

# TAC Privacy Policy

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Applies to TAC Lending, LLC and TAC Lending 2, LLC (together, "TAC")

Effective Date: 2026-02-18

## 1. Scope

This Privacy Policy describes how TAC collects, uses, shares, and protects information about individuals (including business owners, guarantors, authorized representatives, and other contacts) in connection with business-purpose real estate financing and related services.

## 2. Information we collect

### Information you provide to us

- Identifiers and contact details (for example name, phone, email, and address).
- Business/entity information (for example entity name, ownership/management information, and formation/tax details).
- Financial information (for example personal financial statements, bank/asset statements, and liquidity verification).
- Property and transaction information (for example addresses, budgets, contracts, appraisals, and title/closing details).
- Communications (for example emails, calls, messages, and records of interactions).

### Information we obtain from third parties

With your authorization and/or as permitted by law, we may obtain information from third parties such as:

- Consumer reporting agencies / credit reporting agencies.
- Identity verification, fraud prevention, and authentication providers (including one-time passcode delivery).
- Public records and other lawful data sources.
- Service providers involved in processing, underwriting, closing, funding, servicing, or verifying information.

### Information collected from websites/technology

When you use TAC websites or technology tools, we may collect device, usage, and related technical information (for example via cookies or similar technologies), subject to your browser/device settings and applicable law.

### **3. How we use information**

We may use information to:

- Evaluate, prequalify, underwrite, broker, arrange, provide, and service financing and related services.
- Verify identity, prevent fraud, manage risk, and maintain security.
- Communicate with you about requests, documents, status, and required items.
- Coordinate appraisals, title/closing, payoff, extensions, and construction draws (if applicable).
- Comply with legal obligations and respond to lawful requests.
- Enforce agreements and protect TAC, applicants, and counterparties.
- Improve operations, quality, analytics, and customer experience.

### **4. How we share information**

We may share information as needed to operate our business and complete or support transactions, including:

#### **Service providers**

We may share information with third-party service providers that perform services for us, such as:

- Credit, identity verification, fraud prevention, and authentication providers.
- Document management and e-signature providers.
- Appraisal, valuation, and inspection providers.
- Title/closing, payoff, and settlement service providers.
- Banking/payment, ACH, and treasury partners.
- Hosting, IT, security, analytics, and communications providers.
- Other vendors that support processing, underwriting, closing, funding, or servicing.

#### **Financing and transaction parties**

We may share information with parties involved in evaluating, arranging, providing, purchasing, servicing, or securing financing that you request or that is part of a transaction (for example lenders, investors, warehouse partners, servicers, and settlement/closing counterparties), as applicable.

#### **Affiliates**

We may share information with TAC affiliates for internal business purposes, operational support, and compliance. Consumer report data obtained from consumer reporting agencies is handled in accordance with applicable requirements and TAC controls.

## **Legal/compliance**

We may share information with professional advisors (legal, accounting, compliance), auditors, regulators, law enforcement, and others when required or permitted by law, to respond to legal process, or to protect rights, safety, and property.

## **No sale of personal information**

TAC does not sell personal information.

## **5. Credit reports, prequalification, identity verification, and fraud prevention**

If you request prequalification or financing, TAC may obtain consumer reports (including credit reports and related verification information) from consumer reporting agencies, and may use identity verification and fraud prevention tools, for permissible purposes and typically after you provide express authorization. Certain prequalification information may be used for prequalification and may not be provided directly to you.

## **6. Your choices**

Depending on your situation and applicable law, you may:

- Request access to or correction of certain information.
- Opt out of certain marketing communications.
- Choose not to provide certain information (note: this may limit TAC's ability to evaluate or complete a transaction).

## **7. Security and retention**

TAC uses administrative, technical, and physical safeguards designed to protect information. No method of transmission or storage is completely secure.

TAC retains information for business, legal, and compliance purposes, including maintaining records of transactions and authorizations, and may securely destroy information when it is no longer needed.

## **8. Changes to this policy**

We may update this Privacy Policy from time to time. The Effective Date above indicates when this version became effective. If we make material changes, we may provide additional notice as appropriate.

## **9. Contact us**

Questions or requests about this Privacy Policy:

TAC (TAC Lending, LLC and TAC Lending 2, LLC)

Email: [office@taclending.com](mailto:office@taclending.com)

Phone: 252-349-0171

Mailing Address: 227 East Front St., New Bern, NC 28560