

Terms of Use

Last Updated: 05/06/2025

This End User License Agreement (“Agreement”) is between you (“User” or “You”) and **Antares Technology LLC** (“we”, “us”, or “our”) regarding your use of the **MLO Study 2025** (“App”). By downloading, installing, or using the App, you agree to be bound by the terms of this Agreement. If you do not agree to these terms, do not use the App.

1. License Grant

We grant you a limited, non-exclusive, non-transferable, revocable license to use the App solely for personal, non-commercial educational purposes, in accordance with this Agreement and Apple’s App Store Terms of Service.

2. Ownership and Intellectual Property

All content, features, and functionality of the App—including but not limited to questions, explanations, text, graphics, branding, and software code—are owned by Antares Technology LLC or its content providers and are protected by intellectual property laws. You may not copy, modify, distribute, sublicense, reverse engineer, or create derivative works from any part of the App.

3. Restrictions

You agree that you will not:

- Use the App for any unlawful or prohibited purpose;
- Access the App via automated systems or bots;
- Attempt to reverse-engineer or tamper with the App’s software or security features;
- Use the App in a way that could damage, disable, or impair our services or interfere with others’ use.

4. User Accounts

The App uses Firebase Anonymous Sign-In to enable app features. Each session is assigned a unique, anonymous user ID and does not collect personally identifiable information. You are responsible for safeguarding access to your device and the App.

5. Educational Disclaimer

The App is provided for educational purposes only and does not guarantee a passing score on the NMLS SAFE MLO exam. While we strive to maintain accurate content, we make no warranties or guarantees regarding its accuracy, reliability, or fitness for a particular purpose.

6. Limitation of Liability

To the maximum extent permitted by law, Antares Technology LLC shall not be liable for any indirect, incidental, special, consequential, or punitive damages resulting from your use or inability to use the App, even if we were advised of the possibility of such damages.

7. Termination

We reserve the right to terminate or suspend your access to the App at any time, without notice, for conduct that we believe violates this Agreement or is harmful to other users or us.

8. Modifications

We may update this Agreement from time to time. Continued use of the App following any changes indicates your acceptance of the updated terms.

9. Governing Law

This Agreement is governed by and construed in accordance with the laws of the State of California, without regard to its conflict of law provisions.

10. Apple-Specific Terms

This Agreement is between you and Antares Technology LLC, not Apple. Apple is not responsible for the App or its content. In the event of any failure of the App to conform to any applicable warranty, you may notify Apple, and Apple may refund the purchase price (if any). To the maximum extent permitted by law, Apple has no other warranty obligation. You acknowledge that Apple is a third-party beneficiary of this Agreement and may enforce it against you.

11. Contact Us

If you have any questions, please contact us:

Antares Technology LLC

Email: support@antaressocial.com