

If you have any questions or concerns about this Privacy Policy or how we handle your personal information, please contact us at:

Legacy Oaks Mortgage LLC
715 SE Cass Ave
admin@legacyoaks.mortgage