
UNITED FORECLOSURE RELIEF

TERMS OF USE

Effective Date: February 24, 2026 | Last Updated: February 24, 2026

3214 N. University #424, Provo, Utah 84604

1. AGREEMENT TO TERMS

These Terms of Use ("Terms") govern your access to and use of the websites operated by United Foreclosure Relief ("UFR," "we," "us," or "our"), including unitedforeclosurere relief.com and freshstart.unitedforeclosurere relief.com (collectively, the "Site"). By accessing or using the Site, you agree to be bound by these Terms. If you do not agree to these Terms, do not use the Site.

These Terms apply only to your use of the Site. If you enter into a Fresh Start Service Agreement with UFR, that agreement governs the services UFR provides and is a separate contract. If there is any conflict between these Terms and a signed Fresh Start Service Agreement, the Service Agreement controls.

2. ELIGIBILITY

The Site is intended for use by individuals who are at least 18 years of age. By using the Site, you represent that you are at least 18 years old and have the legal capacity to enter into these Terms. If you are using the Site on behalf of another person, you represent that you have the authority to bind that person to these Terms.

3. DESCRIPTION OF UFR'S SERVICES

UFR is a foreclosure consulting company that helps homeowners in pre-foreclosure sell their homes at market value before auction. UFR operates in Utah, Florida, and Colorado. The Site provides general information about UFR's services and allows visitors to submit inquiries.

UFR is not a real estate brokerage. UFR does not list, market, price, or sell homes. UFR does not negotiate changes to your loan terms. UFR does not provide legal advice or legal representation. UFR does not guarantee any outcome, including that your lender will agree to postpone foreclosure, that your home will sell, or that you will retain any particular amount of equity.

UFR is not associated with any government agency. Our services are not approved by the government or by your lender. Even if you use our services, your lender may not agree to change your loan or postpone foreclosure proceedings.

4. NO LEGAL, FINANCIAL, OR TAX ADVICE

Nothing on the Site constitutes legal advice, financial advice, tax advice, or any other form of professional advice. The information on the Site is provided for general informational purposes only. Foreclosure is a legal process with serious financial consequences. You should consult with a licensed attorney, a HUD-approved housing counselor, a certified public accountant, or other qualified professional before making any decisions about your home, your mortgage, or your finances.

Free housing counseling is available from HUD-approved agencies. Contact the Homeowner's HOPE Hotline at **1-888-995-4673** or visit hud.gov/counseling.

5. SITE CONTENT AND ACCURACY

We make reasonable efforts to ensure the information on the Site is accurate and current. However, we do not warrant that any information on the Site is complete, accurate, reliable, or current. Foreclosure laws, timelines, and procedures vary by state and may change. The information on the Site may not reflect the most recent legal developments in your state. Any reliance you place on information from the Site is at your own risk.

The Site may contain links to third-party websites. These links are provided for convenience only. We do not control, endorse, or assume responsibility for the content, privacy policies, or practices of any third-party websites. Visiting any linked site is at your own risk.

6. INQUIRIES AND FORM SUBMISSIONS

When you submit an inquiry through the Site, you are requesting information about UFR's services. Submitting an inquiry does not create a client relationship, does not obligate you to use our services, and does not obligate UFR to provide services to you. A client relationship is created only when both parties sign a Fresh Start Service Agreement.

By submitting an inquiry, you represent that the information you provide is accurate and that you are the owner of the property identified in the inquiry or are authorized to act on behalf of the owner.

7. INTELLECTUAL PROPERTY

All content on the Site, including text, graphics, logos, images, and software, is the property of United Foreclosure Relief or its licensors and is protected by United States copyright, trademark, and other intellectual property laws. The "United Foreclosure Relief" name, "Fresh Start" name, and associated logos are trademarks of United Foreclosure Relief. You may not use, copy, reproduce, modify, distribute, or create derivative works from any Site content without our prior written consent.

You may view, download, and print pages from the Site for your own personal, non-commercial use, provided you do not modify the content and you retain all copyright and proprietary notices.

