

Terms of Use and Disclosures – updated 10/1/2016

By accessing, linking, referencing, and/or using rwmloans.com and websites owned by Residential Wholesale Mortgage, Inc. you agree to the following: “Terms of Use”, “Disclosures”, and “Privacy Policy”.

You are agreeing to indemnify and hold harmless Residential Wholesale Mortgage, Inc. including officers, directors, employees, agents, licensors, suppliers and any other third party, without limitation, against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from any violation of these "Terms of Use", “Disclosures”, and “Privacy Policy” and from all claims of any nature. Our "Terms of Use", “Disclosures”, and “Privacy Policy” may be changed at any time at the sole discretion of Residential Wholesale Mortgage, Inc.

Privacy Policy

[Please access our Privacy Policy by clicking here.](#)

Security

Residential Wholesale Mortgage, Inc. prohibits unauthorized access, attempted access, use or attempted use to our secure website(s). By accessing or attempting to access these websites, which are password protected, you are in violation of federal and/or state law. Residential Wholesale Mortgage, Inc. may report these activities to law enforcement and pursue full prosecution or penalties as governed by law.

We reserve the right to monitor, limit, terminate, and/or block website use for any reason without notice to our users.

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline. Wherever we collect sensitive information (such as credit card data), that information is encrypted and transmitted to us in a secure way.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing, customer service, or loan origination activities) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

Residential Wholesale Mortgage, Inc. takes your online privacy seriously and you can be assured that any information provided by you will be kept confidential. Per federal and state law, we may securely retain copies of all documents related to transactions, trust accounts, and other documents executed or obtained in connection with any mortgage transaction for at least three years. The retention period shall run from the date of the closing of the transaction or from the date of the loan application if the transaction is not consummated.

Content and Use

All content, images, logos, intellectual property, and any other material found on rwmloans.com is protected by copyright, service marks, trademarks and/or licenses secured by Residential Wholesale Mortgage, Inc. Do not attempt to modify, reproduce, copy, transmit, or distribute content, images, logos, intellectual property, and any other material found on rwmloans.com.

Products, services, content, information, and financial tools represented on rwmloans.com are not promised or guaranteed to be correct, current, or complete, and may contain technical inaccuracies or typographical errors. Residential Wholesale Mortgage, Inc. assumes no responsibility (and expressly disclaims responsibility) for updating our website to keep information current or to ensure the accuracy or completeness of any posted information. Before making any decision related to any services, products, or other matters described in this site, please confirm the accuracy and completeness of all posted information.

Products and services offered by Residential Wholesale Mortgage, Inc. are only available in the states where Residential Wholesale Mortgage, Inc. is licensed and legally approved to provide services. Our products and services are not available outside of the United States of America. [RWMI Licensing Information](#)

Links

This website may contain links to other websites. Please be aware that Residential Wholesale Mortgage, Inc. is not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Fair Lending Policy

Residential Wholesale Mortgage, Inc. does not discriminate against any applicant or discourage anyone on a prohibited basis from submitting an application. Employees must be thoroughly familiar with our fair lending policy and strictly adhere to it.

We do not discriminate against a loan applicant or borrower on the basis of race, color, religion, color, national origin, sexual orientation, handicap, age, the fact that all or part of an applicant's income comes from any public assistance program or because the applicant has exercised any right under any relevant state or federal law.

We do not selectively encourage applicants and we take no action that would, on a prohibited basis, discourage a reasonable person from applying for a mortgage loan. We do not, on a prohibited basis, refuse to make a loan, vary the terms offered including the amount, interest rate, period or type of loan, or use different standards to evaluate collateral or decide whether to extend credit on a discriminatory basis.

We avoid practices or policies that have a discriminatory effect. This rule applies to all areas of our mortgage lending business. It applies even though we do not intend the policy or practice to be discriminatory and even if the policy or practice appears to be neutral.

We train our employees and loan officers in the principles of fair lending. Residential Wholesale Mortgage, Inc. regularly reviews and audits our loans and business practices to ensure an equal lending opportunity and fair lending to the public.

In each our facilities, we clearly display to the public the Equal Housing Act poster stating that we strictly adhere to the Equal Housing Act. Residential Wholesale Mortgage, Inc. requires the Equal Housing Opportunity logo and/or the Equal Housing Opportunity slogan to be present on all public advertising and marketing material.

Disclaimer of Warranty

USE OF THIS SITE IS AT YOUR SOLE RISK. ALL MATERIALS, INFORMATION, PRODUCTS, SOFTWARE, PROGRAMS, AND SERVICES ARE PROVIDED "AS IS," WITH NO WARRANTIES OR GUARANTEES WHATSOEVER. RESIDENTIAL WHOLESAL MORTGAGE, INC. EXPRESSLY DISCLAIMS TO THE FULLEST

EXTENT PERMITTED BY LAW ALL EXPRESS, IMPLIED, STATUTORY, AND OTHER WARRANTIES, GUARANTEES, OR REPRESENTATIONS, INCLUDING, WITHOUT LIMITATION, THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT OF PROPRIETARY AND INTELLECTUAL PROPERTY RIGHTS. WITHOUT LIMITATION, RESIDENTIAL WHOLESAL MORTGAGE INC. MAKES NO WARRANTY OR GUARANTEE THAT THIS WEBSITE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE.

YOU UNDERSTAND AND AGREE THAT IF YOU DOWNLOAD OR OTHERWISE OBTAIN MATERIALS, INFORMATION, PRODUCTS, SOFTWARE, PROGRAMS, OR SERVICES, YOU DO SO AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGES THAT MAY RESULT, INCLUDING LOSS OF DATA OR DAMAGE TO YOUR COMPUTER SYSTEM.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF WARRANTIES, SO THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

Limitation of Liability

YOU AGREE THAT YOUR ACCESS TO, AND USE OF, WEBSITES OWNED BY RESIDENTIAL WHOLESAL MORTGAGE, INC. AND THE CONTENT THEREOF IS AT YOUR RISK. IN NO EVENT WILL RESIDENTIAL WHOLESAL MORTGAGE, INC. BE LIABLE TO ANY PARTY FOR ANY DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES OF ANY TYPE WHATSOEVER RELATED TO OR ARISING FROM THIS WEBSITE OR ANY USE OF THIS WEBSITE, OR OF ANY SITE OR RESOURCE LINKED TO, REFERENCED, OR ACCESSED THROUGH THIS WEBSITE, OR FOR THE USE OR DOWNLOADING OF, OR ACCESS TO, ANY MATERIALS, INFORMATION, PRODUCTS, OR SERVICES, INCLUDING, WITHOUT LIMITATION, ANY LOST PROFITS, BUSINESS INTERRUPTION, LOST SAVINGS OR LOSS OF PROGRAMS OR OTHER DATA, EVEN IF RESIDENTIAL WHOLESAL MORTGAGE, INC. IS EXPRESSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS EXCLUSION AND WAIVER OF LIABILITY APPLIES TO ALL CAUSES OF ACTION, WHETHER BASED ON CONTRACT, WARRANTY, TORT, OR ANY OTHER LEGAL THEORIES.