

Equity Smart Home Loans Privacy Policy

Privacy Policy

Protecting your private information is our priority. This Statement of Privacy applies to equitysmartloans.com, and Equity Smart Home Loans and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Equity Smart Home Loans include equitysmartloans.com. The Equity Smart Home Loans website is a website designed to inform visitors of Equity Smart Home Loans offerings, as well as the home loan and refinance processes. By using the Equity Smart Home Loans website, you consent to the data practices described in this statement.

Collection of your Personal Information

In order to better provide you with products and services offered, Equity Smart Home Loans may collect personally identifiable information, such as your:

- First and Last Name
- E-mail Address
- Phone Number

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services. These may include: (a) registering for an account; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future. By submitting your phone number to Equity Smart Home Loans, you are authorizing a representative of our company to send you text messages and notifications. Message frequency may vary. Message/data rates apply. Reply STOP to unsubscribe to a message sent from us, and HELP to receive help.

Use of your Personal Information

Equity Smart Home Loans collects and uses your personal information to operate and deliver the services you have requested.

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Equity Smart Home Loans may also use your personal identifiable information to inform you of other products or services available from Equity Smart Home Loans and its affiliates.

Sharing Information with Third Parties

Equity Smart Home Loans does not sell, rent or lease its customer lists to third parties for marketing/promotional purposes.

Equity Smart Home Loans may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Equity Smart Home Loans, and they are required to maintain the confidentiality of your information. Third-party sharing for marketing and promotional purposes exclude text messaging opt-in data and consent; this information will not be shared with any third parties; text messaging opt-in data is not being shared with third parties.

Equity Smart Home Loans may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Equity Smart Home Loans or the site; (b) protect and defend the rights or property of Equity Smart Home Loans; and/or (c) act under exigent circumstances to protect the personal safety of users of Equity Smart Home Loans, or the public.

Automatically Collected Information

Information about your computer hardware and software may be automatically collected by Equity Smart Home Loans. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Equity Smart Home Loans website.

Use of Cookies

The Equity Smart Home Loans website may use \"cookies\" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you and can only be read by a web server in the domain that issued the cookie to you.

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One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Equity Smart Home Loans pages, or register with Equity Smart Home Loans site or services, a cookie helps Equity Smart Home Loans to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Equity Smart Home Loans website, the information you previously provided can be retrieved, so you can easily use the Equity Smart Home Loans features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Equity Smart Home Loans services or websites you visit.

Security of your Personal Information

Equity Smart Home Loans secures your personal information from unauthorized access, use, or disclosure. Equity Smart Home Loans uses the following methods for this purpose:

- SSL Protocol

When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

Right to Deletion

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

- Delete your personal information from our records; and
- Direct any service providers to delete your personal information from their records.

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Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

- Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- Debug to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;
- Comply with the California Electronic Communications Privacy Act;
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with an existing legal obligation; or
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Children Under Thirteen

Equity Smart Home Loans does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

E-mail Communications

From time to time, Equity Smart Home Loans may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. In order to improve our Services, we may receive a notification when you open an email from Equity Smart Home Loans or click on a link therein.

If you would like to stop receiving marketing or promotional communications via email from Equity Smart Home Loans, you may opt out of such communications by replying STOP\” or \” clicking on the UNSUBSCRIBE button..

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External Data Storage Sites

We may store your data on servers provided by third party hosting vendors with whom we have contracted.

Changes to this Statement

Equity Smart Home Loans reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our website, and/or by updating any privacy information. Your continued use of the website and/or Services available after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

Contact Information

Equity Smart Home Loans welcomes your questions or comments regarding this Statement of Privacy. If you believe that Equity Smart Home Loans has not adhered to this Statement, please contact Equity Smart Home Loans at:

Equity Smart Home Loans
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South Pasadena, California 91030

Email Address:

media@equitysmartloans.com