

PRIVACY POLICY

PLEASE READ THIS POLICY CAREFULLY TO UNDERSTAND HOW WE TREAT YOUR PERSONAL INFORMATION AND YOUR CHOICES AND RIGHTS. IF YOU DO NOT AGREE WITH THE TERMS AND CONDITIONS OF THIS POLICY, YOU SHOULD NOT ACCESS OR USE THE APP OR OUR SITE.

THE WEBSITE AND PLATFORM ARE INTENDED FOR USERS LOCATED IN THE UNITED STATES, AND THEY ARE NOT INTENDED FOR USERS LOCATED IN OTHER COUNTRIES, INCLUDING THE EUROPEAN UNION AND THE EUROPEAN ECONOMIC AREA.

INTRODUCTION

PreApp, LLC (also referred to herein as “we,” “us,” and “our”) is committed to protecting the privacy and security of the personal information we collect, use, share, and otherwise process as part of our business. We also believe in transparency, and we are committed to informing you about how we treat the data we collect and process.

This Privacy Policy (the “**Policy**”) describes our practices regarding your personal information when you visit our website, www.preapp1003.com, including any services, or solutions offered on or through the website (collectively the “**Site**”). This Policy does not apply to information collected or obtained by or through any other means, including from third parties outside the Site.

WHAT INFORMATION DO WE COLLECT?

We collect the following information from you for the purposes described in the “*How Do We Use and Share Your Information?*” section of this Policy.

Category	Description
User Registration	When you create a user account for the Site, we collect your name, address, email address and phone number. You consent to and will receive emails and SMS messages from us and our partners at the email address and phone number provided.
End User Information	If you are an individual submitting information in connection with a request from a mortgage loan originator we may receive your name, Social Security number, date of birth, physical address, email address, cell phone number, MSISDN (a mobile banking number), financial information, employment status, marital status, demographic information and any other information requested by the mortgage loan originator for the purpose of processing a mortgage loan.
Location Information	When you use the Site, we may automatically collect geolocational information from your mobile device, your wireless carrier, or certain third-party service providers (“Geolocational Information”).
Communications, Feedback, Support, and Inquiries	If you contact us via the Site, we may receive your name, email address, and telephone number, as well as the subject matter of your message and any comments, ratings, reviews, content or responses that you choose to provide. If you contact us via telephone, we may also collect recordings of your call.

	If you receive email communications from us, we use certain tools to capture data related to if/when you open our message or click on any links or banners it contains. Other information collected through this email tracking feature includes: your email address, the date and time of your clicks, a message number, a tracking URL number, and a destination page.
Cookies and Similar Technologies	The Site may use cookies and similar technologies. Please see the “ <i>Cookies and Similar Technologies</i> ” section of this Policy for more information.

HOW DO WE USE AND SHARE YOUR INFORMATION?

How do we use the information described in this Policy? To the extent permitted by applicable law, we may use the information described above in order to:

- Facilitate loan applications for mortgage loan originators;
- Ensure the privacy and security of our Site and services;
- Operate and improve our business, services, and the Site;
- Provide services, products, content, customer service, and functionality;
- Honor our terms and conditions and contracts;
- Process and complete payments and other transactions;
- Improve our products and services and develop new products and services;
- Maintain our databases and back-ups, including records of our communications with you;
- Detect fraud and prevent loss;
- Support and improve the Site, including evaluations of functionality and features;
- Improve our customer service;
- Communicate with you and respond to your feedback, requests, questions, or inquiries;
- Promote our products and services;
- Contact you about other products and services provided by PreApp, LLC;
- Improve our marketing efforts, including by providing more tailored advertising;
- Analyze use of the Site and our services and prepare aggregate traffic information;
- Determine and track user interests, trends, needs, and preferences;
- Facilitate corporate mergers, acquisitions, reorganizations, dissolutions, or other transfers;
- Obtain and maintain insurance coverage, manage risks, and obtain professional advice;
- Accomplish any other purpose related to and/or ancillary to any of the purposes and uses described in this Policy for which your information was provided to us;
- Accomplish another purpose described to you when you provide the information, for which you have consented, or for which we have a legal basis under law;
- Comply with federal, state, or local laws;
- Comply with a civil, criminal, or regulatory inquiry, investigation, subpoena, order, or summons by federal, state, or local authorities;
- Cooperate with law enforcement agencies;
- Exercise or defend legal rights or claims; and
- Create, use, retain, or disclose de-identified or aggregated data.

