

# Privacy Policy

Liberty Home Mortgage Corporation ("LHMC") is committed to protecting the privacy of our customers' personal information.

This Privacy Statement provides our customers ("you") with basic information relating to the types of personal information we collect, how we use the personal information we collect, how we may disclose the personal information we collect, and how we safeguard the personal information we collect.

From time to time, we will update this Privacy Statement to reflect changes in our policies and practices.

## How Do We Collect Personal Information from You?

In order to provide the products and services LHMC offers, we need to obtain certain personal information. We may collect personal information about you from the following sources:

- Information you choose to provide about yourself on applications or other forms, whether in writing, in person, by telephone, electronically, or by any other means;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from consumer reporting agencies ("credit bureaus"); and
- Information from public sources, such as real estate records, employment records, telephone numbers, etc.

## What Personal Information Do We Collect?

You may choose to provide information about yourself in order to be contacted by LHMC regarding loan products or services, or to receive a response to a question or inquiry. The information you provide us in such circumstances may include, but may not be limited to:

- Your name;
- Contact information including address, phone number and email address;
- Property address;
- Employment information or information about your business, including income;
- Credit references; and
- Other information you choose to voluntarily provide.

Additionally, the following information may be collected when you use our web site: your server address; the date and time of your visit to the web site; the pages you accessed and the documents downloaded; the previous web site you visited; and the type of browser you are using. This information is collected for statistical purposes and to enable us to improve the navigation functions of our web site. Where permitted by applicable law, third parties may be used from time to time to collect the above listed information and information on your online activities.

LHMC uses credit bureau reports in order to evaluate our customers' credit worthiness and to protect our customers from fraudulent conduct. Therefore, we may obtain a credit bureau report about you when you apply for or obtain any financial products and services from us, including the making or servicing of your mortgage loan. This report contains information pertaining to your credit history. This information will only be used for such purposes.

### **Who Is Collecting Personal Information?**

Your personal information will only be collected by staff of LHMC or by third parties engaged by LHMC for the purpose of responding to requests for information submitted through our website.

### **How Do We Use the Personal Information We Collect?**

Primarily, the information you provide LHMC will be used to contact you and to better understand your mortgage needs. Additionally, LHMC may use your personal information:

- to improve its products and services;
- to periodically market its products and services, including via telemarketing and by sending promotional emails and advertisements; and
- to contact you

### **Is Your Personal Information Shared?**

We may disclose information we have collected about you as required or permitted by law to do so. Specifically, LHMC will disclose nonpublic personal information about you to non-affiliated third parties:

- in response to a court order or other lawful request by a government or regulatory agency,
- to protect against misuse or unauthorized use of our site,
- to limit our legal liability,
- to enforce or apply our rights and agreements or as otherwise permitted by law.

We may also disclose nonpublic personal information to credit bureaus and similar organizations, and may exchange personal information with reference sources and clearinghouse services for purposes of fraud protection and credit reporting and verification.

In addition, we may transfer your nonpublic personal information in the event of a change of control of our company, or a transfer of the business assets to which your nonpublic personal information relates.

In certain circumstances, opportunities with non-affiliated third parties may arise that we believe may be of interest and a benefit to you. We may disclose all the nonpublic personal information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may share your nonpublic personal information with

unaffiliated third parties who perform services for us, and with unaffiliated third parties who perform services related to products and services that you already have or have requested from us.

We will not sell or distribute any nonpublic personal information about you to an unaffiliated third party in any circumstances other than those listed above.

### **Promotional Materials That You May Receive**

In order to advise you of special offers provided by us or our affiliates, we may send our customers promotional materials concerning financial products and services.

### **Security of Personal Information Collected on Our Website**

LHMC has measures in place designed to safeguard the information you provide us, including but not limited to internal policies and procedures regarding data security. However, our website does not provide facilities to guarantee the secure transmission of information across the internet, and while reasonable efforts are used to provide security, you should be aware that there are inherent risks in the transmission of information across the internet via any wired or wireless network. LHMC recommends you do not send any confidential information, or nonpublic personal information, to us via e-mail. If you choose to send confidential or nonpublic personal information to LHMC via e-mail, you are fully assuming the risk that such information could be intercepted by a third party.

We restrict access to your nonpublic personal information to only those authorized employees and agents who need to know that information to provide products or services to our customers.

### **Outside Links**

Our website may provide links to other websites for your convenience or additional information. LHMC is not responsible for the privacy or data security practices of any third parties or their websites which may differ from this Privacy Statement. We encourage you to review the privacy statement of each and every site that collects information from you in order to be informed of their privacy and security practices.

### **Cookies**

A "cookie" is a small file that is assigned by the web server to your computer. The use of cookies allows LHMC to identify which pages of our site are accessed. This information is then used to improve our website and your online experience. Assigning a cookie to your computer does not provide LHMC access to your computer or any of the information contained on your computer and your computer is not harmed by LHMC's use of cookies.

Cookies can be either "persistent" or "session" based. Persistent cookies are stored on your computer, contain an expiration date, and may be used to track your browsing behavior upon return to the issuing web site. Session cookies are short-lived, are used only during a browsing session, and expire when you

quit your browser. Upon closing your browser, the session cookie set by our web site is destroyed and no personal information is maintained which might identify you should you visit our web site at a later date.

Most web browsers afford you the option of modifying your settings to reject cookies should you choose. However, declining cookies may interfere with your ability to take full advantage of the features of our website.

## **Your Rights**

You can request access to the personal information (if any) that we keep on record. If you believe any information that we keep on record is incorrect or out of date you may request that it be corrected. There is no fee for requesting access to your information, however, we may charge you the reasonable cost of processing your request.

## **Updating Your Personal Information**

In order to maintain accurate information about our customers, we ask that you update your personal information when any changes take place. Please notify us if you change your address or telephone number by contacting us at (440) 838-5291.

## **Agreement**

By using our website, you agree to LHMC's Privacy Statement and LHMC's use of any personal information you submit to LHMC or that LHMC gathers from your use of the website in accordance with this Privacy Statement. By providing any personal information you acknowledge that you fully understand and consent to the collection, processing and use of such information. LHMC reserves the right at its discretion to modify this Privacy Statement at any time. Your continued use of the LHMC website following the posting of changes to these this Privacy Statement indicates your acknowledgment and acceptance of all changes.

You understand that by submitting information through LHMC's website or any LHMC-affiliated websites, you agree to be contacted regardless of registration with any federal, state or local Do Not Call list, Do Not Mail list, or any other comparable list or registry. By providing information to LHMC through its website, a telephone call, an e-mail or letter, you authorize LHMC to use any such information to improve its products and services; to periodically market its products and services, including through telemarketing and email promotions and advertisements; and to contact you.

## **Changes to Our Privacy Policy**

LHMC reserves the right to adjust this Privacy Statement at any time without notice, but the most current version of the Privacy Statement will always be available by clicking on the link at the bottom of the LHMC website. By continuing to use the LHMC website and the services available through it, after

the date of any change to this Privacy Statement, including accessing the website, you agree and acknowledge acceptance of the Privacy Statement in its most current version.

### **Effective Date of this Policy**

This policy is effective from October 11, 2017.

### **Contacting Us and Opting-Out of Communications**

If you should have any questions about this Privacy Statement or wish to opt-out from further communications, please contact us at:

Liberty Home Mortgage Corporation  
4401 Rockside Road  
Suite 310  
Independence, OH 44131  
(440) 838-5291