

Privacy Policy

Last Updated on 01/02/2015

We Respect Your Privacy

At LENDERLINE®, your security is a top priority and we are committed to protecting your privacy online. This pledge outlines the steps we've taken to ensure that you have a great experience at LENDERLINE®, and also provides details on how we treat any personal information you may submit to us. If you have questions or concerns regarding this statement, you should contact LENDERLINE® Customer Care at info@lenderline.com.

Information Collection and Use

We will collect and use personal information about you to respond to your request for products and services offered through this website. We will also collect information in order to notify you about products, services, and other opportunities we think will be of interest to you. Although personal information we collect from you may be considered publicly available through government records or available through widely distributed media, we will treat all personal information submitted by you as nonpublic personal information. The information we collect may be from the following sources:

- * Information provided by you in connection with obtaining financial products or services such as mortgage loans (such as full name, telephone number, self-assessed property value, and social security number).
- * Information you provide us when you register to receive communications from us (such as your email address).
- * Information you provide us when you enter promotions offered by Lenderline (such as your full name, physical address and email address).
- * Information you provide us through surveys, feedback, or other forms hosted on our website or the pages of a Lenderline partner.
- * Information you provide us when you apply for a job with LENDERLINE®.

We also collect demographic information. Demographic information is all other information such as gender, zip code, or any information that is not tied to your personal information. In addition, we might receive information about you from other sources (such as service providers) for tracking purposes. We may add the information we receive about you to your existing account. Like other websites, we also automatically receive and record certain types of information every time you visit us. We use "cookies" and the other information to enhance your experience and present you with personalized offers. Likewise, we sometimes use third-party advertising companies to serve and track advertisements appearing on our website. These companies may employ cookies and action tags to measure advertising effectiveness. Any information that these third parties collect via cookies and action tags is completely anonymous. The security of your personal information is important to us. When you enter sensitive information (such as credit card number and/or social security number) on our registration or order forms, we encrypt that information using secure socket layer technology (SSL).

Information Sharing and Disclosure

We do not share personal information about you with other people or nonaffiliated companies except to provide product or services you have requested or under the following circumstances:

Loan Products or Service Requests - If you submit a request for a loan product or service offered through this website we will share the personal information contained in your request form, such as your full name, physical address, telephone number, property location and self-assessed value, and social security number, with Lenders in our provider network strictly to process and fulfill your request. All Lenders in our provider network, which include banks and mortgage lenders, are required to comply with federal and state privacy regulations. The Lenders may contact you by telephone, email, or mail based on the information you provided to us in order to process and fulfill your request, even if you have opted into the National Do Not Call List administered by the Federal Trade Commission, any state equivalent Do Not Call List, or the Do Not Call List of an internal company. If one of the lenders contacts you by telephone and you wish not to be contacted again by that lender with respect to your inquiry, then you should specifically make a request to that lender not to contact you again. If the lender disregards your request and contacts you again, please let us know immediately by sending an email to LENDERLINE® Customer Care at info@lenderline.com. Please note that the lenders may maintain the information you provided whether you elect to use their services or not.

Other Products or Service Requests - If you submit a request for a product or service other than a loan, we will share the personal information contained in your request form such as your full name, telephone number and email address with our business partners to process and fulfill your request. Our business partners may contact you by telephone, email, or mail based on the information you provided to us, even if you have opted into the National Do Not Call List administered by the Federal Trade Commission, any state equivalent Do Not Call List, or the Do Not Call List of an internal company. If one of our partners contacts you by telephone and you wish not to be contacted again by that business partner with respect to your inquiry, then you should specifically make a request to that partner not to contact you again.

Vendors - We sometimes disclose the information we collect to companies that host certain services for us such as marketing distribution services on our behalf. These vendors only have access to personal information needed to perform their functions, and may not share it with others or use it for any other purpose. These companies are subject to confidentiality agreements with us and other legal restrictions that prohibit them from using the information except to market the specified Lenderline products or services.

