

# Privacy Policy

**Effective Date:** 11/01/2025

**Last Updated:** 12/11/2025

River Chase Mortgage (“Company,” “we,” “our,” or “us”) is committed to protecting your information and maintaining the highest standards of privacy and data security. This Privacy Policy explains how we collect, use, share, and protect personal information as part of our mortgage services. We comply with all applicable federal and state regulations, including GLBA, FCRA, and RESPA.

## 1. Information We Collect

We collect information necessary to evaluate and process mortgage applications, including:

Identity Information: name, address, phone number, email, date of birth, Social Security number, and identification documents.

Financial Information: income, assets, employment details, bank statements, tax returns, liabilities, and credit history.

Loan and Property Information: disclosures, purchase agreements, appraisals, and related documentation.

Technical Information: IP address, device details, and website usage data.

## 2. How Information Is Collected

Information is obtained from loan applications, uploaded documents, communication via phone, email, SMS, and other channels, and through third-party providers such as credit bureaus, verification services, title and escrow companies, and compliance vendors.

## 3. How We Use Your Information

We use your information for processing and underwriting mortgage loans, identity and financial verification, delivering disclosures and updates, compliance and audit purposes, and fraud prevention. We do not sell personal information.

## **4. Information Sharing**

Information may be shared with approved third parties necessary for completing mortgage services, such as lenders, credit agencies, title and escrow companies, appraisers, verification vendors, compliance partners, technology service providers, and regulatory agencies. All partners must maintain appropriate privacy and security standards.

## **5. Data Storage and Access Controls**

Access to personal information is restricted to authorized personnel based on role. Access is removed when roles change or employment ends. Sensitive data is stored in secure, encrypted, or access-controlled systems. Unauthorized systems may not store full credit files or Social Security numbers.

## **6. Data Retention**

Records are retained as required by federal and state regulations. When retention periods expire, information is securely destroyed.

## **7. Data Destruction**

Printed materials are destroyed through secure shredding. Electronic files are deleted using industry-standard secure erasure methods. No information is disposed of in unsecured or unapproved locations.

## **8. Security Measures**

We use administrative, technical, and physical safeguards, including multi-factor authentication, secure system architecture, access controls, employee training, and monitoring for unauthorized access.

## **9. SMS/Text Messaging Policy**

By providing your mobile number or opting in through any web form, loan application, or communication channel, you consent to receive SMS/text messages from River Chase Mortgage. Messages may include loan updates, appointment reminders, account notifications, service alerts, and customer support communications.

Message frequency may vary.

Message and data rates may apply.

To opt out at any time, reply STOP. After replying STOP, you will receive one confirmation message, and no further SMS messages will be sent unless you opt in again.

For assistance, reply HELP or visit our website at:

<https://riverchasemortgage.com>

Privacy Policy link (required): <https://river-chase-mortgage.monday.com/docs/18389348510>

SMS Terms & Conditions link (required):

<https://river-chase-mortgage.monday.com/docs/18389348510>

## **10. Age-Eligibility Statement**

Our services are intended only for individuals legally permitted to enter financial agreements. We do not knowingly collect or maintain information from individuals who are not legally eligible to participate in mortgage or financial transactions.

## **11. Consumer Rights**

Depending on state law, you may request access to your information, request corrections, inquire how your data is used and shared, or exercise applicable opt-out rights. Requests will be completed within required timeframes.

## **12. Policy Updates**

Updates to this Privacy Policy will be posted with a revised effective date. Continued use of our services constitutes acceptance of the updated policy.

## **13. Contact Us**

River Chase Mortgage

loans@Riverchasemortgage.com