

# Privacy Policy

This privacy policy (the “Privacy Policy”) describes the types of information that Midwest Equity Mortgage, LLC may collect from you or that you may provide when you visit our website, along with our practices for collecting, using, protecting and disclosing that information. The Privacy Policy also details information that is unique and specific to California consumers and/or residents, as detailed below. Please know that safeguarding your privacy is one of our biggest priorities, and we work very hard to protect the confidentiality and security of your information.

**A note for our California customers: If you are a California consumer or resident and would like additional information about our online and off-line privacy practices as well as how to exercise your rights under California law, please see our “California Consumer Privacy Statement” below. The California Consumer Privacy Statement applies solely to visitors, users, and others who reside in the State of California.**

Please read the Privacy Policy carefully. If you do not agree with the policies and practices that we outline here, you should discontinue using our website. Your continued use of our website constitutes your acceptance of the terms and conditions of our Privacy Policy.

## Safeguarding Personal Information

We have adopted policies and procedures designed to protect your personal information from unauthorized use or disclosure.

We have implemented physical, electronic and procedural safeguards to maintain confidentiality and integrity of the personal information in our possession and to guard against unauthorized access. These include among other things, procedures for controlling access to customer files, building security programs and information technology security measures such as the use of passwords, firewalls, plus virus and use detection software. We continue to assess new technology as it becomes available and to upgrade our physical and electronic security systems as appropriate. Our policy is to permit employees to access your personal information only if they

have a business purpose for using such information, such as administering, providing or developing our products or services. Our policy that governs the conduct of all of our employees requires all employees to safeguard personal information about the consumers and customers we serve or have served in the past. [Although we work hard to secure your information, please be aware that no security measures are perfect or impenetrable. Unfortunately, we cannot guarantee the security of your personal information and any transmission of your personal information is at your own risk.]

## Information We Collect About You

We collect information about you or that you provide to us to:

- Present our website and its contents to you.
- Provide you with information, products, and services that you request from us, such as residential mortgage loans.
- Carry out your obligations and enforce our rights arising from any contracts (including loan agreements) between you and us, including for billing and collection.
- Allow you to participate in interactive features on our website.
- To fulfill legal and regulatory requirements.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

The personal information we collect about you may include among other things:

- Identifying information: name, age, postal address, email address, phone number and social security number.
- Connection information: information about your internet connection, the equipment you use to access our website, and usage details.
- Employment information: past and present employment.
- Financial information: income, assets and liabilities, savings, investments, insurance and business.

We collect this information:

- Directly from you when you provide it to us, including through filling out or completing a residential mortgage loan application, entering your contact details on our website, and speaking to or writing to a company representative.
- Automatically as you navigate our website. Information automatically collected may include usage details, IP addresses, and information collected through cookies and other tracking technologies.
- From third parties including our business parties and third party service providers.

We may also collect information from a wide range of other sources in order to process, underwrite and originate your loan. These sources may include, among others: employers, attorneys, banks, title insurers, insurance companies and credit reporting agencies.

[Should we provide additional detail about cookies, etc.?)

## Sharing Information With Companies That Provide Services For Us

We share personal information about you, as required or permitted by law:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties that we use to support our business. These include, but are not limited to, credit reporting agencies, title companies, appraisers, insurance companies, loan underwriting services providers, loan processing services providers, printing companies, software providers, marketing services providers, and loan investors/purchasers.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.

- With your consent.

We may also disclose information about you, when necessary or required, in legal and arbitration proceedings and to government agencies.

## California Consumer Privacy Statement

This California Consumer Privacy Statement (“Statement”) supplements the Midwest Equity Mortgage, LLC Online Privacy Notice and applies solely to visitors, users, and others who reside in the State of California.. This statement is intended to address the relevant notice requirements of the California Consumer Privacy Act of 2018, Cal. Civ. Code section 1798.100 et. seq. (the “CCPA”), and certain terms used herein have the meaning given them in the CCPA. Nothing in this statement is intended to contradict or limit the applicability of the information provided in our Privacy Policy.

Midwest Equity Mortgage, LLC is a financial services provider that originates and brokers residential mortgage loans. As a mortgage lender and broker, the company is subject to a wide variety of laws and regulations relating to your personal information and privacy. Therefore, this Statement does not apply to personal information covered by industry-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), the California Financial Information Privacy Act (FIPA) and the Driver’s Privacy Protection Act of 1994, among others.

