Terms of Use

Effective Date: August 26, 2026

Mortgage Vault Corp., doing business as My Mortgage Vault ("Mortgage Vault," "we," "us," and "our")

mymortgagevault.com · 2810 N. Church St., Unit 558336, Wilmington, DE 19802

These Terms of Use ("Terms") govern your use of the Mortgage Vault website, mobile applications, and related services (the "Services"). By creating an Account, checking the acceptance box at signup, or continuing to use the Services, you agree to these Terms and to our Privacy Policy, Cookie Policy, Acceptable Use Policy, and E-Sign Consent Disclosure, each incorporated by reference.

Please read Section 15 (Binding Arbitration and Class-Action Waiver) carefully. It affects your legal rights.

1. Who We Are and What We Do

Mortgage Vault is a personal financial-organization platform. We help you store your loan and property documents in one place, connect your accounts to see balances and payments, model payoff scenarios, and share a Legacy Vault with people you choose.

We are not a lender, broker, mortgage servicer, financial advisor, attorney, accountant, or credit-repair organization. We do not underwrite, originate, service, or collect on loans. Nothing on the Services is legal, tax, investment, or financial advice. You should consult a licensed professional for advice specific to your situation.

2. Eligibility

You must be at least 18 years old and a resident of the United States to use the Services. By using the Services, you represent that you meet these requirements and that the information you provide is accurate.

The Services are offered only to persons located in the United States. We do not intentionally offer or market the Services to persons in the European Economic Area, the United Kingdom, or other jurisdictions outside the United States.

3. Your Account

You are responsible for maintaining the confidentiality of your Account credentials and for all activity that occurs under your Account. You agree to use a strong, unique password, to enable multi-factor authentication when offered, and to notify us immediately at security@mymortgagevault.com if you suspect unauthorized access.

You may not share your Account or transfer it to anyone else. We may suspend or terminate your Account if you violate these Terms, our Acceptable Use Policy, or Applicable Law.

4. Connected Accounts

If you choose to link a financial account through our data-connection provider (currently Plaid), you authorize us and our provider to access, retrieve, and store data from that account on your behalf ("Connected Data"). You represent that you own or are legally authorized to connect each account.

Connected Data is displayed to you inside your Account and used to power features you have enabled. **Mortgage Vault does not sell Connected Data, does not use it to make credit decisions about you, and does not share it with data brokers.** You can disconnect any account at any time in Account settings, which stops future retrieval; historical data you have already stored remains in your Vault until you delete it.

5. Subscriptions, Trials, and Payments

Some features require a paid subscription. Subscription fees, billing frequency, and any free-trial terms are disclosed at signup and confirmed by email.

- **Auto-renewal.** Subscriptions renew automatically at the then-current rate until you cancel. You can cancel at any time in Account settings; cancellation takes effect at the end of the current billing period.
- **Free trials.** If you started with a free trial, we will charge the subscription fee at the end of the trial unless you cancel before it ends.
- **Refunds.** Except where required by law, subscription fees are non-refundable. We may, in our discretion, offer a prorated refund in exceptional cases.
- **Taxes.** Fees do not include applicable sales, use, or similar taxes, which you are responsible for.
- **Payment processing.** Payments are processed by Stripe (or a successor provider) under their terms. We do not store full payment card numbers on our servers.

6. License and Ownership

We grant you a limited, revocable, non-exclusive, non-transferable license to access and use the Services for your personal, non-commercial financial organization, subject to these Terms.

The Services, including all software, design, text, graphics, and trademarks, are owned by Mortgage Vault Corp. or its licensors and are protected by U.S. and international intellectual-property laws. Nothing in these Terms transfers ownership to you.

7. Your Content and Your Vault

You retain ownership of the documents, files, and personal information you upload to your Vault ("Your Content"). You grant us a limited license to host, store, transmit, back up, and process Your Content solely to provide the Services to you and to the people you have chosen to share with.

We do not use Your Content to train artificial-intelligence models, and we do not sell Your Content to any third party.

8. Legacy Vault

The Legacy Vault feature lets you designate one or more people to receive access to specified documents if you become incapacitated or after your death, subject to the verification steps you configure. **The Legacy Vault is not a substitute for a will, trust, power of attorney, or advance directive.** It is a document-delivery mechanism, not a legal instrument. You should consult a licensed estate-planning attorney to prepare the underlying legal documents.

9. Acceptable Use

Your use of the Services is governed by our Acceptable Use Policy at mymortgagevault.com/aup, which is incorporated into these Terms.

10. Third-Party Services

The Services integrate with third-party providers, including Plaid (account connections), Stripe (payments), RevenueCat (subscription management), Amazon Web Services (hosting), Supabase (database), and Resend (email). Your use of any third-party service is subject to that provider's terms and privacy notices, and we are not responsible for their acts or omissions. A current list is maintained at mymortgagevault.com/subprocessors.

