

## GREAT STATES MORTGAGE CORPORATION

### Privacy Policy

Effective: Rev.2025v.01

Great States Mortgage Corporation ("we," "us," or "our") is committed to protecting the privacy and security of your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website <https://greatstatesmortgage.com/>, interact with our services, or engage with us in connection with our real estate mortgage lending, property management, and commercial & residential leasing business.

By using our website or services, you consent to the practices described in this Privacy Policy. If you have any questions about this Privacy Policy, please visit the contact us page on our website or by email at [privacy@greatstatesmortgage.com](mailto:privacy@greatstatesmortgage.com).

#### Information We Collect

We collect personal information that you provide to us directly, as well as information collected automatically or from third-party sources. The types of personal information we may collect include:

- **Contact and Identification Information:** Such as your name, email address, postal address, phone number, date of birth, Social Security Number (SSN), driver's license number, or other government-issued identification.
- **Financial Information:** Including income details, employment history, credit history, bank account information, payment history, assets, liabilities, and tax information.
- **Property and Transaction Information:** Details about properties you own, manage, or lease, such as property addresses, rental agreements, lease terms, maintenance records, and transaction history related to mortgages or leases.
- **Communication Preferences:** Information about your preferences for receiving communications, including SMS/text message consents where applicable.
- **Device and Usage Information:** Automatically collected data such as IP address, browser type, operating system, pages visited on our website, time and date of access, and referral sources.
- **Other Information:** Any additional details you provide, such as inquiries, feedback, or information submitted through forms, applications, or surveys.

We collect this information when you apply for a mortgage, inquire about property management services, enter into a lease agreement, make payments, or otherwise interact with our services.

#### How We Use Your Information

We use the personal information we collect for various business purposes, including:

- **Providing Services:** To process mortgage applications, manage properties, facilitate commercial and residential leases, handle payments, and provide customer support.
- **Credit and Risk Assessment:** To evaluate creditworthiness, verify identity, and comply with lending regulations.
- **Communication:** To respond to your inquiries, send updates about your accounts or services, and notify you of changes to terms or policies. This may include SMS/text messages if you have consented to receive them.
- **Marketing and Promotions:** To inform you about our products, services, or promotions that may interest you, subject to your preferences and applicable laws.

- **Compliance and Legal Obligations:** To meet regulatory requirements, prevent fraud, resolve disputes, and enforce agreements.
- **Improving Our Services:** To analyze usage patterns, enhance our website and services, and conduct internal research.
- **Security:** To protect against unauthorized access, maintain data accuracy, and ensure the security of our systems.

We do not use your personal information for purposes incompatible with those outlined above without your consent.

### Sharing Your Information

We may share personal information with the following parties for the purposes described in this Privacy Policy:

- **Service Providers:** Third-party vendors who assist us in operations, such as credit bureaus, payment processors, property inspectors, legal advisors, IT support, and marketing firms. These providers are contractually obligated to protect your information and use it only for the services they provide to us.
- **Affiliates:** Related companies within our corporate family for internal administrative purposes or to offer joint services.
- **Business Partners:** Entities involved in joint ventures, such as real estate agents, title companies, or insurers, to facilitate transactions like mortgage approvals or property leases.
- **Government and Regulatory Authorities:** As required by law, such as for tax reporting, compliance with subpoenas, or audits by financial regulators.
- **In Business Transfers:** In the event of a merger, acquisition, reorganization, or sale of assets, your information may be transferred as part of the transaction.
- **With Your Consent:** We may share information with other parties if you explicitly agree.

We do not sell your personal information to third parties for their own marketing purposes. Importantly, SMS consent is not shared with third parties or affiliates.

### Your Rights and Choices

You have certain rights regarding your personal information, subject to applicable laws:

- **Access and Correction:** You may request access to or correction of your personal information.
- **Opt-Out:** You can opt out of marketing communications, including SMS/text messages, at any time by following the instructions in the communication or contacting us.
- **Deletion:** In some cases, you may request deletion of your information, though we may retain certain data for legal or operational reasons.

To exercise these rights, contact us at [insert contact information].

### Data Security

We implement reasonable administrative, technical, and physical safeguards to protect your personal information from unauthorized access, loss, misuse, or alteration. However, no method of transmission over the internet or electronic storage is completely secure, so we cannot guarantee absolute security.

**Children's Privacy**

Our services are not directed to individuals under the age of 18, and we do not knowingly collect personal information from children. If we become aware of such collection, we will take steps to delete it.

**Changes to This Privacy Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. We will notify you of material changes by posting the updated policy on our website and updating the effective date. Your continued use of our services after such changes constitutes acceptance of the revised policy.

**Contact Us**

If you have questions or concerns about this Privacy Policy or our privacy practices, please contact us at:

**Great States Mortgage Corp.**

PO Box 232

St. Petersburg, FL 33731

web: <https://greatstatesmortgage.com/>

email: [privacy@greatstatesmortgage.com](mailto:privacy@greatstatesmortgage.com)

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