TERMS & CONDITIONS

Superior Lending Associates, L.C.

Effective Date: November 3, 2026 | NMLS #151251

1. Acceptance of Terms

These Terms & Conditions govern access to and use of the website and communication services provided by Superior Lending Associates, L.C. ("Superior Lending," "we," "our," or "us"). By accessing the website, submitting an inquiry, scheduling an appointment, or using our services, you acknowledge that you have had the opportunity to review these terms. If you do not agree, discontinue use of the website and services.

2. Mortgage Services

Superior Lending provides information and assistance relating to mortgage and home-financing options, which may include Conventional and FHA loans and other programs offered by the company. Program availability, eligibility, rates, fees, down-payment requirements, and terms depend on borrower qualifications, property eligibility, underwriting, applicable law, and lender guidelines. Website information is general information only; it is not a commitment to lend, loan approval, or a guarantee of particular terms.

3. SMS/Text Messaging Terms

Program name: Superior Lending Associates SMS Notifications.

If you provide your mobile number and expressly opt in through an eligible website form or another supported method, Superior Lending may send non-marketing informational text messages relating to your mortgage inquiry, appointment, or application. Messages may include appointment confirmations and reminders, scheduling updates, responses to your inquiries, follow-ups about an existing inquiry, application-related updates, requests for information or documentation, and customer-service notifications.

Message frequency: Message frequency varies based on your appointments, inquiries, application activity, and interactions with us.

Message and data rates: Message and data rates may apply depending on your wireless plan and carrier.

Opt out: Reply STOP to any message to opt out. You may receive a final confirmation message. After your opt-out is processed, no further messages will be sent through the applicable program unless you opt in again.

Help: Reply HELP for assistance, or contact us at 801-235-0929 or contact@superiorlending.net.

Rejoining: If you opt out and later wish to receive messages again, submit your number and provide consent through an eligible opt-in method.

Carrier disclaimer: Mobile carriers are not liable for delayed or undelivered messages. Delivery is subject to carrier network availability and other factors outside our control.

SMS consent is voluntary and is not a condition of purchasing a product or service or obtaining mortgage assistance. This non-marketing SMS consent does not authorize promotional or advertising messages.

4. Privacy

We collect and use personal information as described in our Privacy Policy. Please review it at https://superiorlending.net/wp-content/uploads/2026/10/superior-lending-privacy-policy.pdf. We do not sell mobile phone numbers, SMS opt-in information, or text messaging consent records, or share them with third parties or affiliates for their own marketing or promotional purposes. Necessary information may be shared with service providers that support our website, CRM, scheduling, communications, and mortgage services, subject to applicable requirements.

5. Website Use and User Responsibilities

- Provide accurate and truthful information.
- Use the website and services only for lawful purposes.
- Do not submit fraudulent, misleading, or unauthorized information.
- Do not interfere with the security, operation, or availability of the website.

6. Mortgage Information Disclaimer

Information on the website and in communications is for general informational purposes. Submitting an inquiry, completing a form, or scheduling an appointment does not guarantee mortgage approval or financing. Actual terms are determined through the applicable application, review, and underwriting process.

7. Third-Party Websites and Services

Our website may link to third-party websites, application platforms, scheduling tools, or service providers. Those services may have separate terms and privacy policies. We do not control and are not responsible for third-party content, availability, security, or privacy practices.

8. Intellectual Property

Website content, including text, graphics, logos, images, and designs, is owned by or licensed to Superior Lending Associates, L.C., unless otherwise stated. Use without permission may be prohibited by applicable law.

9. Limitation of Liability

To the fullest extent permitted by applicable law, Superior Lending Associates, L.C. is not liable for indirect, incidental, special, or consequential damages arising from use of the website or communication services. Nothing in these terms excludes rights or protections that cannot legally be excluded.

10. Changes to These Terms

We may update these Terms & Conditions to reflect changes in our services, practices, or applicable requirements. Updated terms will be posted on this page with a revised effective date. Please review this page periodically.

11. Governing Law

These Terms & Conditions are governed by the laws of the State of Utah and applicable federal law, subject to mandatory consumer protection requirements and other applicable law.

12. Contact

For questions about these Terms & Conditions, our services, or our SMS program, contact us using the business contact information below. NMLS ID: 151251.

Business contact information

Superior Lending Associates, L.C.
813 N 900 W, Orem, UT 84057, United States
Phone: 801-235-0929
Email: contact@superiorlending.net
Website: https://superiorlending.net/
NMLS ID: 151251