As Permitted by Law - We may be required to share your personal information with law enforcement or government agencies in response to subpoenas, court orders, federal/state audits or similar circumstances. We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our [Terms of Use Agreement](#), or as otherwise required by law.

Business Transfer - As with any other business, it is possible that LENDERLINE® in the future could merge with or be acquired by another company. If such an acquisition occurs, the successor company would have access to the information maintained by LENDERLINE®, including customer account information, but would continue to be bound by this privacy pledge unless you consent otherwise.

Advertisements & Pop-Up Windows

On occasion, you may receive advertisements for Lenderline from third parties. For instance, when visiting a third party website, you may receive a "pop-up" window advertising LENDERLINE®. Please note that such advertisements are served by the third party website that you have visited and are not controlled by LENDERLINE®. In addition, such advertisements may be placed by third party ad servers or ad networks. We maintain relationships with a number of the third party ad networks currently

operating. You may find more information at the website of either the individual ad network or the Network Advertising Initiative.

Cookies and IP Addresses

To serve you faster and with better quality, we use "cookies" technology. Cookies are small bits of code, usually stored on a user's computer hard drive, which enable a Website to "personalize" itself for each user. We generally use cookies to reduce the time it takes for pages to load on your computer and to assist with customer tracking. Customer tracking (or "click-stream") data collected by us is used to optimize your experience by learning whether or not you successfully used Lenderline. Cookies are not tied to your personal information. Additionally, we may capture click-stream data on some of our partner's websites, limited to the activity involved with the completion of offers listed on our website. This information is used to monitor the performance of our partners. We also keep track of Internet Protocol (IP) addresses. An IP Address is a number that is used by computers on the network to identify your computer every time you log on to the Internet.

Clear Gifs

We employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs) that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movement of Web users. Clear gifs are not tied to users' personally identifiable information. We also use clear gifs in our HTML-based emails to let us know which emails the recipients have opened. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns. If users would like to opt-out of these emails, please see the Opt-out section within any email you receive from us or unsubscribe from our homepage by clicking here.

Confidentiality and Security

The security of your personal information is very important at LENDERLINE® we take a number of steps to safeguard it. For example:

- * We limit access to personal information to those employees or agents who assist us in providing requested products and services to you. Employees are required to comply with our strict policies and procedures regarding the handling of your personal information. Employees who violate these policies are subject to our normal disciplinary process.
- * We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard personal information about you.
- * We use industry standard data encryption technologies when transferring and receiving consumer data on the Lenderline website.

Changes to Your Personal Information

If your personally identifiable information changes, or if you no longer desire our service, you may correct, update, delete or deactivate it by emailing LENDERLINE® Customer Care at info@lenderline.com or by contacting us by telephone or postal mail at the contact information listed below.

Email Policy

You may register to receive communications from us directly on our website or through a third party. Upon registering, we will periodically send you newsletters and other e-mails featuring special and exclusive offers, promotions and other members-only benefits. We may also send you a thank you notice, ask for a satisfaction rating, request a testimonial and give you periodic product reminders as part of your service. If you no longer wish to receive these communications, please let us know by sending an email to LENDERLINE® Customer Care at info@lenderline.com (you may also opt-out by clicking on the unsubscribe link in our emails). Our email database is updated continually. However, you may continue to receive email communications from us up to thirty business days from the time we receive your unsubscribe request. You may also receive emails that advertise LENDERLINE®'s services from third party publishers. If you want to stop receiving emails from a third party, you should follow the opt-out instructions included in the third party email so that you will not be included in any future mailings. An "unsubscribe" link should appear within or at the top or bottom of the email you received. However if for any reason it does not work, please bring that to our attention by emailing us at LENDERLINE® Customer Care at info@lenderline.com. Please note that LENDERLINE® can only control its own mailing list and policies. Third party advertisers that maintain their own mailing lists may send communications that advertise our services, and you may need to contact these parties directly in order to stop receiving their email communications.

