TERMS OF SERVICE / TERMS OF USE
Robertson Home Mortgage LLC d/b/a Village Lending
Effective Date: July 2026

1. ACCEPTANCE OF TERMS
By accessing or using the website operated by Robertson Home Mortgage LLC d/b/a Village Lending ("Company," "we," "us," or "our"), you agree to be bound by these Terms of Service. If you do not agree with these terms, please do not use this website.

2. MORTGAGE BROKERAGE & LICENSING DISCLOSURES
Robertson Home Mortgage LLC d/b/a Village Lending is a licensed independent mortgage broker in the State of New Hampshire.

- Nationwide Multistate Licensing System (NMLS) Company ID: 2453979
- State Licensing: Licensed by the New Hampshire Department of Banking
- NMLS Consumer Access: Consumer information can be verified at www.nmlsconsumeraccess.org
- Principal Office Location: 7 Main Street, Goffstown, NH 03045
- Broker Owner / Principal Loan Originator: Dan Robertson

We act as an independent mortgage broker and negotiate loan terms with third-party wholesale lenders on behalf of consumers. We do not issue direct loan commitments or fund mortgages directly.

3. NO LOAN COMMITMENT OR RATE LOCK GUARANTEE
Information provided on this website—including interest rate ranges, loan calculators, pre-qualification forms, or consultation summaries—is for informational purposes only and does NOT constitute an offer to lend, a credit approval, an interest rate lock-in, or a binding mortgage commitment.

- Rates, fees, points, and program guidelines are subject to change without notice based on market conditions.
- Loan approvals are subject to underwriting guidelines, full credit verification, income verification, and satisfactory property appraisal.

4. TELECOMMUNICATIONS & SMS / TCPA COMPLIANCE
By submitting your telephone or mobile number through our online contact forms and selecting the required consent checkbox, you expressly consent to receive telephone calls and text messages (SMS) from Robertson Home Mortgage LLC d/b/a Village Lending regarding your mortgage inquiry.

SMS Policy Details:
- Message frequency varies depending on your loan application status or inquiry.
- Standard message and data rates may apply.

- Mobile Opt-Out: You may opt out of receiving SMS text communications at any time by replying "STOP" to any text message received.
- Support: Reply "HELP" to any text message for customer support, or email us at dan@village-lending.com.
- Mobile privacy guarantee: Mobile opt-in data and consent will not be sold, rented, or shared with third parties or affiliates for promotional or marketing purposes.

5. AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE NOTICE

Robertson Home Mortgage LLC d/b/a Village Lending shares common ownership with Robertson Home Realty LLC d/b/a Village Realty. While these businesses maintain common ownership, consumer information submitted to Village Lending is maintained separately.

In accordance with the Real Estate Settlement Procedures Act (RESPA), if you are referred between these affiliated entities, you will receive a formal, written Affiliated Business Arrangement (AfBA) disclosure outlining ownership structure and estimated fee ranges. You are under NO obligation to use the real estate services of Village Realty as a condition of obtaining a mortgage through Village Lending.

6. EQUAL HOUSING OPPORTUNITY

We conduct all mortgage brokerage activities in compliance with the Fair Housing Act and the Equal Credit Opportunity Act (ECOA). We do not discriminate on the basis of race, color, religion, national origin, sex, marital status, age, handicap, or receipt of public assistance.

7. INTELLECTUAL PROPERTY & SITE USE

All contents of this website, including text, custom graphics, logos, and CSS elements, are the property of Robertson Home Mortgage LLC and are protected by applicable United States copyright and intellectual property laws.

8. DISCLAIMER OF WARRANTIES & LIMITATION OF LIABILITY

This website and its content are provided on an "AS IS" and "AS AVAILABLE" basis. Robertson Home Mortgage LLC makes no warranties, express or implied, regarding website uptime, accuracy of third-party rate indicators, or freedom from computer viruses. Under no circumstances shall Robertson Home Mortgage LLC be liable for direct, indirect, or consequential damages resulting from your use of this website.

9. GOVERNING LAW & JURISDICTION

These Terms of Service are governed by the laws of the State of New Hampshire. Any dispute arising from the use of this website shall be resolved in state or federal courts located in New Hampshire.

10. CONTACT INFORMATION

For questions or regulatory inquiries regarding these Terms of Service, please contact:

Robertson Home Mortgage LLC d/b/a Village Lending

7 Main Street
Goffstown, NH 03045
NMLS # 2453979
Email: dan@village-lending.com