



# **MORTGAGE RESOURCES, INC.**

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## **Privacy Policy**

Mortgage Resources, Inc. is dedicated to respecting and protecting the privacy of those that visit and transact with our website. When we collect information from you, at your discretion, our commitment to fair information practices is to protect you. By using our website, you are consenting to the use of information and agreeing to these guidelines and the other Mortgage Resources, Inc. mortgage Corp policies described on our website. Mortgage Resources Inc. does not share your personal information with outside companies for their promotional use. We don't knowingly attempt to solicit or receive any information from children.

We take our clients, financial privacy very seriously. During your application process, we accumulate non-public personal financial information from you and other sources about your income, your assets and your credit history to allow a Lender to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We collect nonpublic information about you from the following sources: (i) information about your transactions with us, or affiliates, or others and (iii) information we receive from a customer reporting agency. We do not disclose any nonpublic information about our customers or former customers to any third party. except as permitted by law.

## **Terms and Conditions**

These Terms and conditions outline the Rules and regulations for the use of Mortgage Resources, Inc. Website

## **Collection Information**

To provide you with the exact information you are inquiring about on our website we may request information from you when you visit. We do not share your personal information with outside companies for their promotional use. To opt out of any e-mails from Mortgage Resources, Inc. simply optout@mortgageresourcesal.net. If you decide to

2.

transact with Mortgage Resources, Inc. We may supply the information you provide, on a strictly

confidential basis, to service providers, such as the title companies, appraisers, credit reporting services, etc., who assist us in qualifying, processing, closing and servicing your loan.

### **. Credit Report**

By submitting a loan application or a request to prequalify, you authorize us to share your credit report with our affiliates only to process your loan application.

### **. Newsletters**

We provide you with the opportunity to subscribe to E-mail newsletters and other Email communications, you may unsubscribe by following the instructions provided in each newsletter.

### **. Interactive Help (Chat/PC to phone)**

You may initiate an online interactive discussion via chat. We do not ask for any personally identifiable information to use this service; if you volunteer personally identifiable information, it will only be used to respond to your request. We maintain transcripts of all chat sessions.

## **Protecting Your Personally Identifiable Information**

We employ industry recognized security safeguards to help protect the personally identifiable information that you have provided us from loss, misuse, or unauthorized alteration. To protect you we have deployed:

### **. Secure Socket Layer (SSL)**

Mortgage Resources, Inc. supports the Secure Socket Layer (SSL) transaction protocol accepted as an industry standard SSL protocol to keep confidential the information passed back and forth between a Web server and its users.

### **. 128-Bit Domestic Grade Strong Encryption:**

128 Bit Domestic Grade Strong Encryption, a powerful encryption commercially available for internet products

### **. Cookies**

3.

The Mortgage Resources, Inc. website supplies your browser with cookies that contain a unique identifier used to better understand website usage in the aggregate and on an individual level, so we know the areas our site users prefer (E.G. based on the number of visits to those areas.) If you are a registered member, you will receive a cookie when you log in. This cookie is maintained by your browser and contains your identifier; this cookie is also used to authenticate your identity and provide you with access to areas of our website that we limited to registered members such as those that allow you to visit and manage your personal profile.

#### **. Website Usage Data**

Our website tracks usage data, including for example, your IP address, your browser type and version, which pages you view, which page, if any, linked you to our site, and which link if any, you follow off our site.

We use this data in the AGGREGATE AND ON AN INDIVIDUAL LEVEL TO BETTER UNDERSTAND WEBSITE ACTIVITY TO IMPROVE OUR SITE OFFERINGS, TO RECONSTRUCT ACTIVITY FROM A SESSION BY A USER FOR TROUBLESHOOTING AND ISSUE RESOLUTION PURPOSES.

#### **. Social Media**

Mortgage Resources, Inc. currently has a presence on social media to connect with and market to the public. Your activity on third-party websites is governed by the security and privacy policies of each third-party website. Users of third-party websites often share information with the general public, user community, and/or the third party operating the third-party website, which may use this information in a variety of ways. Consequently, you should review the privacy third-party website before using it and ensure that you understand how this information is used.

#### **. Email**

is an effective means of communicating a message with our customers, However, disposition of a matter or the official business records of the company. In most instances, communications on a particular matter are exchanged through multiple channels.

Unless there is explicit and specific language and disclosures to the contrary, Emails from our company do not contain or constitute an electronic signature, even if the sender's

4.

name appears in the E-mail. E-mail communications are not intended to be construed against the company as an interest rate lock, an unconditional loan commitment, an unconditional loan approval, unconditional pre-qualification, unconditional pre-approval or any unconditional offer or agreement to lend. Such documents and agreements are generally sent to clients in formal signed writings from the company.

