

Privacy Policy

Keeping your information secure and ensuring your understanding of how we collect, use and maintain such information is important to us. This privacy policy (this "Privacy Policy") describes how we collect, share, and safeguard your information collected through our website located at www.HomeXpressmortgage.com (the "Website").

Information We Collect

We do not collect any personal information from you unless you voluntarily provide it to us. If you become a registered user of the Website, you will be asked to provide us with certain personal information, such as your name and email address.

Like most web sites, we use automatic data collection technology when you visit the Website to record information that identifies your computer, to track your use of the Website, and to collect certain basic information about you and your surfing habits. This information includes information about your operating system, your IP addresses, browser type and language, referring and exit pages and URLs, keywords, date and time, amount of time spent on particular pages, what sections of a website you visit, and similar information concerning your use of the Website. We collect this information by using cookies and pixel tags (also called web beacons or clear gifs). Cookies are small packets of data that a web site stores on your computer's hard drive so that your computer will "remember" information about your visit. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web site users. You can reject cookies by following the directions provided in your Internet provider's "help" file. If you reject cookies, you may still visit the Website, but may not be able to use some areas and/or functionality of the Website. We do not collect personal information in this way, but if you've provided us with personal information we may associate that information with the information that is collected automatically. Automatic data collection may be performed on our behalf by our services providers.

How We Use Your Information

We may use your information to respond to your requests and to provide you with our products and/or services, to improve the Website and to customize your user experience of the Website, to respond to your inquiries and contact you about changes to this Website, to send you notices (for example, in the form of e-mails, mailings, and the like) regarding products or services you are receiving, and for billing and collection purposes, for any other purposes disclosed at the time the information is collected or to which you consent, and as otherwise specifically described in this Privacy Notice.

Who We Share Your Information With

We may share your information with our business partners and services providers, to the extent necessary for us to administer and maintain the Website and provide you with our products and/or services.

If we or all or substantially all of our assets are acquired, we expect that the information that we have collected, including personal information, would be transferred along with our other business assets.

We may disclose user information to government authorities, and to other third parties when compelled to do so by government authorities, at our discretion, or otherwise as required by law, including but not limited to in response to court orders and subpoenas. We also may disclose user information when we have reason to believe that someone is or may be causing injury to or interference with our rights or property, other users of this Website, or anyone else that could be harmed by such activities.

How We Protect Your Information

We take commercially reasonable steps to protect the Personal Information and the Usage Information from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. However, no security system is impenetrable. We cannot guarantee the security of our databases, nor can we guarantee that the information you supply will not be intercepted while being transmitted to and from us over the Internet. In particular, e-mail may not be secure, and you should therefore take special care in deciding what information you send to us via e-mail. Do not send confidential information such as social security or account numbers to us via an unsecured e-mail. Such communications should be sent to us via postal mail at HomeXpress Mortgage, Customer Service Department, Newport Beach CA 92660, or you may call us at the number set forth below.

714-598-1446

Non-public information you provide on a loan application we receive is not disclosed by HomeXpress to anyone outside of our organization other than our service providers. Neither we nor any of our service providers will make your information available to any other person or entity without your permission unless compelled by law.

Accessing and Modifying Account Information

You may update the information that is stored in your user account in by logging into your account and following the instructions for updating your information.

Links to Third Party Websites

This Privacy Policy applies only to the Website and not to any third party website that the Website may link to. Please contact the operators of such third party websites directly for information on their privacy, security, data collection and distribution policies prior to disclosing any personal information on such third party websites.

Children

The Website is directed at adult customers and potential customers. We do not knowingly collect personal information from children through the Website. We encourage parents and legal guardians to monitor their children's Internet usage and instruct their children to never provider personal

information through any website without their permission. If you have reason to believe that a child has provided personal information to us through the Website, please contact us, and we will endeavor to delete that information from our databases.

Other Terms and Conditions

Your access to and use of the Website is subject to our Terms of Use. Capitalized terms that are not defined herein shall have the meanings set forth in the Terms of Use. If there are material changes to this Privacy Policy, we will notify you of any such modifications by posting a message on the Website. We encourage you to periodically review this Privacy Policy to be informed of our privacy policies. Your continued use of the Website after any changes or revisions to this Privacy Policy shall indicate your agreement with the terms of such revised Privacy Policy.

Contact Us

If you have questions or concerns about the security of your personal information or our privacy policies or wish to obtain a copy of our Privacy Statement, please contact us at 714-598-1446