Third Party Links

This Privacy Policy applies to all information that you provide to LENDERLINE®. However, when you visit websites to which LENDERLINE® provides a link, keep in mind you will be interacting with a third party that operates under its own privacy and security policy. If you choose to obtain certain services through a third party site, the data collected by the third party is governed by that third party's privacy policy. A third party site will also have its own policy regarding the use of cookies and clear gifs. We encourage you to review the privacy policies of any other service provider from whom you request services. If LENDERLINE® receives personal information from a third party that is not in conjunction with a service offered on our site, the use and disclosure of such information is governed by the agreement (if any) between LENDERLINE® and such third party.

Third Party Cookies

Some of our business partners (e.g., advertisers) use cookies on our site. We have no access to or control over these cookies. This privacy policy does not cover the use of cookies by any advertisers.

Framing

In some cases, we may use third party vendors to operate portions of the Lenderline website. Although the particular section of the website may have a similar appearance as the Lenderline site, information submitted through these outside third parties are subject to this Privacy Policy unless otherwise stated. For example, personal information submitted through our Affiliate Program is subject to the Commission Junction privacy policy.

A Special Note about Children's Privacy

You must be at least 18 years old to use this website. We do not knowingly collect, use or disclose personal information about visitors under 18 years of age. If you are under 18 years of age, you can use the services offered on our website only in conjunction with your parents or guardians. Please see our [Terms of Use Agreement](#) for more information.

Special Notice to California Residents

Lenderline will not share any personal information about you to the extent prohibited by applicable California law or to the extent your prior consent to share is required by applicable California law.

Visiting our Websites From Outside the United States

This Privacy Policy is intended to cover collection of information on our websites from residents of the United States. If you are visiting our websites from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. Please be assured that we seek to take reasonable steps to ensure that your privacy is protected. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this Privacy Policy.

No Rights of Third Parties

This Privacy Policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of our websites.

Changes to this Privacy Policy

Lenderline may update or modify this Privacy Policy from time to time. If there are material changes to this Privacy Policy or in how Lenderline will use your personal information, we will post such changes here. You will be notified if any of the material changes that affect the use of your personal information and asked to opt-in to the new use of your personal information. If you do not agree with the changes to how your information will be used, please do not continue to use this website. By using this site, you signify your assent to the Lenderline Privacy Pledge. If you do not agree to this policy, please do not use any of the Lenderline site. When you request rate quotes or other information through Lenderline, you are authorizing us to share information with a lender or one of our business partners, who will contact you by phone, email, or mail. If you do not want further communication from them, please notify the partner directly. We reserve the right to make changes in this policy at any time. Please check the policy each time you use our website to ensure you are aware of any changes in our privacy practices. Our Privacy Policy will indicate the date it was last updated. Your continued use of our site will signify your acceptance of the changes to our Privacy Policy.

Our Referral Service

If you choose to use our referral service to tell a friend about our site, we will ask you for your friend's name and email address. We will automatically send your friend a one-time email inviting him or her to visit the site. Lenderline does not store this information.

Supplemental Information from Outside Sources

In order to provide certain services to you, we may on occasion supplement the personal information you submitted to us with information from third party sources. In addition, we may purchase marketing data from third parties and add it to our existing user database, to better target our advertising and to provide pertinent offers in which we think you would be interested. To enrich our profiles of individual customers, we tie this information to the personally identifiable information they have provided to us.

How to Contact Us

If you have any questions about this Privacy Policy or our information-handling practices, or if you would like to request information about our disclosure of personal information to third parties for their direct marketing purposes, please contact us by e-mail or postal mail as follows:

LENDERLINE®
23 Corporate Plaza, Suite 150
Newport Beach, CA 92660
Email: info@lenderline.com

[Download this document](#) in Adobe Acrobat (PDF) format.

PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS
