

PRIVACY POLICY

We follow strict privacy guidelines to ensure that the information you provide to us remains confidential at all times. We take precautions to ensure the safety of your personal information and data. This Privacy Policy applies to the online collection, use, and sharing of personal and other information through the Site.

INFORMATION COLLECTION

Our goal is to gather just enough information to process a home loan, render an approval decision, or market our products - and we collect most of this information from consumers through our call center, Site, or as part of our application process. Occasionally we gather additional necessary information from public records, credit bureaus, or approved business affiliates and partners. We may also collect personal information about you from the following categories of sources: advertising networks, internet service providers, data analytics providers, government entities, operating systems and platforms, social networks, and data brokers.

Information You Provide

We collect information about you ("personal information") and your use of our Site, some of which may not or may not be personally identifiable. Personal information includes "personal information" as defined by the Consumer Privacy Act ("CPA"). We collect any information that you provide to us through your access to or use of this Site. This includes, but is not limited to, your personal information such as:

- Real name, alias, unique personal identifier, online identifier, Internet Protocol address, account name, Social Security number, driver's license number, passport number, or other similar identifiers;
- Signature, physical characteristics or description, state identification card number, insurance policy number, education, employment, employment history, credit card number, or any other financial information, medical information, or health insurance information;
- Characteristics of protected classifications under Virginia or federal law (sex, race, ethnicity, age);

- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with the Site or advertisement;
- Audio, electronic, visual, or similar information;
- Professional (or employment) related information;
- Education information;
- Any other information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household; and
- Sensitive personal information, which may include: Social security, driver's license, state identification card, or passport number; account log-in; financial account number in combination with any required security or access code, password, or credentials allowing access to the account; precise geolocation; racial or ethnic origin; or the contents of mail, email, and text messages between you and other third parties.

INFORMATION USES

We may use the information that we collect from you to:

- Provide you with the services or products that we offer on the Site;
- Respond to your inquiries, requests, or other service-related purposes;
- Communicate with you to administer the Site, including notifying you about any updates, changes, or additions to this Privacy Policy;
- Enhance your experience with us, such as tailoring the Site content to your preferences or developing new products or services based on your interactions with the Site;

- Send you information about products or services that we think may be of interest to you;
- Carry out any specific purposes for which we have obtained your prior consent; or
- Conduct any other legitimate business activities not otherwise prohibited by law.

We may also use your information for business purposes such as:

- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards;
- Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes;
- Debugging to identify and repair errors that impair existing intended functionality;
- Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with the business, provided that the personal information is not disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction with the business;
- Performing services on behalf of the business, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the business;
- Undertaking internal research for technological development and demonstration;
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the

service or device that is owned, manufactured, manufactured for, or controlled by the business; or

- Any commercial purposes, including any purpose to advance your commercial or economic interests, such as by inducing you to buy, rent, lease, join, subscribe to, provide, or exchange products, goods, property, information, or services, or enabling or effecting, directly or indirectly, a commercial transaction.

INFORMATION DISCLOSURES

We may disclose information about you with relevant and appropriate third parties in the following situations:

- To our service providers that perform functions on our behalf;
- To protect or enforce our rights or property, to protect your safety or the safety of others, or to investigate, prevent, or take action against fraud or other illegal activities;
- In response to legal process or as otherwise required by law;
- In the event that Mahoney Mortgage Group, LLC experiences a business transition or conducts a corporate transaction requiring due diligence, such as a merger, capital investment, acquisition by another company, or sale of all or a portion of its assets; or
- To conduct any other legitimate business activities not otherwise prohibited by law with advertising networks, internet service providers, data analytics providers, government entities, operating systems and platforms, social networks, and data brokers.

Notwithstanding anything else in the Privacy Policy, we may disclose aggregate or non-personally identifying information about the users of our Site with third parties for marketing, advertising, research, or other business purposes.

We retain all information in-house except when required to disclose it to our partners as a necessary function of the lending process. Such partners include title and escrow companies, appraisal services, and to a limited extent, our business affiliates and

partners. Mahoney Mortgage Group, LLC does not sell customer information to unaffiliated parties.

We retain information we collect as described in this Privacy Policy for as long as you use our services or as necessary to fulfill the purpose(s) for which it was collected, provide our services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, comply with applicable laws, or to otherwise carry out our legal obligations.

To learn more about our privacy practices relating to your personal financial information, please see our federal Gramm-Leach-Bliley Act (GLBA) [Privacy Notice](#).

INFORMATION SECURITY

The security of your personal information is a top priority at Mahoney Mortgage Group, LLC. We have taken extensive measures to ensure that only authorized people see the information about you.

Your financial information is not kept on our web server, but on a different computer that is separated from the Internet. Even in the unlikely event that our Site is "hacked", your data will still remain securely out of reach.

While we strive to use commercially reasonable means to protect your personal information, we cannot guarantee its absolute security as no method of transmission over the Internet, or method of electronic storage, is 100% secure.