

Terms and Conditions

Superior Lending | Miles Pitcher

Last Updated: October 27, 2026

1. Acceptance of Terms

This website (the "Site") is operated by Superior Lending and features mortgage lending services provided by or through Miles Pitcher ("Superior Lending," "we," "us," or "our").

By accessing or using this Site, you agree to these Terms and Conditions, our Privacy Policy, and any additional terms applicable to services offered through the Site.

If you do not agree to these Terms, please discontinue use of the Site.

We reserve the right to update these Terms at any time. Changes will be posted on this page with an updated revision date. Your continued use of the Site following such changes constitutes acceptance of the revised Terms, to the extent permitted by law.

2. Website Purpose and Mortgage Information

This Site provides general information about mortgage lending, home financing, refinancing, loan programs, and related services.

Information provided on the Site is intended for educational and informational purposes and does not constitute a commitment to lend, a loan approval, or a guarantee of specific financing terms.

All mortgage loans are subject to applicable eligibility requirements, underwriting guidelines, credit approval, property requirements, and other conditions.

Interest rates, loan programs, fees, and availability may change without notice. Any advertised rates or financing examples are subject to applicable disclosures and requirements.

3. SMS Terms and Conditions

Consent to Receive Text Messages

When you expressly opt in to receive SMS communications from Superior Lending or Miles Pitcher, you agree to receive text messages at the mobile number you provide.

Depending on the consent you provide, messages may include:

- Responses to mortgage inquiries.
- Appointment confirmations and reminders.
- Loan application updates.
- Requests for additional information.
- Customer service communications.
- Promotional messages and mortgage-related offers, where separately authorized.

Consent to receive marketing text messages is not a condition of purchasing or obtaining any mortgage product or service.

Message Frequency

Message frequency varies based on your interactions with Superior Lending, your loan application activity, and your communication preferences.

Message and Data Rates

Message and data rates may apply according to your mobile carrier's plan.

Opt-Out Instructions

You may opt out of SMS communications at any time by replying **STOP** to a text message.

After opting out, you may receive a final confirmation message. No additional messages will be sent under that messaging program unless you provide renewed consent or another lawful basis applies.

Help and Support

Reply **HELP** for assistance or contact:

Superior Lending — Miles Pitcher

Email: contact@superiorlending.com

Phone: 801-235-0929

Privacy and Data Sharing

Information collected through SMS communications will be handled in accordance with our Privacy Policy.

Mobile phone numbers, SMS opt-in consent records, and related consent information will not be sold or shared with third parties or affiliates for their own marketing or promotional purposes.

Information may be shared with service providers as necessary to deliver SMS communications, subject to applicable privacy and security requirements.

SMS Service Availability

SMS delivery is subject to mobile carrier availability and network conditions. Superior Lending is not responsible for delays or delivery failures outside its reasonable control.

Carriers are not liable for delayed or undelivered messages.

4. Privacy and Personal Information

Your use of this Site is also governed by our Privacy Policy.

We may collect information submitted through website forms, mortgage inquiries, appointment requests, and other communications.

Financial information submitted through an authorized mortgage application may be subject to additional privacy notices and applicable financial privacy laws.

Privacy Policy: [Insert Superior Lending Privacy Policy URL]

5. Intellectual Property Rights

Unless otherwise indicated, all website content, including text, graphics, photographs, videos, logos, trademarks, designs, and other materials, is owned by Superior Lending or used with permission from the applicable rights holders.

The Site and its content are protected by applicable copyright, trademark, and intellectual property laws.

You may access and use website content for lawful personal, informational, and noncommercial purposes.

You may not reproduce, distribute, modify, publish, sell, or otherwise commercially exploit website content without prior written authorization from the applicable rights holder.

6. Permitted Website Use

You agree to use this Site only for lawful purposes.

You may not:

- Attempt to gain unauthorized access to the Site, its servers, or connected systems.

- Interfere with website functionality or security.
- Submit false, fraudulent, or misleading information.
- Upload malicious code or other harmful materials.
- Impersonate another person or organization.
- Collect information from the Site through unauthorized automated means.
- Use the Site in a manner that violates applicable laws or the rights of others.

We reserve the right to restrict access to the Site when reasonably necessary to protect its security, integrity, or lawful operation.

