

TERMS OF USE AGREEMENT

This Terms of Use Agreement ("Agreement"), together with our [Privacy Policy](#), constitutes a legally binding agreement made between you, whether personally or on behalf of an entity ("user" or "you"), and United Foreclosure Relief and its affiliated companies, websites, applications, and tools (collectively, "Company", "we", "us", or "our"), regarding your access to and use of the website www.unitedforeclosurerelief.com (the "Sites"), and any other media form, media channel, mobile website, or mobile application related or connected thereto.

The Sites provide the following service: **Providing homeowners with foreclosure relief assistance** ("Company Services").

Supplemental terms and conditions or documents that may be posted on the Sites from time to time are hereby expressly incorporated into this Agreement by reference.

1. GENERAL USE TERMS

United Foreclosure Relief makes no representation that the Sites are appropriate or available in other locations. Any person accessing the Sites from other jurisdictions does so on their own initiative and is responsible for compliance with local laws.

Users who are minors (under the age of 18) in their jurisdiction are not permitted to register or use the Company Services.

IMPORTANT: BY USING OR ACCESSING THE SITES, YOU ACKNOWLEDGE AND AGREE TO BE BOUND BY THIS AGREEMENT. IF YOU DO NOT AGREE, DO NOT ACCESS OR USE THE SITES OR SERVICES.

2. PURCHASES; PAYMENT

United Foreclosure Relief may offer free trials or samples of its products or services. Details will be posted on the Sites.

If you choose a paid service, you agree:

- To pay all charges at current prices using your selected payment provider;
 - That recurring charges may be billed automatically until you cancel the service;
 - That we may correct errors in pricing, even after payment is requested or received;
 - That sales tax will be added if applicable;
 - All payments must be made in U.S. dollars.
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3. USER REPRESENTATIONS

A. Regarding Your Registration

You represent and warrant that:

- All registration information submitted is truthful and accurate;
- You will maintain the accuracy of such information;
- You will keep your password confidential and accept responsibility for all account activity;
- You are not a minor or have parental permission to use the Sites if you are;
- Your use complies with all applicable laws and regulations.

You agree to update your account promptly if any information becomes inaccurate or outdated.

The Company reserves the right to suspend or terminate any account that violates these terms.

We may also modify or reclaim user names at our discretion, especially if deemed obscene, misleading, or infringing on intellectual property.

B. Regarding Content You Provide

By submitting any content ("Contributions") to the Sites (e.g., via forms, email, chat, uploads), you represent and warrant that:

- You own or have the necessary rights and permissions to share the content;
- The content is not unlawful, obscene, offensive, defamatory, harmful, or infringing on the rights of any party;
- The content does not exploit or endanger minors or solicit their information;
- Your Contributions comply with this Agreement and applicable laws.

4. CONTRIBUTION LICENSE

By submitting Contributions, you grant United Foreclosure Relief:

- An irrevocable, perpetual, worldwide, royalty-free license to use, reproduce, modify, display, and distribute your Contributions in any media or format;
- The right to sublicense and make your Contributions available to other users for non-commercial internal use.

UNITED FORECLOSURE RELIEF | TERMS OF USE

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

You retain ownership of your Contributions. We will not use your Contributions in a way that infringes your rights and will always handle personal information lawfully.

We reserve the right to:

- Edit or delete Contributions at our discretion;
- Categorize content appropriately;
- Deny content that violates this Agreement.

5. MOBILE APPLICATION LICENSE

A. Use License

If you access the Services via a mobile app, United Foreclosure Relief grants you a non-transferable, revocable license to install and use the app on your personal devices in accordance with this Agreement.

You may **not**:

- Reverse engineer or decompile the app;
- Use it for unauthorized commercial purposes;
- Violate intellectual property rights;
- Share it across networks enabling access by multiple devices/users;
- Use proprietary interfaces or IP to develop competing products.

B. Terms for Apple & Android Devices

These terms apply if you download the app from Apple App Store or Google Play:

- You acknowledge the Agreement is between you and United Foreclosure Relief, not the app distributor.
 - App distributors are not responsible for support, maintenance, or warranties.
 - Any product claims or disputes are between you and United Foreclosure Relief.
 - You may not use the app in violation of U.S. export laws or third-party agreements.
 - App distributors are third-party beneficiaries of this Agreement.
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6. SOCIAL MEDIA INTEGRATION

If you link a social media or third-party account to the Sites, you:

- Authorize United Foreclosure Relief to access and store data from those accounts;
- Are responsible for compliance with those platforms' terms;
- Can disconnect your linked account at any time.

Note: We are not responsible for third-party content or data practices.

7. SUBMISSIONS

Any feedback, suggestions, or ideas submitted to United Foreclosure Relief are non-confidential and become the Company's property for unrestricted use.

8. PROHIBITED ACTIVITIES

You may not use the Sites:

- For unauthorized commercial activity;
 - In a way that violates any law or this Agreement.
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9. INTELLECTUAL PROPERTY

All content on the Sites (text, images, software, designs, trademarks, etc.) is owned by or licensed to United Foreclosure Relief and protected by copyright and trademark laws.

You may only use the content for personal, non-commercial purposes with proper authorization.

10. THIRD-PARTY CONTENT & LINKS

We may link to third-party websites or display content from external sources. We are not responsible for:

- Accuracy, legality, or appropriateness of third-party content;
- Any damages or losses resulting from third-party interactions.

11. SITE MANAGEMENT

We reserve the right to:

- Monitor and enforce this Agreement;
 - Limit or disable user access;
 - Remove excessive or inappropriate content;
 - Maintain site integrity and functionality.
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12. DMCA NOTICE

If you believe content infringes your copyright, send a **DMCA Notification** including:

- Your signature;
- Description of the copyrighted work;
- Location of infringing material;
- Your contact details;
- Good faith belief of unauthorized use;
- Statement of accuracy under penalty of perjury.

Send to our Designated Agent:

Name: _____
Address: _____
Email: _____
Phone: _____

Counter-Notice

If you believe content was removed in error, submit a **Counter Notification** with similar details.

13. TERM & TERMINATION

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This Agreement remains effective until terminated by either party.

- You may terminate at any time via account settings or contact information.
- We may terminate or suspend access at any time for any reason.

Some provisions (e.g., intellectual property, liability, arbitration) survive termination.

14. MODIFICATIONS

A. To Agreement

We may revise this Agreement at any time. Updates will be posted on the Sites and may be sent by email. Continued use indicates acceptance.

B. To Services

We may modify or discontinue Services without notice or liability.

15. DISPUTES

A. Governing Law

This Agreement is governed by Utah law. Venue is in Utah County, Utah. All claims must be brought within **two years**.

B. Informal Resolution

Before arbitration, parties must attempt to resolve disputes informally within **[XX] days**.

C. Arbitration

Disputes not resolved informally will be settled by **binding arbitration** under AAA rules.

- No class actions or representative suits allowed.
- Arbitration occurs in **[County, State]**.

D. Exceptions

The following are **not** subject to arbitration:

- IP enforcement;

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- Privacy or piracy claims;
 - Injunctive relief requests.
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16. CORRECTIONS

We reserve the right to correct errors on the Sites at any time without prior notice.

17. DISCLAIMERS

Your use is at your own risk. We make no guarantees and disclaim all warranties, including:

- Content accuracy;
 - Service continuity;
 - Data security;
 - Third-party services or links.
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18. LIMITATIONS OF LIABILITY

We are **not liable** for:

- Indirect, incidental, or consequential damages;
- Loss of profits or data;
- Claims exceeding the amount paid by you in the **[XX]-month period** before the claim arose.

Some state laws may provide additional rights.

19. INDEMNIFICATION

You agree to indemnify and hold us harmless from any claims related to:

- Your Contributions;
- Service use;

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- Breach of this Agreement.
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20. NOTICES

We may contact you via email or regular mail. You may contact us at:

United Foreclosure Relief
Provo, UT
Email: info@unitedforeclosurerelief.com
Phone: 801-405-9025

21. USER DATA

We store some data related to your use. You are responsible for your own backups. We are not liable for data loss.

22. ELECTRONIC CONTRACTING

Your electronic submissions are legally binding and equivalent to a signed agreement.

23. ELECTRONIC SIGNATURES

You may transmit legally valid electronic signatures under the E-SIGN Act and UETA. User identity is **not authenticated** on our platform.

24. MISCELLANEOUS

- This Agreement is the full contract between you and us.
 - Titles are for convenience and have no legal meaning.
 - No agency, partnership, or employment relationship is created.
 - If any provision is unenforceable, it shall be severed.
 - You may not assign this Agreement without written consent.
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25. CONTACT US

To resolve complaints or ask questions, contact us via:

United Foreclosure Relief

Email: info@unitedforeclosurerelief.com

Phone: 801-405-9025

California Residents: You may also contact the Department of Consumer Affairs, 400 "R" Street, Sacramento, CA 95814, 1-916-445-1254.