

Terms & Conditions

Effective Date: January 1, 2026

These Terms & Conditions govern your use of the 1to1 Mortgage website, marketing pages, and communication services, including email and SMS. By accessing our website or engaging with our services, you agree to these Terms.

Nature of Services: 1to1 Mortgage is a marketing company that provides data-driven targeting, campaign execution, email delivery, SMS delivery, and related marketing services. We do not guarantee success in responses or conversions.

No Performance Guarantee. Marketing results vary. Response rates, engagement, and conversions depend on multiple factors outside our control. We do not guarantee any specific outcome, performance level, or business result.

Use of Website: You agree to use our website and services only for lawful purposes. You may not attempt to interfere with the operation of the site or access data not intended for you.

SMS & Email Communications By providing your contact information, you consent to receive communications from us or from clients using our platform. You may opt out at any time by replying STOP to SMS messages or unsubscribing from email. We do not sell, rent, or share your mobile number or email address.

Email Delivery Disclaimer emailConditions

While we utilize reputable email service providers and follow best-practice deliverability standards, **we cannot guarantee that any email will be delivered to a recipient's inbox.** Email delivery may be influenced by spam filters, security settings, domain reputation, or other factors outside our control.

Third-Party Services We may use third-party providers for email delivery, SMS delivery, analytics, data processing, and compliance support. These providers are required to protect your information.

Intellectual Property All content on the 1to1 Mortgage website—including text, graphics, logos, and materials—is the property of 1to1 Mortgage and may not be copied or reproduced without permission.

Limitation of Liability 1to1 Mortgage is not responsible for any damages arising from your use of our website, marketing materials, or communication services. All marketing programs are subject to change without notice.

Governing Law These Terms are governed by the laws of the State of California.

Changes to Terms We may update these Terms at any time. Updates will be posted on this page with a revised effective date.

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