ONE MINUTE MORTGAGE FORM

TERMS & CONDITIONS AND PRE-QUALIFICATION AUTHORIZATION | Effective October 9, 2026

1. Purpose of the Form

The One Minute Mortgage Form (the “Form”) is an initial mortgage inquiry and pre-qualification tool. It collects information you state about your income, employment, assets, credit profile, housing goals, and other financial circumstances so that we may conduct a preliminary assessment of potential mortgage eligibility. This initial assessment is based primarily on information you provide and may not have been independently verified.

2. Your Mortgage Interest and Intent

By submitting the Form, you acknowledge that you are exploring mortgage financing, including seeking funds to purchase a home or financing to refinance a home you own. You understand that you and our mortgage team are communicating for the purpose of evaluating potential mortgage financing options. Submission does not obligate you to obtain a loan or obligate any lender to extend credit.

3. Permission to Review and Share Information for Mortgage Evaluation

By selecting “Yes,” “I Agree,” or another affirmative acceptance option, you authorize the One Minute Mortgage Form, Justin Smith, NEXA Mortgage, and affiliated or contracted third parties involved in providing mortgage-related services to receive, access, use, evaluate, and, where reasonably necessary, share the financial and personal information you submit for purposes of assessing mortgage eligibility, preparing your file, and coordinating potential mortgage financing. Such parties may include participating mortgage lenders, loan processors, underwriting or document-service providers, and technology vendors performing services on our behalf, subject to applicable privacy and security requirements.

4. Preparation and Review of a Mortgage Application

You understand that information supplied through the Form may be used to begin, populate, or generate a mortgage loan application for you. Before being asked to electronically or physically sign an application, you will have an opportunity to review the completed information, request corrections, and decide whether to sign and continue the mortgage process. Your acceptance of these Terms is not your signature on a completed mortgage loan application.

5. Accuracy; Pre-Qualification Is Not Loan Approval

You agree to provide information that is truthful and accurate to the best of your knowledge and to notify us of material changes. Any pre-qualification result is preliminary, is not a final underwriting decision, and is not a commitment to lend. Loan approval, terms, and availability remain subject to applicable verification, credit evaluation, property review, underwriting, and lender requirements.

Justin Smith | Mortgage Loan Originator
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NEXA Mortgage | Company NMLS #1660690

6. Credit Report Authorization

Completing or accepting these Terms for an initial stated-information pre-qualification does not, by itself, authorize a hard credit inquiry or the obtaining of a consumer credit report. If a credit report or other separately authorized verification is needed later, the applicable authorization and disclosures will be obtained as required by law.

7. Privacy and No Sale of Information

We do not sell the personal or financial information you provide through the One Minute Mortgage Form to unrelated third-party companies. Your information may be disclosed to affiliated or contracted mortgage-related service providers, participating lenders, and other parties as reasonably necessary to respond to your request, evaluate or process mortgage financing, service your transaction, or comply with legal obligations. Information handling remains subject to applicable law and any separate privacy notices provided by the relevant mortgage company or lender.

8. Fair Housing and Fair Lending Commitment

We support equal housing opportunity and are committed to compliance with the Fair Housing Act and applicable federal and state fair lending and consumer protection laws, including the Equal Credit Opportunity Act where applicable. We do not discriminate in mortgage-related services on a prohibited basis, including race, color, religion, national origin, sex, familial status, or disability. All mortgage inquiries will be handled consistent with applicable legal and regulatory requirements.

9. Electronic Acceptance and Questions

Selecting an affirmative acceptance option indicates that you have read and agree to these Terms and authorize the limited information uses described above. Please contact us using the information below if you have questions or need clarification before proceeding.

ACKNOWLEDGMENT: By selecting “Yes” or “I Agree,” I acknowledge and accept these Terms and Conditions.

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