How do we disclose or share the information described in this Policy? Where permitted by applicable law, we may share the information described above in the following contexts:

Note: All sections exclude text messaging originator opt-in data and consent; this information will not be shared commercially with any third-parties.

Category	Description
Mortgage Loan Originators	We share all information provided on the Site with Mortgage Loan Originators.

Corporate Affiliates	We may share your information with our corporate subsidiaries and affiliates and with their respective officers, directors, employees, accountants, attorneys and agents.
Acquisitions and Similar Transactions	We may disclose your information in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our company assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding.
Disclosures with Your Consent	We may ask if you would like us to share your information with other unaffiliated third parties who are not described elsewhere in this Policy. We will only disclose your information in this context with your consent.
Legal Obligations and Rights (Subpoenas, Court Orders, and Warrants)	We may disclose information in response to subpoenas, warrants, court orders or other legal process, or to comply with relevant laws. We may also share information in order to establish or exercise our legal rights or claims; to defend against a legal claim; and to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our contracts.
Third Parties	We may provide information about you to third parties that may offer products and services specifically requested by you.
Service Providers	We may share information with our service providers that need access to information to provide operational or other support services on our behalf. Among other things, service providers help us to administer the Site; support our provision of services requested by you; provide technical support; send communications to you; provide payment processing; and assist with other legitimate purposes permitted by law.
Professional Advisors	We may share your information with our insurers and other professional advisors, including attorneys and accountants, that need access to your information to provide operational or other support services on our behalf.
Deidentified or Aggregated Data	We may disclose aggregated information or de-identified information about our users that does not identify any specific individual, such as groupings of demographic data or customer preferences.

Cookies and Similar Technologies

First and Third-Party Cookies

A “cookie” is a small file created by a web server that can be stored on your device (if you allow) for use either during a particular browsing session (a “session” cookie) or a future browsing session (a “persistent” or “permanent” cookie). “Session” cookies are temporarily stored on your hard drive and only last until they expire at the end of your browsing session. “Persistent” or “permanent” cookies remain stored on your hard drive until they expire or are deleted by you. Local stored objects (or “flash” cookies) are used to collect and store information about your preferences and navigation to, from, and on a website. First-party cookies are set by the website you’re visiting, and they can only be read by that site. Third-party cookies are set by a party other than that website.

Other Similar Technologies

In addition to cookies, there are other automatic data collection technologies, such as Internet tags, web beacons (clear gifs, pixel tags, and single-pixel gifs), and navigational data collection (log files, server logs, etc.) that can be used to collect data as users navigate through and interact with a website:

- Web beacons: These are tiny graphics (sometimes called “clear GIFs” or “web pixels”) with unique identifiers that are used to understand browsing activity. In contrast to cookies, which are stored on a user’s device, web beacons are rendered invisible on web pages when you open a page.
- Social Widgets: These are buttons or icons provided by third-party social media platforms that allow you to interact with social media services when you view a webpage or mobile app screen. These social widgets may collect browsing data, which may be received by the third party that provided the widget and are controlled by third parties.
- UTM Codes: These are strings that can appear in a URL (the “Uniform Resource Locator,” which is typically the http or https address entered to go to a webpage) when you move from one web page or website to another. The string can represent information about browsing, such as which advertisement, page, or publisher sent the user to the receiving website.

What Cookies and Similar Technologies Are in Use and Why Do We Use Them?

We use cookies to personalize content and ads, to provide social media features and to analyze our traffic. We also share information about your use of our site with our social media, advertising and analytics partners who may combine it with other information that you’ve provided to them or that they’ve collected from your use of their services. Necessary cookies help make a website usable by enabling basic functions like page navigation and access to secure areas of the website. The website cannot function properly without these cookies. Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in. Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously. Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third party advertisers. Unclassified cookies are cookies that we are in the process of classifying, together with the providers of individual cookies.

