



Privacy Policy

Data Mortgage Inc. (“Essex Mortgage”) is committed to safeguarding the personal information of our customers. This privacy policy has been developed for compliance with the Gramm-Leach-Bliley Act, as well as various federal and state laws that relate to the protection of consumer privacy. This policy describes the types of information we collect, who has access to that information, and how we keep your information safe from unauthorized access or use.

Types of Information

The types of personal information we collect and share depend on the product or service you have with us. This information can include, but is not limited to: your name, address, phone number or e-mail address, social security number, account balances, credit history and score, income, or payment history.

Collection of Personal Information

We collect personal information from you when you fill out an application on our website, utilize the “Contact” section on our website, or fill out the necessary forms and disclosures to process a loan application with us. We may use other sources to collect information in order to process your loan application such as credit reporting bureaus, title insurers, insurance companies, banks, attorneys and employers.

Sharing of Information

We do not sell, distribute, or otherwise disclose your personal information to anyone except as permitted by law or as otherwise disclosed in this Privacy Policy. Essex Mortgage does not have affiliates. Essex Mortgage shares your personal information for our everyday business purposes - such as to process and underwrite your loan application, maintain your account, respond to court orders and legal investigations, or report to credit bureaus. We may transfer/sell your loan to a secondary market investor. You will be notified of this transfer in writing. We limit the sharing of your information whenever possible; however we may share your information with certain non-affiliated third parties in the normal course of business. We make every effort to ensure that these companies have strict privacy policies in place. Some examples of these non-affiliated parties include, but are not limited to a) investors, b) credit reporting agencies, c) third-party servicing agents, d) non-affiliated compliance or quality control firms, and e) non-affiliated legal firms.

Security of Information

Essex Mortgage takes the confidentiality of your personal information very seriously. Our company has adopted multiple policies and procedures designed to safeguard your information from unauthorized access or use. These include building security measures and information security measures such as password protection, firewalls, and anti-virus software. Our company policy only authorizes employees

to access your personal information when they have a business purpose for doing so. We require all employees to adhere to strict confidentiality requirements when working with the personal information of our customers.

Use of Cookies and Google Analytics

Our website utilizes cookies, which are small pieces of information stored on your computer's hard drive. These cookies are not used to obtain personally identifying information, but rather to help us make customization and navigation of our site easier for our customers. You may opt to adjust your browser settings to disable cookies. Please note that if you opt to do this, you may be unable to use some features of our site.

Our website utilizes Google Analytics. For further information on this service and how they collect and process data, please visit <https://www.google.com/policies/privacy/partners/>.

Outside Links

We may opt to include third-party links on this website for your convenience. These sites are not maintained by or under the control of Essex Mortgage, therefore we have no liability for the content of these linked sites. We encourage you to review the privacy policies of any third-party site you navigate to when you leave our site. We always welcome your feedback, so if you have concerns about any link that you see on this website, please contact us.

Children's Online Privacy Protection Act

Due to the financial nature of our business, this website is directed to adults. In compliance with the requirements of COPPA (Childrens Online Privacy Protection Act), we do not knowingly collect or maintain any information from anyone under 13 years of age. If our company becomes aware that information has been collected from or submitted by a child under the age of 13, we will delete that information. If you are a parent or guardian who is concerned that a child under 13 has provided us with personally identifiable information, please contact us directly to ensure that the information is deleted.

Your Consent

By using this site, you consent to this Privacy Policy.

Changes to Our Privacy Policy

We may update or revise this policy as needed. The date below shall be updated when an update is made.

This policy was last modified on March 28, 2018.

How to Contact Us

If there are any questions or concerns regarding this privacy policy, you may contact us using the information below.

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