

Privacy Policy

Effective Date: August 21, 2024

Company Name: Sader Mortgage

At Sader Mortgage, we respect your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, share, and protect your information when you apply for a mortgage, use our services, or visit our website.

1. Information We Collect

We may collect the following types of information:

- **Personal Identifying Information:** Name, address, phone number, email, Social Security number, date of birth.
- **Financial Information:** Income, employment details, credit history, bank account details, tax returns, and other financial documents.
- **Property Information:** Details about the property you own, plan to purchase, or refinance.
- **Website Usage Data:** IP address, browser type, cookies, and browsing activity when using our website.

2. How We Use Your Information

We use your information to:

- Process and evaluate mortgage applications.
- Verify identity, income, employment, and credit history.
- Communicate with you regarding your application or account.
- Comply with legal and regulatory requirements.
- Improve our services, website, and customer experience.

3. Information Sharing and Disclosure

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

- **Service Providers:** Credit bureaus, appraisers, title companies, and verification services necessary to process your mortgage.
- **Regulatory and Legal Authorities:** As required by law, regulation, or legal process.
- **Affiliated Entities:** Within our corporate family, when necessary to provide services.

4. Data Security

We use industry-standard security measures to safeguard your personal and financial information, including encryption, secure servers, and access controls. However, no system is completely secure, and we cannot guarantee absolute protection.

5. Your Choices and Rights

Depending on your location, you may have the right to:

- Access, correct, or update your personal information.
- Request that we delete your personal data (subject to legal or contractual obligations).
- Opt out of marketing communications.

To exercise these rights, please email us at privacy@sadermortgage.com or call us at **479-220-2203**

6. Cookies and Online Tracking

Our website may use cookies and similar technologies to enhance user experience and analyze traffic. You may adjust your browser settings to refuse cookies, but some features may not function properly.

7. Children's Privacy

Our services are not directed at children under 18, and we do not knowingly collect personal information from minors.

8. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on our website with a new effective date.

9. Contact Us

If you have questions about this Privacy Policy or our data practices, please contact us:

Sader Mortgage

847 S Dogwood St, Siloam Springs, AR 72761.

479-220-2203

edna@sadermortgage.com