

✓ 1. Full Version for Website “Terms & Conditions” or Legal Page

🔒 Mortgage 180 – Terms of Use & Legal Disclaimers (U.S. Use)

Last Updated: [Insert Date]

1. General Purpose

Mortgage 180 is an educational software tool provided by MoneySmith Group. It is designed to illustrate how incremental, inflation-adjusted repayments may impact the time and interest cost of repaying a home loan. The tool is intended to be used for **general advice purposes only** and should not be relied upon as financial, credit, tax, or legal advice.

2. Not a Credit Provider

Mortgage 180 does **not originate, solicit, arrange, or approve loans**. It does not act as a lender, mortgage broker, or credit representative as defined by U.S. law, including under the **SAFE Act, RESPA, or TILA**. The software generates projections based solely on user input and public economic assumptions.

We do not present loan offers, APRs, or credit terms, and we do not submit or collect mortgage applications on behalf of any financial institution.

3. Truth in Lending Act (TILA) Compliance

This tool does **not replace federally required TILA disclosures**. Any comparison of interest or time savings is strictly illustrative. Before entering into any mortgage agreement or refinance, users must obtain official loan documentation and disclosures from a licensed lender.

4. RESPA & Compensation Disclosure

Mortgage 180 is a neutral software platform. We do **not accept referral fees, kickbacks, or indirect compensation** from real estate professionals, lenders, or other mortgage settlement service providers. If any commercial relationships arise, they will be fully disclosed and subject to U.S. Real Estate Settlement Procedures Act (RESPA) guidelines.

5. Fair Lending & Non-Discrimination

Mortgage 180 does not use or store personal demographic data (such as race, age, gender, or marital status) in any calculations. The software is built to be **equitable and inclusive**, offering consistent modelling outputs regardless of personal characteristics.

6. Data Collection & Privacy

Mortgage 180 collects only the data you voluntarily enter (such as loan amount, interest rate, and term). We do not request, collect, or store:

- Social Security Numbers
- Bank account numbers
- Credit card or credit report data
- Personally identifiable financial information

Your data will never be sold or shared without your consent. Any optional future integrations with third parties (e.g., lenders or brokers) will be clearly disclosed and subject to additional user consent.

For more, please see our [\[Privacy Policy\]](#).

7. Consultation with Licensed Professionals

Mortgage 180 is a general advice tool. Results are based on assumptions and should not be considered personal financial advice. **We strongly recommend speaking with a licensed mortgage advisor, financial planner, or attorney** before making any financial decisions.



2. Short Disclaimer for In-App Popup or Software Interface



Disclaimer

Mortgage 180 is an educational tool for general information only. It does not offer loans, collect applications, or provide credit advice. Results are estimates and should not replace

consultation with a licensed mortgage or financial professional. No personal data is stored or shared. By using this tool, you acknowledge and accept these terms.