Privacy Policy

This Privacy Statement describes how Action Residential Mortgage, a California Corporation, uses the information you provide.

Information Gathered

You may choose to provide information about yourself in order to be contacted by Action Residential Mortgage, a California Corporation, regarding loan products and/or services, to receive a response to your question or inquiry, or to gain access to your online account. Such information may include the following:

- Your name
- Your company name
- IP address
- Contact information including phone number and email address
- Information about your business
- Information about your interactions with ARM's websites
- Geolocation data
- Professional or employment-related information
- Financial information
- Other information you choose to provide via a telephone call, letter or e-mail

Action Residential Mortgage hereafter referred to as ARM may collect the above information via the online broker agreement form, contact fields, telephone calls, emails to ARM, letters and documentation provided to ARM and your activity on our website.

If you are a borrower or a potential borrower and you submit a loan application to ARM on your behalf, ARM may also receive any or all of the following categories of personal information in order to evaluate your loan application and credit worthiness, potentially approve and close a loan for you.

- Contact information: name, property address, email address, telephone numbers
- Credit information: credit score, social security number, prior addresses, account information, birth date
- Financial information
- Employment and education information
- Tax information
- Forms of personal identification such as driver's license or passport, visa information
- Information about your property or the property you are attempting to purchase obtained through publicly available sources and/or an appraisal
- Information about your use of ARM's websites

Because of the financial nature of our business, ARM's websites are not designed for use by children under the age of 13 and those not of legal age to contract. Therefore, ARM does not knowingly attempt to solicit or receive any information from children. Additionally, ARM does not have services available for those younger than the legal age to contract and as such does not knowingly attempt to solicit or receive any information from those under the age of 16. ARM does not sell the personal information of minors.

How Information Is Collected

The personal information ARM receives about you is provided: by you directly to ARM; on your loan application; online forms you complete; documentation provided in connection with the underwriting process or for consideration of a loan modification; information and/or documentation you provide to be approved to submit loans to ARM; emails and letters you send to ARM; phone calls with ARM; and your activity on ARM websites.

Mandatory And Optional Information

ARM identifies for you what information is required to fulfill any particular request on our Website, be considered for approval to submit loans to ARM, and be considered for a residential mortgage loan. If you choose not to provide mandatory information, ARM will not be able to provide you the service you are requesting.

Use

Primarily, the information you provide will be used to: contact you and better understand your wholesale lender needs; allow access to our servicing system if you have a loan with us; review your loan application or broker application for approval; and underwrite your loan request. You understand that by submitting your information through this Website or one of ARM's other company websites or by other means to ARM, you agree to be contacted regardless of registration with any federal, state or local Do Not Call list, Do Not Mail list, or any other comparable list or registry. By providing information to ARM through this Website, a telephone call, an e-mail, letter or by any other means permitted by ARM, you authorize ARM to engage in the following uses of your information:

- to improve its products and services
- to periodically market its products and services, telemarket its products and services, and send promotional emails and advertisements to you
- to contact you
- to perform services you request of ARM including but not limited to reviewing credit worthiness for requested loan approval, service your ARM loan, respond to your inquiries/requests, underwrite your loan application, review your account for possible loan modification
- to complete any other task requested of ARM or necessary to perform the underlying services for which you have contacted ARM directly or indirectly via your loan officer

If you do not wish to receive information regarding ARM products and services, you may opt-out during your account registration, within any future communications or by sending an Email to info@ARM.com. Please designate within your opt-out request your email address, property address, loan number (if applicable), and telephone number as well as from what communications you wish to opt-out. You may also update your contact preferences by logging into your account. There are situations when we disclose your information to third parties. For example, we may share your email address and other personal information with mortgage brokers regarding mortgage products that may be available to you.

While we respect and honor your privacy preferences as you have expressed, there may be times we need to contact you to inform you of a specific change that may have an impact on your ability to use ARM's services or other critical non-marketing purposes. We may also contact you to respond to any specific request you may submit.

Security

ARM has measures in place directed to safeguarding the information you provide. 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. ARM recommends you do not send any confidential information and/or nonpublic personal information by e-mail. If you choose to send confidential information and/or nonpublic personal information to ARM via e-mail, you accept all risk that such information may be intercepted by a third party.

Service Providers

For certain aspects of the loan process and to provide certain services to you, ARM employs or utilizes service providers including, but not limited to, appraisal management companies, title companies, closing attorneys, due diligence firms, sub-servicers, consultants, temporary workers, attorneys, third-party developers and technology companies and others as necessary. For example, we may utilize service providers to send Emails to you. In order for service providers to assist ARM, we may need to share your personally identifiable information. Service providers are not authorized and are strictly prohibited from utilizing your personally identifiable information for any purpose other than those proscribed by ARM in connection with the services they provide on ARM's behalf. There are situations when we disclose your information to third parties. For example, we may share your email address and other personal information with mortgage brokers regarding mortgage products that may be available to you.

