



DEAR LENDER LLC

Privacy Policy

Introduction

At Dear Lender LLC (referred to as "Dear Lender", "we", "us", or "our"), we value our customers and respect your privacy. We understand the importance of protecting your personal information and have created this customer-friendly Privacy Policy to explain how we collect, use, share, and safeguard your information when you interact with us or use our services. This policy applies to all of our customers, whether you visit our website or contact us directly or via social media.

What Information Do We Collect?

When you apply for a mortgage or use our other financial services, we may collect personal information such as:

- Your name, address, phone number, and email address;
- Date of birth, Social Security number, and government-issued identification;
- Employment history, income, assets, and liabilities;
- Credit history, account balances, and payment history;
- Property information, such as appraisals and purchase agreements.

We may also collect information from third parties, like credit reporting agencies or public records, to help us verify your identity or evaluate your application.

How Do We Use Your Information?

We use your personal information to:

- Process your mortgage application, manage your loan, and provide customer service;
- Verify your identity and check your eligibility for our products and services;
- Communicate with you about your account, promotions, or important updates;
- Prevent fraud and maintain the security of our systems;
- Improve our products and services to better serve you.

Who Do We Share Your Information With?

We may share your information with trusted third parties that help us provide our services, such as:

- Appraisers, title companies, or credit reporting agencies, to complete your mortgage transaction;
- Affiliates and partners who offer products or services that may interest you;



- Government agencies or regulators, if required by law or to comply with legal obligations;
- Other parties involved in your mortgage process, like real estate agents or insurers.

We promise never to sell or rent your personal information to third parties for their marketing purposes without your permission.

How Do We Protect Your Information?

We take your privacy seriously and have implemented reasonable security measures to protect your information from unauthorized access, use, or disclosure. These measures include encryption, firewalls, and secure servers, as well as limiting access to employees and third parties who need the information to perform their job duties.

Your Choices and Rights

You have the right to access, update, or correct your personal information held by us. If you'd like to make changes or have questions about your information, please contact us using the information provided below.

Updates to Our Privacy Policy

We may occasionally update this Privacy Policy to reflect changes in our practices or applicable laws. If we make any material changes, we'll notify you by posting the updated policy on our website or through other means as required by law.

Contact Us

If you have any questions or concerns about our Privacy Policy or how we handle your personal information, please don't hesitate to reach out to us:

Dear Lender LLC

Attn: Xavier Gray (MLO) NMLS# 1642598

Company Address: 1160 Krobot Way Alpharetta, GA 30004

Email Address: info@dearlender.com

Contact Information: Xavier Gray

Your trust and satisfaction are our top priorities, and we're always here to help.