

SMS Terms & Conditions

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Hoshang Mostofizadeh DBA 1to1 Mortgage www.1to1mortgage.net

These SMS Terms & Conditions govern the text messaging program operated by 1to1 Mortgage.

**1. Program Description 1to1 Mortgage sends SMS messages to consumers for the following purposes: FCRA §604(c) prescreened firm-offer notifications
Eligibility-based mortgage information Responses to consumer inquiries
Follow-up communication with licensed mortgage professionals**

Messages are sent on behalf of: 1to1 Mortgage Lend Agents Mortgage Other mortgage-lender clients

2. No TCPA Opt-In Required (FCRA Basis) Messages may be sent without prior express consent because: You were included on a prescreened list from TransUnion, Experian, or Equifax The message constitutes a firm offer of credit under the FCRA This is legally permitted under federal law.

3. Message Frequency Message frequency varies based on consumer interaction. Typically 1–2 messages unless the consumer replies.

4. Opt-Out Instructions You may opt out of SMS messages at any time by replying: STOP You will receive a confirmation message and no further SMS messages will be sent.

5. HELP Instructions For assistance, reply: HELP Or contact us at: hoshang@1to1mortgage.net • 415-577-4942

6. Carrier Liability Disclaimer Mobile carriers are not liable for delayed or undelivered messages.

6A. Delivery Disclaimer

1to1 Mortgage uses registered A2P 10DLC routes and industry-standard delivery practices; however, we cannot guarantee delivery of SMS messages to any mobile device or messaging inbox. Delivery may be affected by carrier filtering, handset settings, network congestion, or other factors outside our control.

7. Message & Data Rates Message and data rates may apply depending on your mobile plan.

8. Privacy Your information is handled in accordance with our Privacy Policy: www.1to1mortgage.net/privacy

9. FCRA Prescreened Offer Disclosure If you received a firm-offer SMS: You were selected based on credit bureau criteria This is a firm offer of credit Additional information may be required To opt out of prescreened offers (not SMS), call 1-888-5-OPT-OUT

10. Contact Information 1to1 Mortgage 491 Lea Court, Novato, CA 94945 Email: hoshang@1to1mortgage.net Phone: 415-577-4942

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