



## Strong Home Mortgage Privacy Policy

At Strong Home Mortgage, we recognize that you have a right to expect your personal financial information to remain private and secure. We maintain standards to reasonably ensure that your information is kept private, secure and protected at all times, and will provide details regarding how your information is used and the benefits such use provides to you.

### **The information we collect and from whom we collect it.**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you in conversations, on applications or other forms;
- Information we receive about your transactions with us, our affiliates or others;
- Information we receive from consumer reporting agencies; and
- Information we receive from you voluntarily, such as your e-mail address and any information contained in your e-mail messages.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. This could include information such as account balances, payment history or overdraft history.

### **What information we disclose and to whom we disclose it.**

We do not disclose any nonpublic personal information about you to non-affiliated third parties except as permitted, or when required by law. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

### **Our security procedures**

We restrict access to nonpublic personal information to only those employees who need to know for the purposes of providing you products or services. We maintain physical, electronic and procedural safeguards that comply with federal standards for safeguarding your nonpublic personal information.

### **Changes To Our Privacy Policy**

We may make changes to our privacy policy in the future. If you've elected to receive e-mail messages or newsletters from us and later change your mind, you can modify your preference by contacting us at [1-800-862-7803](tel:1-800-862-7803). In any general bulk commercial e-mail that we send to you, you will have the ability to opt out of receiving such messages in the future. We will process your request as quickly as possible, but it may take up to 10 days to complete an opt-out request. We will continue to send you other types of transactional and relationship e-mail communications, such as processing requests, conditional loan offers, requests for additional information, service updates or announcements, administrative notices and surveys, unless you also opt out of receiving them. Please note that opting out of receipt of promotional e-mail communications will only affect future activities or communications from us. If we have already provided your information to a third party as part of your loan application then you may have to change your preferences directly with that third party.

If you do not want us to send you postal mail for marketing purposes, you may remove your name from current and future mailing lists by contacting us at [1-800-862-7803](tel:1-800-862-7803).

### **Contacting Us**

If you have any questions about this privacy policy, please write us **Strong Home Mortgage** 12701 Marblestone Drive, Suite 150, Woodbridge VA 22192 or via telephone at [1-800-862-7803](tel:1-800-862-7803).

## **The Cookies and Other Tracking Technologies We Use.**

We adhere to the DAA Self-Regulatory Principles. Our website uses “cookie”, “web beacon” and “tag” technology. We use cookies, web beacons and tags to identify your device, provide website user authentication, conduct fraud prevention and management services, distinguish you from other visitors, record your IP address and understand your use of our site, and identify the URL of the website from which you were directed to this site. This information is used to help us serve you better by improving our website design, as well as our products, services, and promotions. We do not track any information about your use of other websites. Information obtained through cookies, web beacons and tags may be shared with (or provided to us by) service providers for the purpose of providing better service.

A cookie is a small data file that is placed on the hard drive of your computer when you visit a website. A “session cookie” expires immediately when you end your session (i.e., close your browser). A “persistent cookie” stores information on the hard drive so when you end your session and return to the same website at a later date, the cookie information is still available. Web beacons and tags are small strings of code that are used in conjunction with a cookie and that allow us to record activity on our websites. When you visit our website, we may use both a session and a persistent cookie. This cookie may contain information (such as a unique user ID) that is used to track your usage of our website. A web beacon allows us to capture certain additional types of information about a visitor’s actions on a web site, such as a visitor’s cookie number, the time, date, duration and number of page views, a description of the page where the web beacon is placed, and details about any items that were purchased.

## **Which Internet Advertising Programs We Engage.**

We use third-party service providers to serve advertisements (banners or links) on our behalf across the Internet. These advertising service providers may collect non-identifiable information about your visits to our website, and your interactions with our products and services. Such non-identifiable information does not include your name, address, email address or other personal information. The information is collected through the use of cookies and pixel tags (also known as action tags), which is industry-standard technology used by most major websites. In addition to the information about your visits to our website, our service providers may also use the information about your visits to other websites to target advertisements for this website.

Currently, we use third party-placed tracking pixels and cookies from Google. We may convert your email address into a unique value which can be matched by Google with a user on their platform to allow us to serve you interest-based advertising. Although we do not provide any personal information to these platform vendors, they may gain insights about individuals who respond to the ads we serve.

In the future we may partner with other companies to provide interest-based advertising, both on and off this website. If this occurs, we will provide you with an opportunity to opt out when these advertisements are served. You may manage your advertising preferences by Visiting Google’s Ad Settings. If you would like more information about this practice and to know your choices for not having this information used by third-party service providers, please visit [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp).

## **An Important Notice About Child Privacy**

The Strong Home Mortgage, LLC website is not directed to children under the age of 18 years-old. We do not collect or maintain personal information, via the web site or otherwise, from those we actually know are children under 18 years-old.

If you are under 18, you should not submit any personal information to us.

If you are the parent of a child under 18, please help us protect your child's privacy by instructing them never to provide personal information on this website or any other without your permission.

If you are a parent or guardian of a child under the age of 18 and believe he or she has disclosed personally identifiable information to us, please contact Michael Peoples, President, at [mpeoples@stronghome.com](mailto:mpeoples@stronghome.com). A parent or guardian of a child under the age of 18 may review and request deletion of such child's personally identifiable information as well as prohibit the use thereof.

#### General Program Disclosures

Mortgage lead generation, and/or originations are provided by Strong Home Mortgage, LLC (NMLS #1675638), located at 12701 Marblestone Drive, Suite 150, Woodbridge VA 22192. Strong Home Mortgage, LLC is licensed or registered in the states in which they originate mortgage loans or lines of credit.

#### DISCLOSURES AND LICENSES

For disclosures and licensing information please visit: <https://stronghome.wpengine.com/licensing-disclosures/>