

# ACADEMY MORTGAGE CORPORATION

## PRIVACY POLICY

Effective Date: December 17, 2019

Academy Mortgage Corporation (collectively, “Academy,” “we,” “us,” or “our” as applicable) operates the <https://www.academymortgage.com/> website and related mobile applications for the solicitation, origination, servicing, and sale of mortgage loans (hereinafter referred to as the “Service”). This page informs you of our policies regarding the collection, use, and disclosure of personal information when you use our Service and the choices you have associated with that information.

We use your information to provide and improve the Service, and we do not sell or rent your information to other companies. By using the Service, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, the terms used in this Privacy Policy have the same meanings as in our Terms of Use.

Additional information regarding our privacy practices can be found on our Privacy Notice. [Click here](#) to review our Privacy Notice.

### Personal Information We Collect

We collect several different types of personal information for various purposes to provide and improve our Service to you.

### Information You Give Us

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to:

- Email address;
- First name and last name;
- Phone number;
- Address, State, Province, ZIP/Postal code, City;
- Social Security Number;
- Credit scores and credit history;
- Financial information such as your income, assets, and liabilities, as well as information about your savings, investments, insurance, and business; and

### Information from Other Sources

We may also collect this information from a wide range of other sources in order to provide you the Service. These sources may include among others, employers, attorneys, banks, title insurers, insurance companies and credit reporting agencies.

## Automatic Information

We may also collect information that your browser automatically sends whenever you visit our Service or when you access the Service by or through a mobile device. This may include information such as:

- The name of the domain and host from which you access the Internet, including the Internet Protocol (IP) address of the device you are using and/or the IP address of your Internet Service Provider (ISP);
- The type and version of Internet browser software you use and your operating system;
- The date and time you access the Website, the length of your stay, and the specific pages that you access while visiting the Website; and/or
- The type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

We use this information to monitor the usage of our Service, assess performance, ensure technological compatibility with your device, and understand the relative importance of the information provided on the Service. We may also use this data to conduct statistical analyses on visitors' usage patterns and other aggregated data

## Location Information

We may use and store information about your location if you give us permission to do so. We use this data to provide features of our Service, to improve and customize our Service. You can enable or disable location services when you use our Service at any time by way of your device settings.

## How We Use Personal Information

We use the collected information for various purposes:

- To provide and maintain our Service;
- To notify you about changes to our Service;
- To contact you if there is a problem completing a transaction you requested or to discuss your account;
- To allow you to participate in interactive features of our Service when you choose to do so;
- To provide customer support;
- To enable our financial services partners to implement automatic payments;
- To gather analysis or valuable information so that we can improve our Service;
- To monitor the usage of our Service;

- To detect, assess, prevent and address technical and performance issues;
- To understand the relative importance of the information provided on the Service;
- To conduct statistical analyses on visitors' usage patterns and other aggregated data;
- To deliver to you relevant advertising from use of demographic and preference information such that advertising related to our Service is targeted to the users for whom they are most pertinent; and
- To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information by following the unsubscribe link or the instructions provided in any email we send.

## Cookies

When you interact with the Service, we automatically receive and record information on our server logs from your browser, including your IP address, "cookie" information, and the page you requested.

Cookies and other tracking technologies (such as pixels and beacons) are comprised of small bits of data that often include a de-identified or anonymous unique identifier. Websites, apps and other services send this data to your browser when you first request a web page and then store the data on your computer so the website can access information when you make subsequent requests for pages from that service. We may use cookies to collect and store information about your usage of the Service (such as the pages you have visited, content you have viewed, search queries you have run, and advertisements you have seen), which information is then used to understand your preferences so as to enable us to provide you with improved services in future visits, and to compile aggregate data about site traffic and interactions so that we can offer better experiences and tools in the future.

Most browsers are initially set to accept cookies, but you can change your settings to notify you when a cookie is being set or updated, or to block cookies altogether. Please consult the "Help" section of your browser for more information. Please note that by blocking any or all cookies, you may not have access to certain features, content, or personalization available through the Service. Should you decide, however, that you would like to register and sign in to special areas of our website and you have modified your browser settings not to accept cookies, you will need to re-set your browser to accept the cookies that we send. Otherwise, you will not be able to participate in certain areas of our website. Most browsers are defaulted to accept and maintain cookies.

### Analytics

We, as well as third-party vendors acting on our behalf (such as Google), may use first-party cookies (such as the Google Analytics cookies) and third-party cookies (such as the WordPress or DoubleClick cookie) or other third-party identifiers to gather anonymous analytics and statistics about our Website and how it is being used by our visitors so we can improve our Website. Our web server storage logs may collect the domain names, internet protocol addresses, the types of web browsers, and certain data of visitors to the website.

Data about your activities online may be collected for use in providing advertising tailored to your individual interests, either by us, or third parties. We may work with third parties such as network advertisers and ad exchanges to serve advertisements across the internet and may use third party analytics service providers to evaluate and provide us and/or third parties with information about the use of these ads on third party websites and viewing of ads and of our content.

We and these third-party vendors, including Google, may use third-party technologies together with our own first party technologies in order to analyze ad impressions, your use of ad services, and interactions with these ad impressions and ad services. The information collected may also include information about your visits to our Websites, include the pages you have viewed and what content you have seen. These third-party tracking technologies may be set to, among other things: (a) help deliver advertisements to you that you might be interested in; (b) prevent you from seeing the same advertisements too many times; and (c) understand the effectiveness of the advertisements that have been delivered to you.

