

Terms of Service Policy for Sader Mortgage: Data Sharing

****Effective Date: August 21, 2024****

Welcome to Sader Mortgage. These Terms of Service ("Terms") govern your use of our website, services, and any related applications (collectively, the "Services") provided by Sader Mortgage ("we," "us," or "our"). By accessing or using our Services, you agree to be bound by these Terms, including our policies on data collection, use, and sharing. If you do not agree, please do not use our Services.

This policy specifically addresses the sharing of data collected from users, in compliance with applicable laws such as the Gramm-Leach-Bliley Act (GLBA), the California Consumer Privacy Act (CCPA), and other relevant federal and state privacy regulations. For our full Privacy Policy, which complements these Terms, please visit [\[insert link to Privacy Policy\]](#).

1. Data We Collect

To provide mortgage-related services, including pre-qualification, refinancing, and personalized offers, we collect various types of personal and financial data, such as:

- Contact information (e.g., name, address, email, phone number).
- Financial details (e.g., credit profile, loan amount, interest rate, income, employment history).
- Property information (e.g., homeowner status, property value, mortgage history).
- Usage data (e.g., interactions with our emails, website, or apps).

Data is collected directly from you (e.g., via forms or emails), from third-party sources (e.g., credit bureaus, public records), or automatically (e.g., cookies on our site).

2. Data Sharing Practices

We share your data only as necessary to provide our Services, comply with legal obligations, or with your consent. We do not sell your personal data to third parties for their independent marketing purposes without your explicit opt-in consent.

2.1 Sharing with Affiliates and Service Providers

- ****Affiliates****: We may share your data with affiliated companies within the Sader Mortgage group for internal purposes, such as improving services or offering related financial products.
- ****Service Providers****: We share data with trusted third-party vendors who assist us in operations, including:
 - - Credit reporting agencies (e.g., Equifax, Experian) for credit checks.
 - - Data processors (e.g., CoreLogic, Pioneer Data Solutions) for lead generation and mortgage data verification.
 - - Marketing partners for email campaigns and follow-ups.
 - - Technology providers for hosting, analytics, and security (e.g., cloud services like AWS).
- These providers are contractually obligated to use your data only for the purposes we specify and to maintain confidentiality and security standards equivalent to ours.

2.2 Sharing for Legal and Regulatory Purposes

- We may disclose your data to comply with laws, regulations, or legal processes (e.g., subpoenas, court orders).
- In connection with audits, investigations, or to prevent fraud, we may share data with government agencies (e.g., Consumer Financial Protection Bureau) or law enforcement.
- For mergers, acquisitions, or asset sales, your data may be transferred to the acquiring entity, subject to similar privacy protections.

2.3 Sharing with Your Consent

- We may share your data with third parties (e.g., lenders for comparable proposals) if you explicitly consent, such as by opting in during the refinance application process.
- For marketing purposes, we may share limited data (e.g., contact information) with partners offering complementary services, but only with your prior approval.

2.4 No Sharing with Unauthorized Parties

We do not share sensitive financial data (e.g., full loan details or credit scores) with non-essential third parties without your consent or a legal requirement.

3. User Consent and Control

- ****Consent****: By using our Services or submitting data (e.g., responding to emails like our refinance offers), you consent to the data sharing practices described here. For certain shares (e.g., marketing), we obtain separate opt-in consent.
- ****Opt-Out Rights****: You may opt out of data sharing at any time by:
 - - Emailing us at privacy@sadermortgage.com.
 - - Calling 479-220-2203.
 - - Using the "Unsubscribe" link in our emails.
- Note: Opting out may limit your access to certain Services, such as personalized refinance offers.
- - ****Access and Correction****: Under laws like CCPA, you have the right to access, correct, or delete your data. Submit requests via the contact methods above; we will respond within the legally required timeframe (e.g., 45 days for CCPA requests).
- - ****Do Not Sell My Personal Information****: If applicable (e.g., for California residents), you can opt out of any data sales via our website's privacy portal.

4. Data Security

We implement reasonable security measures to protect your data from unauthorized access, including encryption, firewalls, and access controls. However, no system is entirely secure, and we cannot guarantee absolute protection. In the event of a data breach, we will notify affected users as required by law.

5. International Data Transfers

If you are outside the United States, note that your data may be transferred to and processed in the U.S., where privacy laws may differ. By using our Services, you consent to such transfers.

6. Children's Privacy

Our Services are not intended for individuals under 18. We do not knowingly collect or share data from children.

7. Changes to This Policy

We may update these Terms periodically to reflect changes in our practices or legal requirements. We will notify you of material changes via email or prominent notice on our website at least 30 days in advance. Continued use of our Services after changes constitutes acceptance.

8. Governing Law

These Terms are governed by the laws of the State of [insert state, e.g., California], without regard to conflict of law principles. Any disputes shall be resolved in the courts of [insert jurisdiction].

9. Contact Us

For questions about these Terms or our data sharing practices, contact:

- Email: privacy@sadermortgage.com
- Phone: 479-220-2203
- Mailing Address: Sader Mortgage, 847 S. Dogwood St., Siloam Springs AR 72761

By using our Services, you acknowledge that you have read, understood, and agree to these Terms. Thank you for choosing Sader Mortgage.