

## Privacy Policy / Terms of Service | ADA Accessibility Statement

"This Privacy Policy governs the manner in which **Allegiant Reverse Services, LLC** herein "Company" collects, uses, maintains and discloses information collected from users (each, a "User").

This privacy policy applies to the Site and all products and services offered by Company.

### Personal identification information

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our site, register on the site, subscribe to the newsletter, respond to a survey, fill out a form, and in connection with other activities, services, features or resources we make available on our Site. Users may be asked for, as appropriate, name, email address, phone number. Users may, however, visit our Site anonymously. We will collect personal identification information from Users only if they voluntarily submit such information to us. Users can always refuse to supply personally identification information, except that it may prevent them from engaging in certain Site related activities.

### Non-personal identification information

We may collect non-personal identification information about Users whenever they interact with our Site. Non-personal identification information may include the browser name, the type of computer and technical information about Users means of connection to our Site, such as the operating system and the Internet service providers utilized and other similar information.

### Web browser cookies

Our Site may use "cookies" to enhance User experience. User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. User may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly.

### How we use collected information

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

We may collect and use Users personal information for the following purposes:

To improve customer service: Information you provide helps us respond to your customer service requests and support needs more efficiently.

To personalize user experience: We may use information in the aggregate to understand how our Users as a group use the services and resources provided on our Site.

To improve our Site: To send messaging to those individuals when they have consented to such messaging.

To complete the services requested: Information is used to complete the service requested by the user.

### How users consent to messaging

The user fills out a form on the website where they can consent to receive notification messages from our company. There is also a box they can check to receive product updates and/or marketing messages. The messaging disclosure is displayed to users by this form. By submitting your phone number, you are authorizing us to send you text messages and notifications. Message frequency may vary. Message/data rates apply. Reply STOP to unsubscribe to a message sent from us.

### How we protect your information

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site.

Our Site is in compliance with PCI vulnerability standards in order to create as secure of an environment as possible for Users.

### Compliance with children's online privacy protection act

Protecting the privacy of the very young is especially important. For that reason, we never collect or maintain information at our Site from those we actually know are under 13, and no part of our website is structured to attract anyone under 13.

#### Changes to this privacy policy

Company has the discretion to update this privacy policy at any time. When we do, we will revise the updated date at the bottom of this page. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

However, as stated above, Company will never share mobile information with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; again, this information will not be shared with any third parties.

#### Your acceptance of these terms

By using this Site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes."

#### ADA Accessibility Statement

We're committed to providing a website that is accessible to all its customers and compliant with accessibility guidelines. We are continually making improvements to meet these guidelines, and our website has been designed with accessibility in mind. If you need assistance or have specific questions or feedback about this site's accessibility.

#### Licensing

Our company is not endorsed by, nor acting on behalf of or at the direction of, the U.S. Department of Housing and Urban Development, Federal Housing Administration, the Veterans Administration, the U.S. Department of Agriculture or the Federal Government. This material is informational only and does not constitute an offer to lend or recommend available products. This is not an advertisement to extend credit as defined by Regulation Z nor an application for credit as defined by RESPA/Regulation X. All applications are subject to underwriting guidelines and approval based upon the credit, assets, value of subject property and borrower's ability to repay. Not all applications may be eligible for or qualify for all loan products offered. All loan programs, terms, rates, fees and conditions are subject to change without notice. Some loan products may not be available in all states. Please speak with one of our loan originators for more details.