You can opt out of certain advertising by visiting the Network Advertising Initiative consumer opt out page at <http://optout.networkadvertising.org/>, by using the Google Analytics Opt-out Browser Add-on available at <https://tools.google.com/dlpage/gaoptout>, or by visiting the Digital Advertising Alliance's opt-out page at <https://www.aboutads.info/choices>. For more information on the privacy practices of Google, please visit Google's Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>. Please note, at this time we do not respond to browser-based "do not track" signals.

## **How We Store Your Information**

Personal information received by Academy from you or third parties may be stored and processed in the United States or any other country where we or our service providers maintain facilities.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

We will take all the steps reasonably necessary to ensure that your information is treated securely and in accordance with this Privacy Policy and no transfer of your personal information will take place to an organization or a country unless there are adequate controls in place, including the security of your data and other personal information, and as per applicable data privacy laws. This policy may not constitute your entire set of privacy rights, as these may also vary from state to state. To be certain of your privacy rights, you may wish to contact the appropriate agency in your state that is charged with overseeing privacy rights of consumers.

## **How We Share Your Information**

Information about our customers is an important part of our business and we are not in the business of selling our customers' personal information to others. We share personal information only as described below

Law enforcement

Under certain circumstances, we may be required to disclose your personal information if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).

### Legal Requirements

We may disclose your personal information in the good faith belief that such action is necessary to:

- To comply with a legal obligation;
- To protect and defend the rights or property of Academy;
- To prevent or investigate possible wrongdoing in connection with the Service; and
- To protect the personal safety of users of the Service or the public.

### Service Providers

We may employ third-party companies and individuals, such as contractors, vendors, or distributors, to facilitate our Service, provide the Service on our behalf, perform Service-related services or assist us in analyzing how our Service is used (“Service Providers”). These third parties have access to your personal information only to perform these tasks on our behalf and are obligated not to disclose to third parties or use it for any other purpose and are additionally required to keep it confidential.

### Merger, Sale, Or Bankruptcy

If we sell all or part of our business, or make a sale or transfer of our assets, or are otherwise involved in a merger or transfer of all or a material part of our business, or are involved in a bankruptcy, Academy may transfer your information to the party or parties involved as part of that transaction.

## **How We Secure Your Information**

We are committed to ensuring that your information is secure. We use commercially reasonable efforts to protect your personal information collected, used, stored, shared, or transferred as part of our Service from access, loss, misuse, alteration, or destruction by any unauthorized party. You are also responsible for taking reasonable steps to protect your information against unauthorized disclosure or misuse such as by maintaining the confidentiality of your username and password, and logging out of your account when not using our Service.

## **Retention of Personal Information**

We keep your personal information to enable your continued use Academy’s services, for as long as it is required in order to fulfill the relevant purposes described in this Privacy Policy and Privacy Notice, as may be required by law (including for tax and accounting purposes), or as otherwise communicated to you. How long we retain specific personal information varies depending on the

purpose for its use, and we will delete your personal information in accordance with applicable law.

## **Internet Advertising and Third Parties**

Academy's offerings may include third-party advertising and links to other websites and applications. Third-party advertising partners may collect information about you when you interact with their content, advertising, or services.

When visitors interact with our Service online, third parties (such as AdRoll) may place cookies on your browser(s) for targeted advertising purposes. If you wish to opt-out of such targeted advertising, please follow the instructions at this link: <https://app.adroll.com/optout>.

## **Payments**

We may provide paid products and/or services within the Service. In that case, we may use third-party services for payment processing (e.g., payment processors). We will not store or collect your payment card or banking details, unless you elect to pay using a recurring payment feature of the service. Information may be provided directly to our third-party payment processors whose use of your personal information is governed by their respective Privacy Policy.

## **Links to Other Websites**

Our Service may contain links to other websites or mobile applications that are not operated by us, such as Zillow, Facebook, Glassdoor, Instagram, Twitter, and Venmo. If you click a third-party link, you will be directed to that third-party's website or mobile application. We strongly advise you to review the Privacy Policy of every website you visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party websites, mobile applications or services.

## **Children's Privacy**

Our Service does not address anyone under the age of 18 ("Children"). We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Child has provided us with personally identifiable information, please contact us. If we become aware that we have collected personally identifiable information from children without verification of parental consent, we take steps to remove that information from our servers.

## **Changes and Access to Your Personal Information**

For those with access to a loan serviced by Academy, you can access most of your personal information that we collect online and maintain by visiting your profile in the My Loan section of our website. This section of the website is password-protected to better safeguard your information. As an applicant or a borrower, you can update your password, email address,

mailing address, and phone number at any time on the website. As a borrower, you can also update your payment and banking information. If you need to change any other sensitive information, including but not limited to your first/last name or Social Security Number, please contact our Compliance Help Desk at (801) 565-7000 ext. 3.

## **Changes to This Privacy Policy**

We may make changes to our Privacy Policy from time to time. We will notify you of any material changes by posting the new Privacy Policy to the website and updating the “last modified” date. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

## **Contact Us**

We are committed to working with you to resolve any complaints you may have regarding this Privacy Policy or the treatment of your personal information. If you have any questions about this Privacy Policy or its implementation, please contact us:

By Mail:       Academy Mortgage Corporation  
                  Chief Compliance Officer  
                  339 West 13490 South  
                  Draper, UT

By Phone:      (801) 565-7000 ext. 6

By Email:      [Compliance@Academymortgage.com](mailto:Compliance@Academymortgage.com)

## **California Residents**

California Residents may have additional right which supplement our general Privacy Policy. Please click [here](#) to go to our California Privacy Notice.