Legal Disclosure

At times, ARM may be required to disclose your personal information to including, but not limited to, state and federal agencies, regulatory authorities, attorneys, and/or other parties as the result of a legal obligation, subpoena, or legal requirement.

Web Technologies

- Cookies: A "cookie" is a small file that is assigned by the web server to your computer. The use of cookies allows ARM to identify which pages of the site are accessed. That information is then used to improve the Website and your online experience. Assigning a cookie to your computer does not provide ARM access to your computer or any of the information contained on your computer and your computer is not harmed by ARM's use of cookies. Most web browsers afford you the option of modifying your settings to reject cookies should you choose. However, declining cookies may interfere with your ability to take full advantage of the features of this Website.
- Website Usage Data: Our websites may track usage data, including but not limited to, your IP address, your page views and links clicked, your browser type and version, and other aspects of how you interact with ARM's websites. ARM utilizes this information in the aggregate and on an individual level to better understand how our website is being used, to improve site offerings, for troubleshooting and other issue resolution purposes. This data may also be utilized to help ARM provide coaching on the various tools the site has to offer and provide you with a more personalized website experience or assist with technical support questions. We may also utilize it to send you specific offers or promotions. If you do not wish to receive offers or promotions, simply indicate your preferences through your online account or send an Email to info@ARM.com. You can also follow the instructions at the bottom of any particular Email from ARM to manage your notification preferences. Again, ARM does not share your information with third-party companies for their marketing or promotional use and we do not track URLs that you type into your browser, nor do we obtain any information about your usage across the internet once you leave ARM's websites.

Change In Control

Your 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 business of ARM. You will have the opportunity to opt-out of further secondary use of your information following any such change in control.

Social Media And Third-Party Links

ARM has a presence on various social media outlets in an effort to connect with our clients, customers and to connect with potential clients. Your activity on third-party websites is governed by the security, policies and terms of use of each third-party website. You should review the privacy policies of the third-party website before using it and ensure you understand how your information may be used before providing it. The information posted on or directed on ARM social media profiles is generally available to the public. To protect your privacy, do not include sensitive personal information or any other information you want to keep private in your social media activity, comments or responses. Any information shared on ARM's social media pages may be archived independently on, and retention of such information is governed by, the third-party website.

You might find links to third party websites on this Website. These websites should have their own privacy policies which you should read and understand before using their site. ARM does not accept any responsibility or liability for their policies or for the security of information you submit through a third-party website whatsoever as ARM has no control over third-party websites.

Changes To Our Privacy Statement

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

Terms and Conditions

Please see the ARM Terms of Use Statement for other details that are applicable to and regard your use and access of this Website by clicking the link at the bottom of this page.

Right To Know About Personal Information Collected, Disclosed Or Sold

You have the right to request ARM disclose what personal information it collects, uses, discloses and sells. ARM has outlined above the general categories of information collected from you directly or received by ARM via your licensed loan officer. ARM does not sell your personal information and only discloses to third-parties who are performing services on behalf of ARM or assisting ARM with another business need or purpose.

If you would like additional information about what personal information ARM collects and how it is used, disclosed, and sold (ARM does not sell your personal information), you can submit a verifiable consumer request via telephone by calling 800-981-8898 and asking for our Consumer Advocate Team or by email to consumeradvocate@ARM.com. You can also submit your request in writing by mailing it to:

Action Residential Mortgage
1466 Bellevue Ave, #27
Burlingame, CA 94010

In order to respond to your request for information, ARM will need sufficient information to verify your identify. Please include with your request your name, property address, loan account number (if applicable), last four digits social security number and/or any other information that may help ARM verify your identity.

California Consumers - Right To Access, Request Deletion, Or Opt-Out From Sale Of Personal Information:

You have the right to request (1) access to your personal information, (2) to opt-out of "sales" of personal information (ARM does not sell your personal information), and (3) the deletion of your personal information. However, please understand that as a licensed mortgage lender, ARM is required to comply with applicable rules, regulations and guidelines, which dictate how ARM retains your personal information and account information.

You can submit a verifiable consumer request via telephone by calling 800-981-8898 and asking for our Consumer Advocate Team or by email to consumeradvocate@ARM.com. You can also submit your request in writing by mailing it to:

Action Residential Mortgage
c/o Consumer Advocate Team
1466 Bellevue Ave # 27
Burlingame, CA 94010

You may also designate an authorized agent to make a request under the California Consumer Privacy Act (CCPA) by following ARM's third-party authorization processes.