

OUR PRIVACY POLICY

Because we value your patronage, we want to address any privacy concerns you may have. To that end, we have set forth our privacy policy for handling the information you share with us online. We want your decision to do business with us to be an informed one.

1. Collecting Information

When you visit our Web site, we may collect information about you that you voluntarily choose to share with us. This identification information may include, but is not limited to, your name, your physical address, your e mail address, your telephone and fax numbers, details of your real estate and lending needs and preferences, and other details of your life. What may be less obvious to you is that, when you visit our Web site, we may collect data involving your usage through the use of "cookies" (i.e., small text files placed on your computer by a Web site), Web server logs, and other Web tools. This technology allows us to customize your online experience, as well as track your Internet use. The tracking data we collect may include, but is not limited to, the date and time you visit, the time you spend, the Web pages you view, the other Web sites you visit, your search queries, and basic information about your computer, such as your Internet Protocol ("IP") address, your domain name, your browser type, and the name of your Internet service provider. In the same way, our affiliates may also track your Internet use but we do not permit this by unaffiliated third parties. You may deactivate cookies if you do not want your browsing to be tracked, but doing so may hinder your online experience. Nor will we block your browser's Do Not Track signal. When visiting our Web site, you may be directed, through hyperlinks, to other Web sites that are beyond our control.

Furthermore, when you are visiting our Web site, other companies, such as third party advertisers and sponsors, may be gathering information about you. This Privacy Policy does not cover the collection of information by those other companies and Web sites. Although we encourage third parties to provide their own privacy policies, we are not responsible for their activities, such as how they handle the information they collect online.

2. Using Information Collected

We primarily use the identification information you voluntarily share with us to customize your online experience and to do what you have asked of us. We also use your identification information to tell you about our products and services, but you may instruct us not to send communications to you by following the procedure indicated below under "Contacting Us." On occasion, we use your identification information to validate your identity. As for usage tracking data, we primarily use that information to operate and improve our Web site, and to further our marketing efforts. As a general rule, we do not share your information with unaffiliated third parties. We may, however, share your information with our own personnel and our service providers to the extent necessary to fulfill your requests. We may also share your information with our affiliates, but we will not share it with unaffiliated third parties for direct marketing

For more information about California's Consumer Privacy rights, visit <https://oag.ca.gov/privacy/privacy-laws>