### **. Confidential Information**

E-mails sent by our Team Members are confidential (and all attachments to such Emails are confidential) and are to be reviewed and/or disclosed to only the individual or entity to which they are addressed and intended. If you received an Email in error or if it was improperly forwarded to you, the information contained in the Email should always remain confidential and such circumstances shall not authorize you to disclose the confidential information. Please notify the sender immediately by telephone or Email and destroy the original and any copies.

### **. Monitoring of Emails**

All E-mails sent to or from our Team Members may be forwarded, monitored, and/or reviewed by others within our company other than the designated recipient/sender with or without notice to the designated recipient. We may also record or monitor other forms of communications you have with us via the website. PC-talk, chat, Email, and telephone. By using such communications methods, you are consenting to the recording or monitoring of the same.

### **. Unsecured Transmissions**

You should be aware that regular Email is typically sent via the internet, which is an open network, While certain designated areas within our websites employ technologies to secure your data and the transmissions between you and our Company, general Email uses the internet which is an open system and we cannot provide absolute assurances that all Email transmissions (sent or received) are secure, error free, not corrupted, incomplete or virus free and/or that they will not be lost, delivered wrong, destroyed, delayed or intercepted/decrypted by others.

### **. OPT-OUT**

**5.**

This Email may constitute an advertisement or solicitation under U.S. law. If its primary purpose is to advertise or promote a commercial product or service. If you do not wish to

receive advertising and promotional messages from Mortgage Resources, Inc. please send an Email to [optout@mortgageresourcesal.com](mailto:optout@mortgageresourcesal.com) (mail to optout @mortgageresourcesal.com).

## **Terms of Use**

### **. Website Ownership**

This website is owned and operated by Mortgage resources, Inc. 1232 Blue Ridge Blvd, Hoover, AL 35226 which is referred to as” we”, “us” or “company” or “our”

### **. Permitted Use**

You agree that:

1. Your use of this website is subject to and governed by these Terms of Use.
2. You will only access this website and transact business with us if you are at least 18 years old.
3. You will comply with and be bound by these Terms of Use as they appear on this website each time you access and use this website
4. Each use of this website by you indicates and confirms your assent to an agreement to be bound by these Terms of use and
5. These Terms of Use are a legally binding agreement between you and Mortgage Resources, Inc. that will be enforceable against you.

### **. Access to this Website**

Mortgage Resources, Inc., always reserves the right, in its sole discretion and without notice to you, to deny you access to and use this website.

### **. Use of this Website**

You agree and acknowledge that you have the sole responsibility and liability for your use of this website and for providing or obtaining and for maintaining all the hardware, software, electrical power, telecommunications, internet services, and other products or services necessary or desirable for you to access and use this website.

## **6.**

### **Intellectual Property Rights**

Everything appearing on this website is the sole intellectual property of Mortgage resources, Inc.

#### **. Link to Third Party Sites**

During your use of this website or at any time in the process, you may be led to other web sites operated by unaffiliated parties. The inclusion of hyperlinks by Mortgage Resources Inc. does not imply any endorsement on such websites, does not imply any endorsement of the material on such web sites or any association with their operators, and your access to such web sites, including information, materials, products and services therein solely at your own risk. Mortgage Resources Inc. is not responsible for the quality or results of any product or service provided by these companies. As with all websites and all services, you should review the products and services carefully. Never give any private information to any party, or web site or person without investigating the use of the information. Mortgage Resources Inc. is not responsible for the use of the information you give to any third parties.

#### **. Limitation of Liability**

You agree that under no circumstances will Mortgage Resources Inc. be liable to you or any other person or entity for any damages or injury, including any direct, special, incidental, consequential, or punitive damages or injury caused by error, inaccuracy, omission, interruption, defect, failure or performance, delay in operation or transmission, telecommunications failure or computer virus or other problem that may result from the use of or the inability to use, this website or the web page content on or available through this website whether in an action or action alleging breach of contract, negligence or any other cause of action or arising out of or in connection with the use of performance of any web page content on or available through this website.

#### **. Contact US Anytime**

Questions regarding the MortgageResourcesAL.com privacy or security statements should be sent to email at [jim@mortgage-resources.net](mailto:jim@mortgage-resources.net). Mail to Mortgage Resources Inc. at 1232 Blue Ridge Blvd., Hoover, AL 35226.

#### **. Changes to these Policies**

7.

If we plan to make any changes to our policies, we reserve the right to send them directly to [mortgageresourcesal.com](http://mortgageresourcesal.com) and notify our users 30 days before they take effect.

### **Contact**

Mortgage Resources Inc.  
1232 Blue Ridge Blvd, Hoover, AL 35226  
[jim@mortgage-resources.net](mailto:jim@mortgage-resources.net)

### **Legal**

AR#802837.000-Branch # 207738 We are pledged to the letter and spirit of US Policy for the achievement of equal housing opportunity through the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