Other Third-Party Technologies

Some third parties may use automated data collection technologies to collect information about you when you browse the Internet. The information they collect about your online browsing activities over time and across different websites and other online services may be associated with your personal information and used to provide you with targeted content. We do not control these third parties’ technologies or how they may be used. If you have any questions about targeted content, you should contact the responsible party directly or consult their privacy policies.

Choices About Cookies

Most web browsers are set by default to accept cookies. If you do not wish to receive cookies, you may choose to not allow certain cookies via the cookies consent banner or you may set your browser to refuse all or some types of cookies or to alert you when cookies are being sent by website tracking technologies and advertising. You may adjust your browser settings to opt out of accepting a “persistent” cookie and to only accept “session” cookies, but you will need to log in each time you want to enjoy the full functionality of the Site.

Please be aware that, if you decline the use of cookies, you may not have access to the full benefits of the Site. In addition, adjusting the cookie settings on the Site may not fully delete all of the cookies that have already been created. To delete them, visit your web browser settings after you have changed your cookie settings on the Site. Additional information is provided below about how to disable cookies or manage the cookie settings for some of the leading web browsers:

- Google Chrome:** <https://support.google.com/chrome/answer/95647?hl=en>
- Firefox:** <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>
- Internet Explorer:** <http://windows.microsoft.com/en-GB/windows-vista/Block-or-allow-cookies>
- Safari:** <https://support.apple.com/guide/safari/manage-cookies-and-website-data-sfri11471/mac> and <https://support.apple.com/en-us/HT201265>

To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website at: <https://www.macromedia.com/support/documentation/en/flashplayer/help/help09.html>. For more information on how to modify your browser settings to block or filter cookies, visit <http://www.aboutcookies.org/>. You may learn more about internet advertising practices and related consumer resources at <http://www.aboutads.info/consumers/>, <http://www.networkadvertising.org/choices>, and <http://youronlinechoices.eu/>.

HOW LONG DO WE STORE AND USE YOUR INFORMATION?

We retain and use your information for as long as is necessary to fulfill the purposes for which it was collected, to comply with our business requirements and legal obligations, to resolve disputes, to protect our assets, to provide our services, and to enforce our agreements.

We may delete your information if we believe it is incomplete, inaccurate, or that our continued storage of it is contrary to our objectives or legal obligations. When we delete data, it will be removed from our active servers and databases, but it may remain in our archives when it is not practical or possible to delete it.

To the extent permitted by law, we may retain and use anonymous, de-identified, or aggregated information for performance reporting, benchmarking, and analytic purposes and for product and service improvement.

HOW DO WE PROTECT YOUR INFORMATION?

We have put security measures in place to protect the personal information that you share with us from being accidentally lost, used, altered, disclosed, or accessed in an unauthorized manner. From time to time, we review our security procedures to consider appropriate new technologies and methods.

While our security measures seek to protect the personal information in our possession, no security system is perfect, and no data transmission is 100% secure. As a result, while we strive to protect your information, we cannot guarantee or warrant the security of any information transmitted to or from the Site. Your use of the Site is at your own risk. We cannot guarantee that your data will remain secure in all circumstances.

The safety and security of your personal information also depends on you. Where you use a password for access to the Site, you are responsible for keeping the password confidential. Do not share your password with anyone. You should also take care with how you handle and disclose your personal information and should avoid sending personal information through unsecure email.

If a data breach compromises your personal information, we will notify you and any applicable regulator when we are required to do so by applicable law.

YOUR RIGHTS AND CHOICES REGARDING PERSONAL INFORMATION

Please use the “Contact Us” details provided at the end of this Policy to exercise your rights and choices under this Policy. We honor such requests when we are required to do so under applicable law.

Email Opt-Out. If you no longer wish to receive communications from us via email, you may opt-out by clicking the “unsubscribe” link at the bottom of our emails or by contacting us at support@preapp1003.com and providing your name and email address so that we may identify you in the opt-out process. Once we receive your instruction, we will promptly take corrective action. Please note that Registered Users on the Site cannot opt out of receiving transactional e-mails related to their account.

Accuracy and Updating Your Information. Our goal is to keep your information accurate, current, and complete. If any of the information you have provided to us changes, please let us know via the “Contact Us” details at the end of this Policy. For instance, if your email address changes, you may wish to let us know so that we can communicate with you. If you become aware of inaccurate personal information about you, you may want to update your information. If you have created a user account for the Site, you may access, review, and make changes to your User Registration by following the instructions in the Site. We are not responsible for any losses arising from any inaccurate, inauthentic, deficient or incomplete personal data that you provide to us.

