



Privacy Policy for Xpert Home Lending Inc.

Introduction

Xpert Home Lending Inc. (hereinafter referred to as "we", "us", or "our") is committed to protecting your privacy. This Privacy Policy outlines the types of personal information we collect, how we use and protect it, and your rights regarding your personal information. By using our services, you agree to the terms of this Privacy Policy.

Information We Collect

We collect various types of information in connection with the services we provide, including:

Personal Information

- **Contact Information:** Name, address, email address, phone number.
- **Identification Information:** Social Security number, driver's license number, passport number.
- **Financial Information:** Income, employment history, credit history, bank account details, investment information.
- **Property Information:** Property details, appraisal reports, purchase agreements.

Non-Personal Information

- **Technical Information:** IP address, browser type, operating system, device information.
- **Usage Information:** Pages visited, time spent on the site, referral sources, interaction with online advertisements.

How We Use Your Information

We use your information for various purposes, including:

- **Providing Services:** To process mortgage applications, assess eligibility, and offer mortgage products.
- **Communication:** To communicate with you about your mortgage application, provide updates, and respond to your inquiries.
- **Improving Services:** To analyze and improve our services, enhance user experience, and develop new services.
- **Legal and Regulatory Compliance:** To comply with legal obligations, resolve disputes, and enforce our agreements.

How We Share Your Information

We do not sell your personal information to third parties. We may share your information with:

- **Service Providers:** Third-party vendors who assist us in providing our services, such as credit bureaus, appraisers, and technology providers.
- **Affiliates:** Companies related to Xpert Home Lending Inc. that may offer complementary services.
- **Legal Authorities:** Government agencies, regulators, and law enforcement as required by law or to protect our legal rights.
- **Business Transfers:** In the event of a merger, acquisition, or sale of assets, your information may be transferred as part of the transaction.

How We Protect Your Information

We implement a variety of security measures to protect your personal information, including:

- **Encryption:** Protecting data transmitted over the internet using encryption technologies.
- **Access Controls:** Restricting access to your personal information to authorized personnel only.
- **Security Protocols:** Regularly updating our security practices and procedures to protect against unauthorized access, disclosure, alteration, and destruction of data.

Your Rights and Choices

You have certain rights regarding your personal information, including:

- **Access:** You can request access to the personal information we hold about you.

- **Correction:** You can request that we correct or update your personal information.
- **Deletion:** You can request that we delete your personal information, subject to certain legal restrictions.
- **Opt-Out:** You can opt-out of receiving marketing communications from us.

To exercise these rights, please contact us using the information provided below.

Cookies and Tracking Technologies

We use cookies and similar tracking technologies to collect information about your use of our website and services. You can manage your cookie preferences through your browser settings.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. We will notify you of any material changes by posting the updated policy on our website and indicating the date of the latest revision.