

## **Terms and Conditions**

Creating a comprehensive Terms and Conditions page requires a clear understanding of your business, services, and legal requirements. The following is an example template to get you started. However, it's crucial to consult with legal professionals to ensure that the terms and conditions are tailored to your specific needs and comply with applicable laws.

### **Welcome to First Capital Mortgage Inc.**

These terms and conditions outline the rules and regulations for the use of First Capital Mortgage Inc.'s website: <https://firstcapitalmortgageinc.com/> First Capital Mortgage Inc.'s physical addresses are:

200 Prosperity Dr  
Knoxville TN 37924

And

7808 Calle Amito Ste 208  
Laquinta CA 92253

By accessing this website, we assume you accept these terms and conditions in full. Do not continue to use First Capital Mortgage Inc.'s website if you do not accept all of the terms and conditions stated on this page.

The following terminology applies to these Terms and Conditions, Privacy Statement, and Disclaimer Notice, and any or all Agreements: "Client", "You" and "Your" refers to you, the person accessing this website and accepting the Company's terms and conditions. "The Company", "Ourselves", "We", "Our" and "Us", refers to our Company. "Party", "Parties", or "Us", refers to both the Client and ourselves, or either the Client or ourselves. All terms refer to the offer, acceptance, and consideration of payment necessary to undertake the process of our assistance to the Client in the most appropriate manner, whether by formal meetings of a fixed duration, or any other means, for the express purpose of meeting the Client's needs in respect of provision of the Company's stated services/products, in accordance with and subject to, prevailing law of United States. Any use of the above terminology or other words in the singular, plural, capitalization, and/or he/she or they, are taken as interchangeable and therefore as referring to the same.

### **Cookies**

We employ the use of cookies. By using First Capital Mortgage Inc.'s website you consent to the use of cookies in accordance with First Capital Mortgage Inc.'s privacy policy. Most modern-day interactive websites use cookies to enable us to retrieve user details for each visit. Cookies are used in some areas of our site to enable the functionality of this area and ease of use for those people visiting. Some of our affiliate/advertising partners may also use cookies.

### **License**

Unless otherwise stated, First Capital Mortgage Inc. and/or its licensors own the intellectual property rights for all material on First Capital Mortgage Inc.. All intellectual property rights are reserved. You may view and/or print pages from <https://firstcapitalmortgageinc.com/> for your own personal use, subject to restrictions set in these terms and conditions.

You must not:

1. Republish material from <https://firstcapitalmortgageinc.com/>
2. Sell, rent, or sub-license material from <https://firstcapitalmortgageinc.com/>
3. Reproduce, duplicate, or copy material from <https://firstcapitalmortgageinc.com/>
4. Redistribute content from First Capital Mortgage Inc. (unless the content is specifically made for redistribution)

### **Hyperlinking to Our Content**

**The following organizations may link to our website without prior written approval:**

1. Government agencies
2. Search engines
3. News organizations
4. Online directory distributors, when they list us in the directory, may link to our website in the same manner as they hyperlink to the websites of other listed businesses
5. Systemwide Accredited Businesses except soliciting non-profit organizations, charity shopping malls, and charity fundraising groups which may not hyperlink to our website

These organizations may link to our home page, to publications, or to other website information so long as the link: (a) is not in any way misleading; (b) does not falsely imply sponsorship, endorsement, or approval of the linking party and its products or services; and (c) fits within the context of the linking party's site.

We may consider and approve, at our sole discretion, other link requests from the following types of organizations:

1. Commonly-known consumer and/or business information sources such as Chambers of Commerce, American Automobile Association, AARP, and Consumers Union
2. Dot.com community sites
3. Associations or other groups representing charities, including charity giving sites, online directory distributors
4. Internet portals
5. Accounting, law, and consulting firms whose primary clients are businesses

## 6. Educational institutions and trade associations

We will approve link requests from these organizations if we determine that: (a) the link would not reflect unfavorably on us or our accredited businesses (for example, trade associations or other organizations representing inherently suspect types of business, such as work-at-home opportunities, shall not be allowed to link); (b) the organization does not have an unsatisfactory record with us; (c) the benefit to us from the visibility associated with the hyperlink outweighs the absence of ; and (d) where the link is in the context of general resource information or is otherwise consistent with editorial content in a newsletter or similar product furthering the mission of the organization.

These organizations may link to our home page, to publications, or to other website information so long as the link: (a) is not in any way misleading; (b) does not falsely imply sponsorship, endorsement, or approval of the linking party and its products or services; and (c) fits within the context of the linking party's site.

If you are among the organizations listed in paragraph 2 above and are interested in linking to our website, you must notify us by sending an e-mail to [web@example.com](mailto:web@example.com). Please include your name, your organization name, contact information (such as a phone number and/or e-mail address) as well as the URL of your site, a list of any URLs from which you intend to link to our website, and a list of the URL(s) on our site to which you would like to link. Allow 2-3 weeks for a response.

Approved organizations may hyperlink to our website as follows:

1. By use of our corporate name; or
2. By use of the uniform resource locator (Web address) being linked to; or
3. By use of any other description of our website or material being linked to that makes sense within the context and format of content on the linking party's site.

No use of First Capital Mortgage Inc.'s logo or other artwork will be allowed for linking absent a trademark license agreement.

### **IFrames**

Without prior approval and express written permission, you may not create frames around our web pages or use other techniques that alter in any way the visual presentation or appearance of our website.

### **Text Messaging**

First Capital Mortgage Inc. offers subscription text message programs. The types of messages you may receive are notifications, promotional messages, appointment notifications, appointment reminders, and SMS enabling direct lending or loan arrangement. Customers may text START to 209-554-2124, 865-800-6558, or complete this form

<https://app.connectionincorporated.com/v2/preview/e6GKpC3InR3GQy3WGPAI> for Opt-In and to start receiving notifications. First Capital Mortgage Inc. will not share your opt-in with third

parties. You may receive up to 5 msgs/mo. Text and data rates may apply. Reply STOP to end or HELP for help. You will not be enrolled in a “mailing list” when you subscribe to this service.

**United States Participating Carriers Include:**

- ACS/Alaska
- Alltel
- AT&T
- Bluegrass Cellular
- Boost
- Cellcom
- Cellone Nation
- Cellular One of East Central Illinois
- Cellular South
- Centennial
- Chariton Valley Cellular
- Cincinnati Bell
- Cox Communications
- Cricket
- EKN/Appalachian Wireless
- Element Mobile
- GCI
- Golden State Cellular
- Illinois Valley Cellular
- Immix
- Inland Cellular
- iWireless
- MetroPCS
- Nex-Tech Wireless
- nTelos
- Plateau Wireless

- Sprint
- T-Mobile
- U.S. Cellular
- United Wireless
- Verizon Wireless
- Viaero Wireless
- Virgin Mobile
- West Central Wireless