This Statement also does not apply to employment-related personal information collected from California-based employees, job applicants, contractors, or similar individuals or to company personnel or business-to-business communications.

### 1. **Notice and Collection and Use of Personal Information**

We may collect the following categories of personal information about you:

- **Identifiers:** Identifiers such as a real name, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology.); telephone number, online identifier, internet protocol address, e-mail address, Social Security number, driver's license number, passport number, and other similar identifiers.
- **Additional Data Subject to Cal. Civil Code 17987.80:** Signature, physical characteristics or description, state identification card number, insurance policy number, education, bank account number, credit card number, debit card number, and other financial information, medical information, and health insurance information.
- **Protected Classifications:** Characteristics of protected classifications under California or federal law, such as race, color, national origin, religion, age, sex, gender, gender identity, gender expression, sexual orientation, marital status, medical condition, ancestry, genetic information, disability, citizenship status, and military and veteran status.
- **Commercial Information:** Commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies,
- **Online Activity:** Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements
- **Sensory Information:** Audio, electronic, visual or similar information
- **Employment Information:** Professional or employment-related information
- **Inferences:** Inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.

We may use the categories of personal information listed above for the purposes described in our Privacy Notice. In addition, we may use these categories of personal information for certain business purposes specified in the CCPA, as described in the table 1 below.

**TABLE 1.**

Purposes	Categories of Personal Information
<p><u>Performing services:</u> Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services</p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
<p><u>Auditing:</u> Auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance</p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Inferences</li> </ul>
<p><u>Short Term Use:</u> Short-term, transient use, including, but not limited to, the contextual customization of ads shown as part of the same interaction</p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Inferences</li> </ul>
<p><u>Security Purposes:</u> Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity</p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
<p><u>Debugging:</u> Debugging to identify and repair errors that impair existing intended functionality</p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Online Activity</li> <li>• Inferences</li> </ul>
<p><u>Undertaking Internal Research:</u> Undertaking internal research for technological development and demonstration</p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Inferences</li> </ul>
<p><u>Undertaking Other Activities:</u> Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us</p>	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Inferences</li> </ul>

## **2. Our Prior Collection, Use and Disclosure of Personal Information**

We may have collected and used your personal information, as described in section 1 above, during the 12-month period prior to the effective date of this California Consumer Privacy Statement. For the personal information collected during that timeframe, we describe below: (a) the categories of sources from which we may have obtained the personal information, (b) the categories of third parties with whom we may have shared the information, (c) the categories of personal information we may have sold and (d) the categories of personal information we may have disclosed for a business purpose.

### ***a. Sources of Personal Information***

We may have obtained personal information about you from various sources, as described in Table 2 below.

**TABLE 2**

Categories of Sources of Data Collection	Categories of Personal Information
Directly from you, such as when you provide the information, connect to us via social media, or send us questions, requests or comments	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Employment Information</li> </ul>
From your devices, such as when you visit our Site	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Online Activity</li> </ul>
Your family or friends, such as when they provide us with your contact information	<ul style="list-style-type: none"> <li>• Identifiers</li> </ul>
Our affiliates	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Employment Information</li> <li>• Education Information</li> <li>• Inferences</li> </ul>
Vendors who provide services on our behalf (such as data analytics and lead providers)	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
Social media networks	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Online Activity</li> </ul>
Business partners (such as loan officers and brokers)	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
Consumer data resellers	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
Public databases	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>



***b. Sharing of Personal Information***

We may have shared your personal information with certain categories of third parties, as described in table 3 below.

**TABLE 3**

Categories of Third Parties	Categories of Personal Information
Our affiliates	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
Third-party vendors who provide services on our behalf (such as data analytics providers)	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
Corporate business partners (such as parties involved in a transfer of our assets)	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
Professional services organizations, such as auditors and law firms	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Employment Information</li> </ul>
Marketing partners (including network advertising companies, publishers and business partners)	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>
Social networks	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Online Activity</li> </ul>
Law enforcement agencies and government entities as described in our Online Privacy Notice	<ul style="list-style-type: none"> <li>• Identifiers</li> <li>• Additional Data Subject to Cal. Civ. Code § 1798.80</li> <li>• Protected Classifications</li> <li>• Commercial Information</li> <li>• Online Activity</li> <li>• Sensory Information</li> <li>• Employment Information</li> <li>• Inferences</li> </ul>

### *c. Sale of Personal Information*

We do not sell your personal information in exchange for monetary compensation or other consideration. If we intend to consider selling your personal information in the future, we will provide you with the right to opt out to allow you to direct us to not sell your personal information at any time.