11. Disclaimers

THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. We do not warrant that the Services will be uninterrupted, error-free, or secure, that defects will be corrected, or that Connected Data will be accurate, complete, or current.

Any calculations, projections, or scenarios the Services generate — including payoff schedules, interest-savings estimates, and Legacy Vault workflows — are illustrative only. Your actual results will vary. **Do not rely on any Output from the Services as the sole basis for a financial, legal, or tax decision.**

12. Limitation of Liability

To the maximum extent permitted by Applicable Law, in no event will Mortgage Vault Corp., its officers, directors, employees, agents, or licensors be liable to you for any indirect, incidental, special, consequential, exemplary, or punitive damages, or for lost profits, lost data, or business interruption, arising out of or relating to the Services, whether in contract, tort, strict liability, or otherwise, even if advised of the possibility of such damages.

Our total aggregate liability to you for all claims arising out of or relating to the Services in any twelve-month period will not exceed the greater of (a) the fees you paid to us in the twelve months preceding the event giving rise to the claim, or (b) one hundred U.S. dollars ($100).

Some jurisdictions do not allow certain limitations of liability. In those jurisdictions, the above limitations apply only to the maximum extent permitted by law.

13. Indemnification

You agree to defend, indemnify, and hold harmless Mortgage Vault Corp. and its officers, directors, employees, and agents from any claim, demand, loss, liability, or expense (including reasonable attorneys' fees) arising out of or relating to (a) Your Content, (b) your use of the Services, (c) your violation of these Terms or Applicable Law, or (d) your violation of any right of another person.

14. Termination

You may stop using the Services at any time and delete your Account in Account settings. We may suspend or terminate your access, with or without notice, if you violate these Terms, our Acceptable Use Policy, or Applicable Law, or if we reasonably believe suspension is necessary to protect the Services or another user.

On termination, your license to use the Services ends and we may delete Your Content after a reasonable retention period, subject to legal-hold obligations. Sections 6, 7, 11, 12, 13, 15, and 16 survive termination.

15. Binding Arbitration and Class-Action Waiver

Please read this section carefully. It requires most disputes between you and Mortgage Vault to be resolved by binding individual arbitration rather than in court, and waives your right to participate in a class action.

Informal resolution first. Before starting an arbitration, you agree to send a written notice describing the dispute to legal@mymortgagevault.com. We will try to resolve the dispute informally for at least sixty (60) days.

Arbitration. Any dispute that we cannot resolve informally will be resolved by binding individual arbitration administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules. The arbitration will be held in the county where you live or by videoconference, at your choice. The arbitrator's decision is final and binding.

Class-action waiver. You and Mortgage Vault each agree that any dispute will be brought only in an individual capacity, not as a plaintiff or class member in any purported class, collective, or representative proceeding. The arbitrator may not consolidate more than one person's claims and may not preside over any form of representative proceeding.

Small claims. Either party may bring a qualifying claim in small-claims court instead of arbitration.

30-day opt-out. You may opt out of this Section 15 by emailing legal@mymortgagevault.com with the subject line "Arbitration Opt-Out" within thirty (30) days of first accepting these Terms. Opting out will not affect any other part of these Terms.

Exceptions. This Section 15 does not apply to (a) claims for injunctive or other equitable relief to protect intellectual-property rights, or (b) claims that cannot be arbitrated as a matter of law.

16. Governing Law and Venue

These Terms are governed by the laws of the State of Delaware, without regard to conflict-of-laws principles. Subject to Section 15, any claim not subject to arbitration will be brought exclusively in the state or federal courts located in Delaware, and you consent to the personal jurisdiction of those courts.

17. Changes to These Terms

We may update these Terms from time to time. Material changes will be posted on this page with an updated Effective Date and announced by email or in-product notice at least ten (10) days before they take effect. Your continued use of the Services after the effective date of a change constitutes acceptance of the updated Terms.

18. Miscellaneous

- **Entire agreement.** These Terms, together with the Privacy Policy, Cookie Policy, Acceptable Use Policy, and E-Sign Consent Disclosure, are the entire agreement between you and Mortgage Vault regarding the Services.
- **Severability.** If any provision is held unenforceable, the remaining provisions will remain in effect.
- **No waiver.** Our failure to enforce a provision is not a waiver of our right to do so later.
- **Assignment.** You may not assign these Terms without our written consent. We may assign these Terms to an affiliate or in connection with a merger, acquisition, or sale of assets.
- **Notices.** We may give notice by email to the address on your Account or by posting on the Services. You may give notice to legal@mymortgagevault.com.
- **No third-party beneficiaries.** These Terms do not create rights in any third party.

19. Contact Us

Mortgage Vault Corp.
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