

# **Franek Home Loans, Inc. D.B.A. East Coast Mortgage Lending**

## **Privacy Policy**

East Coast Mortgage Lending has created this privacy statement in order to demonstrate our firm's commitment to privacy.

### **What personal information is being collected?**

The following information may be collected when you use this web site: - your server address; - the date and time of your visit to the web site; - the pages you accessed and the documents downloaded; - the previous web site you visited; and - the type of browser you are using. This information is collected for statistical purposes and to enable us to improve the navigation functions of our web site. Where permitted by applicable law, third parties may be used from time to time to collect the above listed information and information on your online activities. Additionally, this web site may ask for specific personal information in order to respond to requests for information or to register users for particular services. This can include but may not be limited to:

1. A first and last name.
2. A home or other physical address which includes the name of a street and the name of a city or town.
3. An electronic mail address.
4. A telephone number.
5. A social security number.
6. An identifier that allows a specific person to be contacted either physically or online.
7. Other pieces of information that may be personally identified to you.

### **Who is collecting personal information?**

Where this web site specifically asks for your personal information (for example to respond to requests for information or to register users for particular services), your personal information will only be collected by staff of East Coast Mortgage Lending or by third parties engaged by East Coast Mortgage Lending who have responsibility for responding to such requests or administrating such registrations.

### **Is your personal information shared?**

Your personal information will not be forwarded to any unaffiliated third party for marketing or used for any similar purpose without your consent. To the extent allowed or required by applicable law, personal information collected on this web site may be shared with third parties as necessary for East Coast Mortgage Lending to provide requested services and shared with affiliated third parties for their operational purposes.

### **Cookies**

Cookies can be either "persistent" or "session" based. Persistent cookies are stored on your computer, contain an expiration date, and may be used to track your browsing behavior upon return to the issuing web site. Session cookies are short-lived, are used only during a browsing session, and expire when you quit your browser. Upon closing your browser the session cookie set by this web site is

destroyed and no personal information is maintained which might identify you should you visit our web site at a later date.

### **Security of personal information collected on this web site**

This web site does not provide facilities to guarantee the secure transmission of information across the Internet. While reasonable efforts are used to provide security, users should be aware that there are inherent risks in the transmission of information across the Internet.

### **Outside Links**

This web site may on occasion provide links to other web sites for your convenience or additional information. East Coast Mortgage Lending is not responsible for any content or practices of these web sites.

### **Your Rights**

You can request access to the personal information (if any) that we keep on record. If you believe any information that we keep on record is incorrect or out of date you may request that it be corrected. There is no fee for requesting access to your information, however, we may charge you the reasonable cost of processing your request.

### **How consumers are notified of material changes to this policy**

From time to time, East Coast Mortgage Lending may make material changes to the Privacy Policy posted to this web site. When such changes are made, East Coast Mortgage Lending shall post a summary of the changes immediately following the Privacy Policy.

### **Effective date of this policy**

This policy is effective from November 9, 2017.

### **Notification of Material Changes to Privacy Policy**

The most recent material changes to the above Privacy Policy are listed below.

### **Collection of information**

Language was added to this policy clarifying how personal information may be collected, what kinds of personal information may be collected, and who is collecting it.

### **Sharing of personal information**

Language was added to this policy clarifying how personal information may be shared.

### **Sharing of personal information**

Language was added to this policy explaining how consumers are notified of material changes to the Privacy Policy.

### **Policy Effective Date**

Language was added to this policy notifying consumers of the Privacy Policy's effective date.