



Privacy Policy/Disclaimer

My Town Home Loans LLC (MyTown) is committed to protecting your privacy throughout the loan process. We will use your personal and financial information only as appropriate to provide the services you request. Please read on for more details about our commitment to your privacy.

The Information We Collect

No mobile information will be shared with third parties/affiliates for marketing purposes. MyTown collects from you the necessary personal information you give us, such as your name, telephone number, and email address, to process your email inquiries, online or in-office loan applications and to follow up any questions you may have.

We also retain any financial information you give us to process your loan applications. As part of the loan application form, we offer you a terms statement that allows you to authorize us to obtain any and all information concerning your assets, savings, credit history, or any information that may be required in connection with the loan. Financial information that may be collected to process your loan could include the following:

- Personal information we receive from you on our loan application.
- Financial transactions with us or others, such as your bank or credit union account balances, payment history, and credit card usage.
- Credit or financial information we receive from consumer reporting agencies, such as your credit worthiness and credit history.

Personal or Financial Information Changes

Again, no mobile information will be shared with third parties/affiliates for marketing purposes. MyTown does not sell, trade, or rent your personal information to others. This information is for our confidential records only. We restrict access to your personal and financial information to employees who are researching or processing your loan and/or to those financial agencies with which we communicate in order to provide requested services to you. If you decide not to pursue or complete applications or transactions with us, we will not share information we have collected about you, except as permitted or required by law. MyTown will attempt to ensure that personal or financial information you send us is accurate. If at any time you wish to change or delete the personally identifiable information you have given us through our website or in person, please email us at info@mytownmortgage.com or call us at 609-375-1235.

How users consent to messaging

The user fills out a form on the website where they can consent to receive notification messages from our company. There is also a box they can check to receive product updates and/or marketing messages. The messaging disclosure is displayed to users by this form.

By submitting your phone number, you are authorizing us to send you text messages and notifications. Message frequency may vary. Message/data rates apply. Reply STOP to unsubscribe to a message sent from us.

Third party websites

Users may find advertising or other content on our Site that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own

privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website's own terms and policies.

Changes to this privacy policy

My Town Home Loans LLC has the discretion to update this privacy policy at any time. When we do, we will revise the updated date at the bottom of this page. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

Your acceptance of these terms

By using this Site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.

Spam Email and Site Security

We make every effort to minimize the amount of email correspondence you receive from us. We do not share or sell your email address to any third parties. We employ the latest 256-bit SSL (Secure Socket Layering) encryption technology in our online loan application form which ensures that any data transferred between user system and website is impossible to read. This is done to protect you from unauthorized use of the information you are sending to our server.

Google Ads Enhanced Conversion Tracking

We may share first-party customer data with Google such as an email address, name, home address, or phone number captured in conversion tracking tags. The data is hashed, sent to Google in its hashed* form, and used to match customers to Google Accounts.

According to Google Ads', Google will only use the data for the following purposes:

- "To provide measurement for all Google media (Search, Video, Display) and platforms (Google Ads, Display & Video 360, Search Ads 360, Google Analytics)"
- "To combine your enhanced conversion data with data from other measurement products that you use to improve the accuracy of your conversion measurement"

"Google won't share your data with other advertisers. Where required, we may share this data to meet any applicable law, regulation, legal process, or enforceable governmental request."

*hashed - the string of characters is transformed into another value for the purpose of security

You can learn more about Google Ads' Enhanced Conversion Tracking here:

https://ads.google.com/intl/en_us/home/privacy/solutions/enhanced-conversions-for-web/