8. PROHIBITED USES

You agree not to use the Site to:

- Submit false, misleading, or fraudulent information
- Impersonate any person or entity, or falsely represent your affiliation with any person or entity
- Interfere with or disrupt the Site or any servers, networks, or systems connected to the Site
- Attempt to gain unauthorized access to any portion of the Site or any systems or networks connected to the Site
- Use any automated system, including bots, scrapers, or data mining tools, to access the Site or collect information from it
- Use the Site for any purpose that is unlawful or prohibited by these Terms
- Reproduce, duplicate, sell, or exploit any portion of the Site for any commercial purpose without our written consent
- Harvest or collect email addresses or other contact information of other users for the purpose of sending unsolicited communications

9. DISCLAIMER OF WARRANTIES

THE SITE AND ALL CONTENT, MATERIALS, INFORMATION, AND SERVICES PROVIDED ON THE SITE ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMITTED BY LAW, UFR DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

UFR DOES NOT WARRANT THAT THE SITE WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. UFR DOES NOT WARRANT THAT ANY INFORMATION ON THE SITE IS ACCURATE, COMPLETE, RELIABLE, OR CURRENT.

10. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL UFR, ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, OR AFFILIATES BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS, LOSS OF DATA, LOSS OF EQUITY, DIMINISHED PROPERTY VALUE, OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATED TO YOUR USE OF OR INABILITY TO USE THE SITE, REGARDLESS OF THE THEORY OF LIABILITY (CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE), EVEN IF UFR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

IF YOU ARE DISSATISFIED WITH THE SITE OR THESE TERMS, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE.

11. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless United Foreclosure Relief and its officers, directors, employees, agents, and affiliates from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or related to: (a) your use of the Site, (b) your violation of these Terms, (c) your violation of any applicable law or regulation, or (d) any information you submit through the Site.

12. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms shall be governed by and construed in accordance with the laws of the State of Utah, without regard to its conflict of laws principles. Any dispute arising out of or relating to these Terms or your use of the Site shall be brought exclusively in the state or federal courts located in Utah County, Utah. You consent to the personal jurisdiction of such courts and waive any objection to venue in such courts.

13. PRIVACY

Your use of the Site is also governed by our Privacy Policy, which is incorporated into these Terms by reference. Please review our Privacy Policy to understand how we collect, use, and protect your personal information. The Privacy Policy is available on the Site.

14. MODIFICATIONS TO TERMS

We reserve the right to modify these Terms at any time. Changes will be effective when posted on the Site with an updated "Last Updated" date. Your continued use of the Site after any changes constitutes your acceptance of the revised Terms. We encourage you to review these Terms periodically.

15. MODIFICATIONS TO THE SITE

We reserve the right to modify, suspend, or discontinue the Site (or any portion of it) at any time, with or without notice, for any reason. We will not be liable to you or any third party for any modification, suspension, or discontinuation of the Site.

16. SEVERABILITY

If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the remaining provisions shall continue in full force and effect. The invalid provision shall be modified to the minimum extent necessary to make it valid and enforceable, or if modification is not possible, it shall be severed from these Terms.

17. NO WAIVER

No failure or delay by UFR in exercising any right under these Terms shall operate as a waiver of that right. No single or partial exercise of any right shall preclude any other or further exercise of that right or the exercise of any other right.

18. ENTIRE AGREEMENT

These Terms, together with our Privacy Policy, constitute the entire agreement between you and UFR regarding your use of the Site. These Terms do not govern UFR's foreclosure consulting services, which are governed exclusively by the Fresh Start Service Agreement signed between UFR and the homeowner.

19. CONTACT US

If you have questions about these Terms, contact us at:

United Foreclosure Relief

3214 N. University #424, Provo, Utah 84604

Phone: 385-380-3962

Email: Info@UnitedForeclosureRelief.com

VERSION: UFR-TOU-v1.0-20260224

IMPORTANT NOTICE

UNITED FORECLOSURE RELIEF IS NOT A LAW FIRM AND DOES NOT PROVIDE LEGAL ADVICE OR LEGAL REPRESENTATION. WE DO NOT REPRESENT HOMEOWNERS IN COURT OR BEFORE ANY GOVERNMENTAL AGENCY. UNITED FORECLOSURE RELIEF IS NOT ASSOCIATED WITH THE GOVERNMENT, AND OUR SERVICE IS NOT APPROVED BY THE GOVERNMENT OR YOUR LENDER. EVEN IF YOU ACCEPT THIS OFFER AND USE OUR SERVICE, YOUR LENDER MAY NOT AGREE TO CHANGE YOUR LOAN. YOU MAY STOP DOING BUSINESS WITH US AT ANY TIME. YOU MAY ACCEPT OR REJECT THE OFFER OF MORTGAGE ASSISTANCE WE OBTAIN FROM YOUR LENDER. IF YOU REJECT THE OFFER, YOU DO NOT HAVE TO PAY US. YOU ARE NOT REQUIRED TO USE ANY PARTICULAR SETTLEMENT SERVICE