7. Mortgage Applications and Third-Party Services

Certain features of this Site may direct you to secure mortgage application portals, document submission systems, scheduling tools, or third-party service providers.

These services may have additional terms, privacy notices, and security procedures.

By using a third-party platform, you may be subject to that provider's applicable terms and conditions.

We encourage users to review the privacy and security policies of third-party services before submitting sensitive information.

8. Accuracy of Information

We strive to provide accurate and current information regarding mortgage products and services.

However, we do not guarantee that all website information will be complete, current, or free from errors.

Mortgage lending requirements, loan programs, interest rates, and other terms may change.

Visitors should contact Miles Pitcher or an authorized Superior Lending representative to discuss their specific financing circumstances and obtain current information.

9. No Guarantee of Loan Approval

Submitting a contact form, requesting a consultation, or completing an application does not guarantee loan approval.

Loan approvals and financing terms depend on underwriting, creditworthiness, income verification, property evaluation, applicable program requirements, and other relevant factors.

Nothing on this Site constitutes a binding commitment to extend credit unless expressly provided through an authorized written agreement.

10. Third-Party Websites and Links

This Site may contain links to websites operated by third parties.

Such links are provided for convenience and informational purposes.

Superior Lending does not control third-party websites and is not responsible for their content, availability, privacy practices, or security.

A link to another website does not necessarily constitute an endorsement of that website or its products or services.

11. Website Availability

We make reasonable efforts to maintain the availability and functionality of the Site.

However, we cannot guarantee uninterrupted or error-free access.

We may modify, suspend, or discontinue website features for maintenance, security, or operational reasons.

12. Disclaimer of Warranties

To the fullest extent permitted by applicable law, the Site and its informational content are provided on an "as is" and "as available" basis.

Superior Lending makes no warranty that the Site will operate without interruption, that all content will be error-free, or that the Site will be free from harmful technical components.

Nothing in these Terms excludes warranties or consumer protections that cannot lawfully be excluded.

13. Limitation of Liability

To the fullest extent permitted by applicable law, Superior Lending and its authorized representatives will not be liable for indirect, incidental, special, or consequential damages arising from use of, or inability to use, the Site.

This provision does not limit liability where such limitation is prohibited by applicable law or affect rights and remedies available under consumer protection or mortgage lending laws.

14. Indemnification

To the extent permitted by law, you agree to indemnify Superior Lending against third-party claims, losses, or reasonable expenses resulting from your unlawful use of the Site or material violation of these Terms.

This provision does not waive or restrict rights or protections provided to consumers under applicable law.

15. Electronic Communications

By contacting us electronically, you acknowledge that we may respond through electronic channels where permitted by law.

Any consent required for marketing communications, electronic disclosures, or other regulated communications will be obtained separately where applicable.

Use of this Site alone does not constitute consent to receive automated marketing calls or text messages.

16. Changes to Terms

Superior Lending may revise these Terms and Conditions to reflect changes in website functionality, business practices, applicable laws, or regulatory requirements.

Updated Terms will be published on this page with a revised effective date.

17. Governing Law

These Terms will be governed by the laws of the state in which the applicable Superior Lending operating entity is established, subject to mandatory federal law and any other applicable consumer protection requirements.

The appropriate governing jurisdiction should be confirmed before publication.

18. Severability

If any provision of these Terms is determined to be invalid or unenforceable, the remaining provisions will remain in effect to the extent permitted by law.

19. Contact Information

For questions regarding these Terms and Conditions, please contact:

Superior Lending

Miles Pitcher

Email: contact@superiorlending.com

Phone: 801-235-0929

Business Address: 813 N 900 W, Orem, UT 84057

Website: <https://superiorlending.net>

20. Additional Regulatory Disclosures

Superior Lending and Miles Pitcher may be subject to federal and state mortgage lending licensing, advertising, privacy, and consumer protection requirements.

Applicable disclosures, including company and individual NMLS identification numbers, licensing information, and Equal Housing Lender or Equal Housing Opportunity statements, should be displayed as required by the relevant regulatory authorities.

These Terms and Conditions do not replace required mortgage disclosures, loan agreements, privacy notices, or other legally mandated documents.