

UNITED FORECLOSURE RELIEF

Terms of Use

Cucuk Holdings LLC | EIN #88-2338565 | UT Reg. #12853197-0160 | State of Utah Rev. 1343F05

This Terms of Use agreement is between you and United Foreclosure Relief ("UFR," "we," "us," or "our"), operated by Cucuk Holdings LLC. It governs your use of the websites unitedforeclosurerelief.com and freshstart.unitedforeclosurerelief.com (the "Sites").

By using the Sites or submitting any form on the Sites, you agree to these terms. If you do not agree, do not use the Sites.

1. What UFR Does

UFR provides foreclosure relief consulting services. We mediate between homeowners facing foreclosure and their lenders to request postponement of foreclosure sales. We coordinate with licensed real estate agents to list and sell properties before a foreclosure sale occurs, with the goal of preserving the homeowner's equity.

UFR is not a law firm and does not provide legal advice or legal representation. UFR is not a lender, mortgage broker, or loan servicer. UFR does not buy or sell real estate. UFR is not a government agency and is not affiliated with any government program.

2. No Guarantee of Results

We cannot guarantee any outcome. Whether your lender agrees to postpone a foreclosure sale, approve a short sale, or cooperate in any way depends on your lender's decision, which we do not control. Your individual circumstances, including your loan terms, equity position, and timeline, will affect what options may be available to you.

Even if you use our services, your lender may not agree to change your loan or postpone your foreclosure sale.

3. Our Fee

UFR charges the greater of \$10,000 or 10% of net proceeds from the sale of your property. This fee is collected through escrow at closing, only if the sale is successfully completed. You do not pay anything upfront. If we are unable to help you sell your property before foreclosure, you owe us nothing.

UFR does not charge advance fees. This is in compliance with the FTC Mortgage Assistance Relief Services (MARS) Rule.

4. When You Submit a Form

When you submit a form on the Sites, you provide us with your name, phone number, email address, property address, and information about your foreclosure status. By submitting a form, you consent to being contacted by UFR by phone, email, or text message regarding your inquiry.

Standard text messaging rates from your carrier may apply. Message frequency varies. Reply STOP to opt out of text messages at any time.

We do not sell, share, or disclose your phone number to third parties for marketing purposes.

5. Phone Call and Video Recording

UFR may record phone calls and video meetings for compliance and quality assurance purposes. We will inform you at the beginning of any call that may be recorded. You may decline recording at any time.

6. Your Privacy

Our Privacy Policy explains what information we collect, how we use it, and who we share it with. The Privacy Policy is available on the Sites and is incorporated into these Terms by reference.

7. Site Content

All content on the Sites, including text, images, logos, and design, belongs to UFR or is used with permission. You may not copy, reproduce, or distribute any content from the Sites without our written consent.

The information on the Sites is for general informational purposes only. It is not legal, financial, or tax advice. You should consult with a licensed attorney, financial advisor, or HUD-approved housing counselor for advice specific to your situation.

8. Cookies and Analytics

The Sites may use cookies and analytics tools such as Google Analytics to understand how visitors use the site. These tools may collect your IP address, browser type, pages visited, and time spent on the site. You can control cookies through your browser settings.

9. Third-Party Links

The Sites may contain links to third-party websites. We are not responsible for the content, accuracy, or practices of any third-party site.

10. No Warranty

The Sites are provided "as is." We make no warranties about the accuracy, completeness, or reliability of the content on the Sites, or that the Sites will be available without interruption.

11. Limitation of Liability

To the maximum extent permitted by law, UFR is not liable for any indirect, incidental, or consequential damages arising from your use of the Sites or our services. Our total liability to you for any claim related to the Sites will not exceed the amount you have paid to UFR in the 12 months before the claim arose.

12. Disputes

These Terms are governed by the laws of the State of Utah. Any dispute that cannot be resolved informally will be resolved by binding arbitration under the rules of the American Arbitration Association. Arbitration will take place in Utah County, Utah. You agree not to participate in any class action against UFR.

Before starting arbitration, both parties agree to attempt to resolve any dispute informally for at least 30 days.

13. Changes to These Terms

We may update these Terms from time to time. Changes will be posted on the Sites. Your continued use of the Sites after changes are posted means you accept the updated Terms.

14. Contact Us

United Foreclosure Relief

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