PROVIDER. YOU MAY SELECT ANY LICENSED REAL ESTATE BROKERAGE OF YOUR CHOICE OR OTHER QUALIFIED PROFESSIONAL OF YOUR CHOOSING.

OUR SERVICES INCLUDE PROVIDING FREE EDUCATION AND RESOURCES TO HOMEOWNERS FACING FORECLOSURE, INCLUDING REFERRALS TO HUD-APPROVED HOUSING COUNSELORS AND OTHER QUALIFIED PROFESSIONALS. WHEN A HOMEOWNER CHOOSES TO WORK WITH US BEYOND FREE EDUCATIONAL SERVICES, WE PROVIDE THE HOMEOWNER WITH A NEUTRAL, ALPHABETICAL LIST OF LICENSED REAL ESTATE BROKERAGES FROM WHICH THE HOMEOWNER INDEPENDENTLY SELECTS, COMMUNICATE WITH THE HOMEOWNER'S LENDER TO REQUEST TIME FOR A MARKET-VALUE SALE, AND COORDINATE FORECLOSURE TIMELINES THROUGH CLOSING.

WE DO NOT GUARANTEE RESULTS OR OUTCOMES. FORECLOSURE TIMELINES, LENDER DECISIONS, AND AVAILABLE OPTIONS VARY BY INDIVIDUAL CIRCUMSTANCES AND BY STATE AND FEDERAL LAW. UNITED FORECLOSURE RELIEF DOES NOT INSTRUCT OR ADVISE HOMEOWNERS TO STOP COMMUNICATING WITH THEIR LENDER, LOAN SERVICER, OR ANY GOVERNMENT AGENCY. YOU MAY CONTINUE TO COMMUNICATE WITH YOUR LENDER OR SERVICER AT ANY TIME. YOU MAY ALSO SEEK ASSISTANCE FROM A LICENSED ATTORNEY, HUD-APPROVED HOUSING COUNSELOR, OR OTHER QUALIFIED PROFESSIONAL OF YOUR CHOOSING.

YOU MAY ALSO CONTACT A HUD-APPROVED HOUSING COUNSELOR FOR FREE ASSISTANCE AT

1-800-569-4287

NO ADVANCE FEES

UNITED FORECLOSURE RELIEF DOES NOT CHARGE ANY ADVANCE FEES. YOU ARE NOT REQUIRED TO PAY ANY FEE BEFORE SERVICES ARE FULLY PERFORMED. IF ANY FEE-BASED SERVICE IS OFFERED, IT WILL ONLY BE AFTER SERVICES ARE COMPLETED AND ONLY WHERE PERMITTED BY APPLICABLE LAW.

CONSENT TO COMMUNICATIONS

UNITED FORECLOSURE RELIEF DOES NOT SELL, SHARE, OR DISCLOSE MOBILE PHONE NUMBERS TO THIRD PARTIES FOR MARKETING OR PROMOTIONAL PURPOSES. A RELIEF SPECIALIST MAY CONTACT YOU IN RESPONSE TO YOUR INQUIRY. STANDARD TEXT MESSAGING RATES AS DETERMINED BY YOUR WIRELESS CARRIER MAY APPLY. THIS CONSENT APPLIES TO BOTH AUTOMATED AND NON-AUTOMATED METHODS OF CONTACT. YOU MAY REVOKE CONSENT AT ANY TIME BY REPLYING STOP TO ANY TEXT MESSAGE, EMAILING INFO@UNITEDFORECLOSURERELIEF.COM, OR CALLING 385-380-3962. OPT-OUT REQUESTS ARE PROCESSED WITHIN 10 BUSINESS DAYS AND APPLY ACROSS ALL COMMUNICATION CHANNELS.

United Foreclosure Relief | 3214 N. University #424, Provo, UT 84604 | (385) 380-3962 | unitedforeclosurerelief.com

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