

Last Updated 9-9-2020

Please note, this Online Privacy Policy pertains to this specific site only. For Finance of America Mortgage LLC's general Online Privacy Policy, please see www.foamortgage.com/privacy-policy/

Online Privacy Policy

This Online Privacy Policy applies to this online interface (i.e. website or mobile application) ("Site") and explains how personal information is collected, used, protected and shared in connection with the Site and any services offered through the Site and mobile application (collectively, the "Services").

1. Personal Information We Collect

Personal information collected consists of Personally Identifiable Information and Non-Personally Identifiable Information (collectively, "Personal Information").

Personally Identifiable Information is information that identifies you from someone else and includes without limitation, your name, social security number, email or physical address, or telephone or mobile number. Non-Personally Identifiable Information is information which cannot be used to identify you and is not unique to you and includes without limitation, information regarding your use of the Site or Services, browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you such as your date of birth or household income, and aggregated data.

2. How Personal Information Is Collected

- Certain Personal Information is collected that is provided directly from you. This information could come from an inquiry regarding Services through an online form or through other methods in which you interact with the Site or Services, or through an application, form, account registration or account transactions.
- Personal Information is also collected about you from third party service providers, such as consumer reporting agencies and service providers who may have data on your financial profile, employment, home, or other demographic information.
- Additional information may also be gathered about your use of the Site and Services, such as the type of computer or device and browser you are using, an IP address, information about your computer or device's operating system, and additional information associated with your computer or device. We may also gather information collected through cookies, tags, and other technologies, as described further below.

3. How We Use Personal Information

Your Personal Information may be used as follows:

- To analyze Site usage and improve the Services;
- To fulfill your requests for certain information, products and services;

- To inform you about important information regarding the Site, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information;
- To deliver marketing communications believed to be of interest to you, including, ads or offers tailored to you;
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns;
- For market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or other criminal activity;
- To allow you to apply for products or services and evaluate your eligibility for such products or services;
- To engage third-party contractors and vendors that provide services and are bound by these same privacy restrictions;
- To comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
- To allow you to utilize features within our Site by granting access to information from your device such as contact lists, or geo-location when you request certain services;
- To enforce the Terms of Use in connection with the Site;
- As otherwise set forth in this Privacy Policy; or
- In the event that you access the Service as brought to you through a co-branded URL, your email address used for registration on the Site or for a Service may be provided to that co-brand partner.

4. How Personal Information is Shared

As a general policy, personal information and message data are used for internal purposes only and not sold. If you are consumer or customer of a personal, family, or household financial product or service, you should refer to the separate Gramm-Leach-Bliley Act privacy notice and disclosure provided to you for further information about our data sharing practices.

5. Cookies and other Technologies

When you visit the Site or utilize Services, we may collect technical and navigational information, such as computer browser type, Internet protocol address, web pages visited, and average time spent on the

Site. This information may be used, for example, to alert you to software compatibility issues, or it may be analyzed to improve the web design and functionality. “Cookies” are alphanumeric identifiers in the form of text files that are inserted and stored by your web browser on your computer’s hard drive. Cookies may be accessed and set on your computer to track and store preferential information about you. Information may be gathered about you through cookie technology. For example, a cookie may be assigned to you, to limit the number of times you see a particular offer or to help better determine which offers to serve you. Please note that most Internet browsers will allow you to stop cookies from being stored on your computer and to delete cookies stored on your computer. If you choose to eliminate cookies, the full functionality of the Service may be impaired for you.

Cookies are encoded so that only certain persons can interpret the information stored in them. Web beacons are images embedded in a web page or e-mail for the purpose of measuring and analyzing site usage and activity. Web beacons may be used to help us analyze Site usage and improve the Service.

Third-party service providers may be used to help analyze certain online activities. For example, these service providers may help measure the performance of online campaigns or analyze visitor activity on the Site. These service providers may use cookies and other technologies to perform these services. Personal information is not shared about our customers with these third-party service providers, and these service providers do not collect such information on anyone’s behalf. Third-party service providers are required to comply fully with this Privacy Policy.

6. Do Not Track.

There is no response to “Do Not Track” features enabled through your browser at this time. When you use the Site, no other parties can collect personally identifiable information about your online activities over time and across different websites.

7. Third Party Website

The Site may contain links to third party websites. There is no responsible for the privacy practices of any third-party website. It is encouraged that you to read the privacy policy of every website you visit.

There may be a number of separate products and services offered by third parties advertised on the Site and through the Service that may be complementary to your use of the Site, such as lenders, banks, credit card issuers and brokerage institutions (collectively, “Offers”). If you choose to use these separate products or services, disclose information to the providers, or grant them permission to collect information about you, then their use of your information is governed by their privacy policies. You should evaluate the practices of external services providers before deciding to use their services. If you click on a link to a third-party site, it is encouraged that you to check the privacy policy of that site. A link may be presented in a format that enables tracking of whether these links have been followed and whether any action has been taken on a third-party website. This information is used to improve the quality of the Offers and customized content on the Site.

8. Privacy of Children

The Site and Services is meant for adults and are not intended or designed to attract persons under the age of eighteen (18). No Personal Information is collected from any person known to be under the age of thirteen (13) without permission from a parent or guardian.

9. Security of Personal information

Commercially reasonable precautions are taken to protect your information and limit disclosure by maintaining physical, electronic and procedural safeguards. Employees are required to comply with information security safeguards, encryption is used in the transmission of your Information between your system and ours, and firewalls are used and other intrusion detection and prevention controls to help prevent unauthorized persons from gaining access to your Information. However, no system can be completely secure and although steps are taken to secure your Information, it cannot be guaranteed that your Information, searches, or other communication will always remain secure.

10. Consent to Policy and Notice of Policy Change

By utilizing the Site and Services in connection with the Site, you consent to the collection usage, and sharing of your Personal Information in accordance with this Policy. This Policy is subject to change and will be updated periodically without notice. If we make changes to this Policy, we will revise the "Last Updated" date at the top of this Policy. Any changes to this Policy will become effective when we post the revised Policy on the Site. Your use of the Site and Services following these changes means that you accept the revised Policy.

11. Contact Information

If you have questions, comments, concerns or feedback regarding this Policy or any other privacy or security concern, send an e-mail to support@myfinanceservicing.com.