

Website Terms and Conditions Last Updated: January 3, 2018

Please read these Terms and Conditions ("Terms," "Terms and Conditions"), along with our <u>Privacy Policy</u>, carefully before using VisioLending.com, info.VisioLending.com, and blog.VisioLending.com (the "Website"), operated by Visio Lending ("Company," "Visio Lending").

Your access to and use of the Website is conditioned on your acceptance and compliance with these Terms and Conditions. These Terms apply to all visitors, users, and others who access or use the Website.

By accessing or using the Website you agree to be bound by these Terms. If you disagree with any part of the terms then you may not access the Website.

LICENSE TO USE OUR WEBSITE

The Company may provide you with certain information as a result of your use of the Website. Such information may include, but is not limited to, data, rate sheets, or educational materials developed by Visio Lending. Subject to this Agreement, the Company grants you a non-exclusive, limited, non-transferable and revocable license to use the Company materials solely in connection with your use of the Website.

INTELLECTUAL PROPERTY

You agree that the Website and all materials including, copyrights, trademarks, trade secrets and other intellectual property ("Company IP") are the property of the Company. You agree that the Company owns all rights, titles and interest to the Company IP, and you will not use Company IP for any unlawful or infringing purpose. You agree not to reproduce any Company IP in any way.

THIRD-PARTY LINKS & CONTENT

The Company may occasionally post links to third party websites or other services. You agree that the Company is not responsible or liable for any loss or damage caused as a result of your use of any third-party services linked to or from our Website

PRIVACY INFORMATION

Through your use of the Website, you may provide us, by choice, with certain information. By using the Website, you authorize Visio Lending to use your information in the United States. See our Privacy Policy for more details.

CHANGES

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. Any changes or modifications will be effective immediately upon posting the updated Terms and Conditions. You are encouraged to periodically review this Privacy Policy to stay informed of updates. You will be deemed to have been made aware of, will be subject to, and will be deemed to have accepted the changes in any revised Privacy Policy by your continued use of the Website after the date such revised Privacy Policy is posted.