**Privacy Policy**

Effective Date: [1-1-2025]

**1. Introduction** Welcome to Prosperity Co. Your privacy is important to us. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website https://websites.godaddy.com/en-US/editor/6c028377-f212-4e7d-b4c7-b9cb90ebf5a4/f3ebfe2b-60f6-456b-a1d0-57eadfd52b7e/edit/5e1cf1aa-1f88-4c85-899d-955ba2f7b487.

**2. Information We Collect** We may collect the following types of information when you use our website:

* **Personal Information:** Name, email address, phone number, mailing address, Social Security number, financial information, and any other details you provide when applying for a mortgage or contacting us.
* **Non-Personal Information:** Browser type, IP address, device information, and browsing behavior collected via cookies and tracking technologies.

**3. How We Use Your Information** We may use the collected information to:

* Process mortgage applications and provide services.
* Communicate with you about your inquiries, applications, or accounts.
* Improve our website, products, and services.
* Ensure compliance with legal and regulatory requirements.
* Prevent fraud, security breaches, and unauthorized transactions.

**4. Sharing Your Information** We do not sell your personal information. However, we may share your information with:

* **Service Providers:** Third-party vendors who assist in providing mortgage-related services.
* **Legal Authorities:** When required by law or to protect our legal rights.
* **Business Transfers:** In case of a merger, acquisition, or sale of assets.

**5. Security Measures** We implement reasonable security measures to protect your information from unauthorized access, use, or disclosure. However, no method of transmission over the internet is 100% secure.

**6. Your Choices & Rights** You have the right to:

* Access, update, or delete your personal information.
* Opt out of marketing communications.
* Restrict certain data processing activities.
* Request a copy of the data we collect about you.

**7. Third-Party Links** Our website may contain links to third-party websites. We are not responsible for their privacy practices, and we encourage you to review their privacy policies.

**8. Cookies & Tracking Technologies** We use cookies and similar technologies to enhance user experience and analyze website traffic. You can manage cookie preferences through your browser settings.

**9. Children's Privacy** Our website is not intended for individuals under the age of 18. We do not knowingly collect information from minors.

**10. Changes to This Privacy Policy** We may update this policy periodically. Changes will be posted on this page with the updated effective date.

**11. Contact Us** If you have any questions or concerns about this Privacy Policy, please contact us at: Prosperity Co. 1730 Park St. Ste 200A. Naperville, IL 60563. 630-479-6545 shirley@loansbyprosperity.com