

Privacy and Data Security Policies

V.I.P. Mortgage, Inc. (“we”) respect your privacy and are committed to protecting it through our compliance with this policy. This policy describes the types of information we may collect from you or that you may provide when you visit the website www.vipmtginc.com (our “Website”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect on this website and through email, text, or other electronic messages between you and this website.

Please read this policy carefully to understand our policies and practices regarding your information. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates. If we make material changes to how we treat our users’ personal information, we will notify you or through a notice on the Website home page.

How We Protect Your Privacy

Information We Collect

We may request personally identifiable information from you when you visit our website. V.I.P. Mortgage, Inc. does not share your personal information with outside companies for their promotional use.

By submitting a request to be pre-qualified to us, you authorize us to run a credit check to process your loan application. The information requested on this form includes your full name, home address, social security number, income, current employer, email address and other pieces of information that may be used to identify you.

Similar to most websites, we will collect information about your activity on our website. For example, this includes your IP address, when you visited our website, what type of browser you are using, and the pages you visited.

How We Use Your Information

We use the information collected about you or that you provide to us, including any personal information, to provide you with information, products, or services you have requested from us or our affiliates. For example, to proceed with a request for loan services, information will need to be provided to service providers, (e.g., appraisers, title companies, credit reporting services, etc.) who assist in providing the necessary loan services. V.I.P. Mortgage, Inc. does not share your information with unaffiliated third parties, other than as necessary to fulfill your request.

We may also use your information to contact you about products or services available from V.I.P. Mortgage, Inc. and our affiliates. We may share your contact information with our affiliates.

In some cases, we may be required to disclose certain information to comply with a legal process, such as a court order, subpoena, including to respond to any government or regulatory request.

Your Control Over Information

You have the right as a V.I.P. Mortgage, Inc. past or present customer to control the use of your personal information for purposes other than fulfilling your request or as required for your loan process. For example, we may use your contact information to send you promotional communications about our products. To opt-out, or update your information, you may call Customer Service toll-free at (800) 680-8799 or email optout@vipmtginc.com. If you have opted out in the past, you do not need to opt-out each year. Your opt-out remains in effect unless you notify us you would like to opt-in.

Foreign Visitors

If you are visiting our website from outside the United States, please do not provide personal information through this website or by email, as this Policy may not comply with laws in your jurisdiction.

Visitor Age

We do not knowingly solicit, market products or services, or collect personal data from people under 18 years of age. This website is not intended for visitors under 18 years of age.

Web Technology Usage

A “cookie” is a small file that is placed and stored by your Web browser on your computer’s hard drive. V.I.P. Mortgage. Inc. may set and access cookies on your computer to track and store identifying information about you. We also may gather information about you using cookie technology. For example, V.I.P. Mortgage Inc. may assign a cookie to you to limit the amount of times you see particular information. Please note that most Internet browsers will allow you to stop cookies from being stored on your computer and to delete cookies stored on your computer. If you choose to eliminate cookies, the full functionality of the Service may be impaired for you. We encode our cookies so that only we can interpret the information stored in them.

Data Security

We have implemented data security measures to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Our firewall policies are designed to, ensure the system is able to examine information content, ensure that logging functionality is consistent with access controls, support advanced user authentication, detect and respond to intrusions, and cover domain name, HTTP, SMTP, DNS and IP traffic. Our computers employ full disk encryption and we use multifactor authentication for logins to sensitive systems.

Data Center Security

The site for maintaining the information systems components must have the least amount of exposure from internal and external sources. We have intrusion detection/prevention systems monitored 24/7 by a leading SOC.

- Our data center is located in a SSAE 16 Type II certified facility
- Data center secured by security guards, visitor logs, and entry requirements (pass cards/biometric recognition)
- Servers are secured and locked
- Digital surveillance equipment monitors the data center
- All customer data is stored on servers located in the United States

Your California Privacy Rights

California Civil Code § 1798.83 permits California residents to request information regarding personal information disclosed to third parties for direct marketing purposes. To request further information, please email optout@vipmtginc.com or by mail at:

V.I.P. Mortgage, Inc.

9221 E Via de Ventura

Scottsdale, AZ 85258

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

vipcustomerservice@vipmtginc.com or via our toll-free number: (800) 680-8799