

# Terms and Conditions

Item	Placeholder
Company email	FanarasFinancialFirm@gmail.com
Company phone	(586) 438-4396
Website URL	FanarasFinancialFirm@gmail.com
Last updated date	03/21/2026

## 1. Acceptance of Terms

These Terms and Conditions ("Terms") govern your access to and use of the Fanaras Financial LLC website and any related forms, text messaging programs, calls, emails, or services made available through the site. By using the website or submitting your information, you agree to be bound by these Terms and our Privacy Policy.

If you do not agree to these Terms, do not use the website or submit information through it.

## 2. Business Purpose

Fanaras Financial LLC provides information and services related to real-estate inquiries, off-market property opportunities, property lead intake, and related business communications. Content on the website is provided for general informational purposes and does not constitute legal, tax, financial, brokerage, appraisal, or investment advice.

## 3. Eligibility and User Representations

By using the website, you represent that you are at least 18 years old and that any information you provide is true, current, and accurate to the best of your knowledge. If you submit information about a property, you represent that you have authority to provide that information or to inquire about that property.

## 4. No Guarantee of Offer or Transaction

Submitting information through the website does not obligate Fanaras Financial LLC to make an offer, purchase a property, enter a contract, or provide any service. Any potential offer, transaction, referral, or assignment is subject to independent review, verification, negotiation, due diligence, and written agreement.

Nothing on the website should be interpreted as a guaranteed valuation, guaranteed closing, guaranteed timeline, or promise of any specific financial result.

## 5. Permitted Use of the Website

You may use the website only for lawful purposes related to legitimate inquiries and communications with Fanaras Financial LLC.

- You may not use the website to submit false, misleading, defamatory, infringing, or unlawful content.
- You may not attempt to gain unauthorized access to the website, servers, forms, or data.
- You may not copy, scrape, reverse engineer, interfere with, or misuse the website or its content except as allowed by law.
- You may not use the website to send spam, introduce malware, or harvest contact information.

## 6. Intellectual Property

The website, branding, text, graphics, design, logos, and other content made available by Fanaras Financial LLC are owned by or licensed to us and are protected by applicable intellectual property laws. Except for personal, non-commercial use directly related to the website, no content may be copied, reproduced, distributed, or exploited without prior written permission.

## 7. Communications Consent

By submitting a form, calling us, emailing us, or otherwise providing contact information, you authorize Fanaras Financial LLC to contact you regarding your inquiry using the contact information you provide, including by phone call, email, and text message, to the extent permitted by applicable law.

You understand that consent to communications is not a condition of purchase and that standard message and data rates may apply where text messaging is used.

## 8. SMS Terms

If you opt in to receive SMS or MMS messages from Fanaras Financial LLC, you agree to receive conversational, informational, and, where legally permitted and disclosed, marketing messages related to your inquiry, your property, scheduling, updates, and related services.

Message frequency varies. Message and data rates may apply. Reply STOP to cancel. Reply HELP for help. Consent is not a condition of purchase.

Carriers are not liable for delayed or undelivered messages. Supported carriers may change without notice. We reserve the right to modify or discontinue messaging programs at any time.

## 9. Privacy

Your use of the website and our communications practices are also governed by our Privacy Policy. Please review it carefully. By using the website, you acknowledge that you have read the Privacy Policy.

## 10. Third-Party Services and Links

The website may integrate with or link to third-party tools, platforms, maps, CRMs, texting providers, analytics providers, advertising services, or other websites. Fanaras Financial LLC does not control and is not responsible for third-party content, services, availability, or policies.

## 11. Disclaimer of Warranties

The website and all information provided through it are offered on an "as is" and "as available" basis, without warranties of any kind, whether express or implied, to the fullest extent permitted by law. We do not warrant that the website will be uninterrupted, error-free, secure, or suitable for your particular purpose.

## 12. Limitation of Liability

To the fullest extent permitted by law, Fanaras Financial LLC will not be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages arising out of or relating to your use of, or inability to use, the website or services, even if advised of the possibility of such damages. Where liability cannot be excluded, it will be limited to the minimum extent permitted by applicable law.

## 13. Indemnification

You agree to defend, indemnify, and hold harmless Fanaras Financial LLC and its owners, managers, employees, contractors, agents, successors, and assigns from and against claims, liabilities, damages, losses, and expenses arising out of your misuse of the website, your violation of these Terms, or your violation of any law or the rights of a third party.

## 14. Governing Law and Venue

These Terms are governed by the laws of the State of Michigan, without regard to conflict-of-law principles. Any dispute arising out of or relating to these Terms or the website shall be brought in a court of competent jurisdiction located in Michigan, unless applicable law requires otherwise.

## 15. Changes to These Terms

We may update these Terms from time to time by posting the revised version on the website. The updated Terms become effective when posted unless a later date is stated. Your continued use of the website after the updated Terms are posted constitutes your acceptance of the revised Terms.

## 16. Contact Information

Questions about these Terms may be directed to:

Fanaras Financial LLC  
30057 Iroquois Dr, Warren Michigan  
FanarasFinancialFirm@gmail.com  
(586) 438-4396  
FanarasFinancialLLC.com

Suggested checkbox disclosure for forms: "I agree to the Privacy Policy and Terms & Conditions and consent to receive calls, emails, and text messages from Fanaras Financial LLC regarding my inquiry. Message frequency varies. Message and data rates may apply. Reply STOP to opt out."