### *d. Disclosure of Personal Information for a Business Purpose*

We may have disclosed to third parties the following categories of personal information for a business purpose: Identifiers; Additional Data Subject to Cal. Civ. Code § 1798.80; Protected Classifications; Commercial Information; Online Activity; Employment Information; and Inferences.

## 3. Your Rights and Choices

The CCPA provide you, as a California resident, with specific rights regarding your personal information, as described below.

- Access: You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. To submit an access request, please complete the webform below or call us at 855.667.9442.
- Deletion: You have the right to request that we delete any of your personal information we collected from you and retained, subject to certain exceptions. To submit a deletion request, please complete the webform below or call us at 855.667.9442.
- Shine the Light Request: Subject to certain limitations under California Civil Code § 1798.83, you may have the right to request that we provide you with (a) a list of certain categories of personal information we have disclosed to third parties for their direct marketing purposes during the immediately preceding calendar year and (b) the identity of those third parties. To submit a Shine the Light request, please complete the webform below or call us at 855.667.9442.

Verification Process. In order to help protect your privacy, only you or someone legally authorized to act on your behalf may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer

request on behalf of your minor child. You may only make a verifiable consumer request for access twice within a twelve (12) month period. The request must provide sufficient information to allow us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Our verification requirements may include: describing your request with sufficient detail that allows us to properly understand, evaluate, and respond to it, signing a declaration under penalty of perjury that you are the consumer (or authorized representative for the person) whose personal information is the subject of the request. If you designate an authorized agent to make an access or deletion request on your behalf, (a) we may require you to provide the authorized agent written permission to do so, and (b) we may require you to verify your own identity directly with us.

#### Response Timing:

We will do our best to respond to your verifiable consumer request within forty-five (45) days of its receipt by us. If we require more time (up to ninety (90) days), we will inform you of the reason and extension period in writing. We will deliver our response to you by mail or electronically, at your option. Any disclosures will only cover the twelve (12) month period preceding our receipt of your verifiable request. If we are unable to provide the requested data, our response will explain the reasons that we cannot comply with your request.

Non-Discrimination: We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not deny you services, charge you different prices or rates, provide you with a different level of service, or suggest that you receive a different price or different level of service.

Fees: We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that your request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request. This Statement is available in alternative formats upon request by directly contacting at 855.667.9442 or emailing us at [apps@midwestequity.com](mailto:apps@midwestequity.com)

## We Provide You The Opportunity to Update or Correct Your Personally Identifiable Information

We provide you the opportunity to update or correct the information that you have provided to us. You may review and update information stored in your application online until you submit your application. Once you have submitted your application, you may only change the information by directly contacting at 855.667.9442 or emailing us at [apps@midwestequity.com](mailto:apps@midwestequity.com).

## Changes To Our Privacy Policy

Midwest Equity Mortgage, LLC may update or make changes to our Privacy Policy at any time. When we make changes to this Privacy Policy, we will post the changes to our website. Your continued use of our website following the posting of changes constitutes your acceptance of such changes.

## Contact Us

If you have any questions about this privacy policy, please send a letter to:

Midwest Equity Mortgage, LLC  
One Mid America Plaza, Suite 800  
Oakbrook Terrace, IL 60181

You can also reach us at 855.667.9442, or send an e-mail inquiry to [apps@midwestequity.com](mailto:apps@midwestequity.com).

Ready to Secure a Great Rate on a New Home Loan? [Let's Go »](#)

Contact Us - 4 Ways to Get Started



[Apply Online »](#)

Privacy Secured. No Obligation.  
No SSN# Required.



Call [855-767-3434](tel:855-767-3434)

Call us toll-free and speak  
to a live representative.



[Email Us »](#)

Email [apps@midwestequity.com](mailto:apps@midwestequity.com) or directly to your loan specialist.



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