Complaints. If you believe your rights relating to your personal information have been violated, please contact us via the “Contact Us” details provided at the end of this Policy.

California Shine the Light. Under California Civil Code Section 1798.83, California residents who provide personal information in obtaining products or services for personal, family, or household use may be entitled to request and obtain from us once a calendar year information about the information we shared, if any, with other businesses for direct marketing uses. Please be aware that not all information sharing is covered by the “Shine the Light” requirements and only information on covered sharing, if any, will be included in our response. As part of the California Online Privacy Protection Act, all users of our Site may make any changes to their information at any time by contacting us at support@preapp1003.com.

Nevada Residents. You may submit a verified request to us at support@preapp1003.com to request that we not make any sale (as defined under Nevada law) of any covered information (as defined under Nevada law) that we have collected or will collect about you. Please provide your name and contact information in your request. We will respond to your request in accordance with Nevada law.

THIRD-PARTY SITES AND SERVICES

This Policy only applies to the Site, and it does not apply to any third-party websites or applications.

The Site may contain links to, and media or other content from, third parties. These links are to external resources and third parties that have their own privacy policies. Because of the dynamic media capabilities on the Site, it may not be clear to you which links are to external, third-party resources. If you click on an embedded third-party link, you will be redirected away from the Site to the external third-party website. You can check the URL to confirm that you have left the Site.

We cannot and do not (1) guarantee the adequacy of the privacy or security practices employed by or the content and media provided by any third parties or their websites, (2) control third parties’ independent collection or use of your information, or (3) endorse any third-party information, products, services or websites that may be reached through embedded links on the Site.

Some third parties may use automated data collection technologies to collect information about you when you browse the Internet. The information they collect about your online browsing activities over time and across different websites and other online services may be associated with your personal information and used to provide you with targeted content. We do not control these third parties' technologies or how they may be used. If you have any questions about targeted content, you should contact the responsible party directly or consult their privacy policies.

Any information provided by you or automatically collected from you by a third party will be governed by that party's privacy policy and terms of use. If you are unsure whether a website is controlled, affiliated, or managed by us, you should review the privacy policy and practices applicable to each linked website.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT

The Children's Online Privacy Protection Act ("COPPA"), as well as other data privacy regulations, restrict the collection, use, or disclosure of personal information from and about children on the Internet. Our Site and services are not directed to children aged 13 or younger, nor is information knowingly collected from children under the age of 13. No one under the age of 13 may access, browse, or use the Site or provide any information to or on the Site. If you are under 13, please do not use or provide any information on the Site (including, for example, your name, telephone number, email address, or username). If we learn that we have collected or received personal information from a child under the age of 13 without a parent's or legal guardian's consent, we will take steps to stop collecting that information and delete it. If you believe we might have any information from or about a child under the age of 13, please contact us via the "Contact Us" details provided at the end of this Policy.

For more information about COPPA, please visit the Federal Trade Commission's website at: <https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/childrens-online-privacy-protection-rule>.

UPDATES AND CHANGES TO THIS POLICY

We may add to, change, update, or modify this Policy to reflect any changes to how we treat your information or in response to changes in law. Should this Policy change, we will post all changes to this Policy on this page. Any such changes, updates, or modifications will be effective immediately upon posting. The date on which this Policy was last modified is identified at the beginning of this Policy.

You are expected to, and you acknowledge and agree that it is your responsibility to, carefully review this Policy prior to using the Site, and from time to time, so that you are aware of any changes. Your continued use of the Site after the "Last Updated" date will constitute your acceptance of and agreement to such changes and to our collection and sharing of your information according to the terms of the then-current Policy. If you do not agree with this Policy and our practices, you should not use the Site.

CONTACT US

For more information, or if you have any questions or concerns regarding this Policy, you may contact us using the information below, and we will do our best to assist you. Please note, if your communication is sensitive, you may wish to contact us by postal mail or telephone.

In Writing: 210 Odyssey Dr., Ste A, Webster TX 77598

By Email: support@preapp1003.com