

Terms and conditions

These Terms and Conditions govern the use of mortgage broker services provided by Luxxe Lending Co. LLC. By using our services, you agree to comply with and be bound by this Agreement. Please read these terms carefully before using our services.

1. Services Offered: a. Luxxe Lending Co. LLC offers mortgage broker services to assist clients with obtaining mortgage loans. b. Our services include assessing client requirements, sourcing suitable mortgage options, providing advice and recommendations, facilitating loan applications, and assisting with the mortgage approval process.

2. Client Responsibilities: a. Clients must provide accurate and complete information regarding their financial situation, credit history, and any other relevant details required for the mortgage application process. b. Clients are responsible for reviewing and understanding the terms and conditions of the mortgage products recommended by the Company. c. Clients must timely provide all necessary documentation and cooperate with the Company throughout the mortgage application and approval process.

3. Financial Advice: a. The Company provides general information and guidance regarding mortgage options and related matters. However, we are not financial advisors, and our services should not be considered as financial advice. b. Clients are advised to seek independent financial advice before making any financial decisions or entering into any mortgage agreements.

4. Fees and Payment: a. Luxxe Lending Co. LLC may charge fees for its services, as agreed upon with the client. The fees and payment terms will be communicated to the client prior to providing the services. b. Any third-party fees, such as appraisal fees or lender fees, are the responsibility of the client and are not included in the Company's fees.

5. Privacy and Confidentiality: a. The Company respects client privacy and handles personal information in accordance with applicable data protection laws and regulations. Please refer to our Privacy Policy for detailed information on how we collect, use, and protect personal information.

6. Limitation of Liability: a. The Company will make reasonable efforts to provide accurate and reliable information and services. However, we do not guarantee the accuracy, completeness, or suitability of the information and services provided. b. The Company shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising from the use or reliance on our services, including but not limited to any errors or omissions in the information provided.

7. Termination: a. Either party may terminate this Agreement at any time by providing written notice. b. Upon termination, any outstanding fees or obligations shall be settled in accordance with the terms of this Agreement.

8. Governing Law: a. This Agreement shall be governed by and construed in accordance with the laws of Michigan. Any disputes arising from this Agreement shall be subject to the exclusive jurisdiction of the courts of Michigan. By using our services, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions. If you do not agree to these terms, please refrain from using our services.

Privacy Policy

At Luxxe Lending Co. LLC, we take your privacy seriously. This Privacy Policy outlines how we collect and handle your personal information when you use our website.

Information We Collect

When you visit our website, we may collect personal information including your phone number and email address. This information is collected when you voluntarily provide it to us through our contact forms or when you communicate with us via email.

How We Use Your Information

We use the personal information you provide to us for the following purposes:

1. Contacting you: We may use your phone number and email address to contact you regarding your mortgage inquiries or to provide updates on your mortgage application.
2. Providing services: We may use your personal information to help us provide the mortgage services you have requested, including processing applications, assessing eligibility, and facilitating communication between you and lenders.
3. Improving our services: We may use your information to analyze trends and patterns, improve our website, and enhance the user experience.
4. Marketing: With your consent, we may use your personal information to send you promotional materials and offers about our mortgage services. You can opt-out of receiving marketing communications at any time.

Sharing Your Information

We understand the importance of keeping your personal information confidential. We will not sell, rent, or disclose your personal information to third parties without your consent, except in the following circumstances:

1. **Service Providers:** We may engage trusted third-party service providers to assist us in providing our services to you. These providers are bound by confidentiality agreements and are only permitted to use your information for the purpose of providing the requested services.
2. **Legal Obligations:** We may disclose your personal information if required by law, regulation, or legal process.

Security of Your Information

We have implemented security measures to protect your personal information from unauthorized access, use, or disclosure. However, no data transmission over the internet or electronic storage system can be guaranteed to be 100% secure. Therefore, we cannot guarantee the absolute security of your information.

Retention of Your Information

We will retain your personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

Your Rights

You have the right to access, update, and correct your personal information. If you would like to exercise these rights or have any questions or concerns about our Privacy Policy, please contact us using the contact information provided below.

Changes to the Privacy Policy

We reserve the right to modify or update this Privacy Policy at any time. We encourage you to review this Privacy Policy periodically for any changes. Your continued use of our website after any modifications or updates to this Privacy Policy constitutes your acceptance of such changes.

Luxe Lending Co. LLC collects personal information from visitors to their website through various means, including:

1. **Contact Forms:** They may have contact forms on their website where visitors can provide their personal information, such as name, email address, phone number, and any additional details related to their inquiry.

2. **Newsletter Sign-up:** If they have a newsletter or mailing list, visitors may be asked to provide their email address to subscribe to it.

3. **Cookies and Tracking Technologies:** Luxe Lending Co. LLC may use cookies and other similar tracking technologies to collect certain information about visitors, such as their IP address, browsing behavior, and device information. This helps them analyze website traffic and improve user experience.

4. **Analytics Tools:** They may use analytics tools, such as Google Analytics, to gather information about website usage and visitor demographics. These tools may collect data like the pages visited, time spent on the website, and referral sources.

It's important to review the privacy policy of Luxe Lending Co. LLC for more detailed information on how they collect and handle personal information from visitors to their website.

5. **Social Media Integration:** If Luxe Lending Co. LLC has social media integration on their website, visitors may have the option to log in or connect through their social media accounts. In such cases, Luxe Lending Co. LLC may collect certain personal information from those social media platforms, based on the user's privacy settings and permissions.

6. **Online Chat or Messaging Platforms:** If Luxe Lending Co. LLC has an online chat or messaging feature on their website, visitors may provide personal information while engaging in conversations with their representatives. This could include details related to their mortgage requirements or financial situation.

7. **Website Analytics:** Luxe Lending Co. LLC may use website analytics tools to track user behavior on their website, such as the pages visited, buttons clicked, and time spent on each page. This helps them understand user preferences and improve their website's performance.

8. **Third-Party Services:** Luxe Lending Co. LLC may utilize third-party services, such as marketing automation platforms or customer relationship management (CRM) systems, to collect and manage personal information. These services may have their own privacy policies that visitors should review.

It's important to note that Luxxe Lending Co. LLC should have a privacy policy in place that outlines how they collect, use, store, and protect personal information. This policy should also specify if they share this information with any third parties and provide options for visitors to manage their personal data.

If you have any specific concerns or questions about the privacy practices of Luxxe Lending Co. LLC. I recommend reaching out to them directly or reviewing their privacy policy for more detailed information.

Contact Us

If you have any questions or concerns about our Privacy Policy or our practices regarding your personal information, please contact us at:

Luxxe Lending Co. LLC
586-522-5166
info@luxxelending.com

Effective Date: 02/01/2024