



# INNOVATIVE

## HOME LOANS

# Website Privacy Policy

Last Revised: December, 2019

**IMPORTANT NOTICE:** This document is confidential. It is intended for internal use of employees of Innovative Home Loans, LLC only. Access to this document by anyone else is unauthorized. If you are not an employee, any disclosure or copying of the contents of this communication or any action taken in reliance on it is unauthorized and may be unlawful.

# Table of Contents

---

|   |   |
|---|---|
| Purpose, Policy, Control and Agreement.....   | 2 |
| <b>Purpose</b> .....                          | 2 |
| <b>Information Gathered</b> .....             | 2 |
| <b>Use</b> .....                              | 2 |
| <b>Security</b> .....                         | 2 |
| <b>Web Cookies</b> .....                      | 2 |
| <b>Change in Control</b> .....                | 3 |
| <b>Third Party Links</b> .....                | 3 |
| <b>Changes To Our Privacy Statement</b> ..... | 3 |
| <b>Agreement</b> .....                        | 3 |
| <b>Questions</b> .....                        | 3 |
| Revision Tracking .....                       | 4 |

## Purpose, Policy, Control and Agreement

---

### Purpose

This policy discloses how Innovative Home Loans, LLC (IHL) uses information provided by our clients.

### Information Gathered

IHL is the sole owner of the information collected on this site voluntarily provided by the client via email, online application, or direct contact. IHL does not sell or rent this information to any outside sources.

### Use

The information provided will be used by IHL to contact the client to better understand the home loan needs. By submitting the information through our website, the client agrees to be contacted regardless of registration with any federal, state or local “Do Not Call”, “Do Not Mail” or any other comparable list or registry. By providing personal information to IHL through our website, a telephone call, an email or letter, the client authorizes IHL to engage in the following uses of the information to:

- Market its products and services
- Periodically send promotional emails and advertisements
- Contact the client

### Security

IHL has measures in place directed to safeguarding the information provided by the client. Such measures include, but are not limited to, implementing policies and procedures regarding data security.

Please note, no data transmission over the Internet or any wired or wireless network can be guaranteed to be 100% secure. IHL recommends clients do not send any confidential information and/or nonpublic personal information by e-mail. If clients choose to send confidential information and/or nonpublic personal information to IHL via e-mail, the client accepts all risk that such information may be intercepted by a third party.

### Web Cookies

A “cookie” is a small file that is assigned by the web server to a computer. The use of cookies allows IHL to identify which pages of the site are accessed. That information is then used to improve the website and our clients’ online experience. Assigning a cookie to a computer does not provide IHL access to a specific computer or any of the information contained on it or harmed by IHL’s use of cookies.

Most web browsers offer the option of modifying your settings to reject cookies should someone choose. However, declining cookies may interfere with the ability to take full advantage of the features on this website.

## Change in Control

The personal information may be transferred in connection with a sale, merger, transfer, exchange or other disposition (whether assets, stock or otherwise) of all or a portion of the IHL business. The clients will have the opportunity to opt-out of further secondary use of their information following any such change in control.

## Third Party Links

IHL's website contains third-party websites that have their own privacy policies which you should read and understand before using their sites. IHL does not accept any responsibility or liability for their policies or for the security of information the clients submit through a third-party website whatsoever as IHL has no control over the third-party websites.

## Changes To Our Privacy Statement

IHL reserves the right to modify this Privacy Statement at any time without notice, but the most current version of the Website Privacy Statement is available by clicking on the link at the bottom of this website. By accessing or continuing to use IHL's website and the services available through it, after the date of any change to this Privacy Statement, the clients agree and acknowledge acceptance of the Privacy Statement in its most current version.

## Agreement

By using this website, you agree to Innovative Home Loans LLC's Privacy Statement and to the use of the information we receive and collect as stated herein and in ways IHL may notify you of in the future. By providing any personal information to this site, you acknowledge that you fully understand and consent to the collection and processing of such information.

Innovative Home Loans, LLC reserves the right at its discretion to modify this Privacy Statement at any time. Your continued use of this site following the posting of changes to these terms indicates your acknowledgment and acceptance of all changes.

## Questions

Should there be any questions regarding Innovative Home Loans LLC's Website Privacy Policy and the use of personal information, please contact IHL using the following options:

Innovative Home Loans, LLC  
8655 SW Citizens Drive, Suite 107  
Wilsonville, OR 97070  
jason@innovativehomeloan.com  
503-720-3730

## Revision Tracking

| Date | Action | By |
|------|--------|----|
|      |        |    |
|      |        |    |
|      |        |    |
|      |        |    |
|      |        |    |
|      |        |    |
|      |        |    |