

Foreclosure Experts Privacy Policy

Effective date September 9 2026

This Privacy Policy explains how Foreclosure Experts ("Foreclosure Experts," "we," "us," or "our") collects, uses, discloses, and protects personal information when you visit ForeclosureExpertsTX.com, submit a form, request an appointment, communicate with us, make a payment, or use our foreclosure assistance, real estate, referral, or related services.

1 Information We Collect

We may collect the following categories of personal information:

- Contact information, including your name, mailing address, property address, email address, and telephone number.
- Property and mortgage information, including ownership information, loan and servicer details, arrearage or payoff information, foreclosure status, auction dates, liens, equity estimates, and documents you choose to provide.
- Transaction and service information, including requested services, agreements, signatures, appointment preferences, communications, case notes, and payment status. Payment card, bank, or wallet information may be collected and processed directly by a third-party payment provider; we may receive limited transaction details such as the payer name, amount, date, and confirmation status.
- Communications information, including calls, voicemails, emails, text messages, form responses, and, where permitted by law and after any required notice or consent, call recordings or transcripts.
- Device and website information, such as IP address, browser type, device identifiers, pages viewed, referral source, approximate location derived from an IP address, cookies, and similar technologies.
- Information from lawful third-party and public sources, including public property records, foreclosure records, lead providers, referral partners, real estate databases, and information supplied by authorized representatives.

2 How We Use Personal Information

- Respond to inquiries, evaluate your requested assistance, open and manage your file, schedule appointments, and communicate with you.
- Prepare or prefill forms and agreements, coordinate signatures and payments, maintain customer and property records, and provide requested services.
- Connect you with appropriate real estate professionals, attorneys, title companies, lenders, bankruptcy professionals, contractors, or other service providers when necessary to address your request and when permitted by law.
- Operate, personalize, secure, troubleshoot, and improve our website, communications, customer service, and business processes, including AI-assisted communications and workflow automation.
- Detect fraud, prevent misuse, protect legal rights, comply with law, respond to legal process, and enforce our agreements.
- Send marketing or informational communications when permitted by law and consistent with your choices.

3 Text Messages and Telephone Calls

We require your express consent before sending text messages to you. If you provide a mobile number and affirmatively agree to receive texts, you authorize Foreclosure Experts and its service providers acting on our behalf to send informational and marketing text messages to that number, including messages sent using an automatic telephone dialing system, prerecorded or artificial voice, or AI-assisted technology, where permitted by law. Message frequency varies. Message and data rates may apply. Consent to receive marketing text messages is not a condition of purchasing any property, product, or service.

You may revoke text-message consent at any time by replying STOP to any message. You may reply HELP for assistance or contact us using the information below. After an opt-out request, we may send one confirmation message and may continue to send non-marketing messages when legally permitted, such as messages necessary to complete a transaction you requested.

We do not sell or share mobile telephone numbers, text-message originator opt-in data, or text-message consent with

third parties or affiliates for their own marketing or promotional purposes. We may disclose this information to vendors that provide messaging, telecommunications, customer-support, compliance, or similar services solely to support communications on our behalf.

If you agree to receive telephone calls, calls may be made by a human representative or with automated, prerecorded, artificial-voice, or AI-assisted technology as disclosed at the time consent is requested and as permitted by law. You may revoke calling consent through any reasonable method, including telling us during a call or contacting us below.

4 How We Disclose Personal Information

We may disclose personal information in the following circumstances:

- Service providers. We may use companies that host our website, forms, customer relationship tools, email, telephone and messaging systems, appointment calendars, document-signature tools, workflow automation, data storage, analytics, and payment processing. They may process information only for contracted business purposes, subject to applicable agreements and law.
- Professionals and transaction participants. At your request or as needed to provide services, we may disclose relevant information to real estate brokers and agents, attorneys, title or escrow companies, lenders or loan servicers, bankruptcy professionals, courts, trustees, contractors, buyers, sellers, and other transaction participants.
- Legal and safety purposes. We may disclose information when we reasonably believe disclosure is required by law, subpoena, court order, or government request, or is necessary to protect a person, property, rights, or the integrity of our services.
- Business transfers. Information may be transferred as part of a merger, financing, reorganization, sale of assets, or similar business transaction, subject to applicable law.
- At your direction. We may disclose information when you direct us to do so or give consent.

We do not sell personal information for money. We do not disclose personal information for targeted advertising or allow third parties to use it for their independent marketing unless we first provide any notice and choice required by applicable law.

5 Cookies and Analytics

Our website and service providers may use cookies, pixels, logs, and similar technologies to keep the site functioning, remember preferences, measure traffic, understand how visitors use the site, prevent fraud, and improve performance. Browser controls may allow you to block or delete cookies, but doing so may affect site features. Where required, we will request consent before using nonessential cookies.

6 Data Retention

We retain personal information only for as long as reasonably necessary for the purposes described in this policy, including to provide services, maintain business and transaction records, comply with legal and professional obligations, resolve disputes, prevent fraud, and enforce agreements. Retention periods vary based on the type of information, the relationship, and applicable law. We may retain deidentified or aggregated information that cannot reasonably identify you.

7 Data Security

We use reasonable administrative, technical, and physical safeguards designed to protect personal information. No website, transmission method, or storage system is completely secure, so we cannot guarantee absolute security. Do not send highly sensitive information through ordinary email or text unless we specifically instruct you to use a secure method.

8 Your Privacy Rights

Depending on where you live and subject to legal exceptions, you may have the right to confirm whether we process your personal information; access, correct, or delete certain information; obtain a portable copy; and opt out of certain sales, targeted advertising, or profiling. Texas residents may exercise rights available under the Texas Data Privacy and Security Act when it applies. We will not discriminate against you for exercising an applicable privacy right.

To submit a request, email info@foreclosureexpertstx.com or call 346-606-0556. Please state that you are making a privacy request and describe the right you wish to exercise. We may verify your identity and authority before acting. If we deny a request, you may appeal by replying to our decision and stating that you are submitting a privacy appeal. You may also use an authorized agent where applicable, but we may require proof of authorization and identity verification.

9 Children

Our services are intended for adults and are not directed to children under 13. We do not knowingly collect personal information online from children under 13. If you believe a child has provided personal information to us, contact us so we can review and, when appropriate, delete it.

10 Third Party Sites and Services

Our website may link to or integrate with third-party sites and services. Their privacy practices are governed by their own notices, not this policy. Review those notices before submitting personal information.

11 Changes to This Policy

We may update this policy from time to time. We will post the revised policy on our website and update the effective date. If required by law, we will provide additional notice or obtain consent before a material change applies.

12 Contact Us

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