



Privacy Policy

Last updated and effective: February 17, 2023

This Privacy Policy describes how New Wave Loans Residential, LLC (“**New Wave**”, “**we**,” “**us**,” or “**our**”) collects, uses, shares, and protects personal information. This Privacy Policy also tells you about your choices with respect to your personal information and how you can reach us to get answers to your questions.

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Information We Collect

We collect information about you in various ways depending on how you interact with us and our websites. The following chart provides examples of the type of information that we collect in a variety of contexts and how we use that information.

Context	Types of Information	Primary Purpose for Collection and Use of Information
Cookies and Similar Tracking Technologies	We use cookies and similar technologies We use cookies and similar tracking technologies, including pixel tags or web beacons (collectively “ cookies ”), to collect certain information when you interact with our websites and email communications. We also permit certain third parties to use cookies and similar tracking technologies to collect information about your use of our websites. The information collected by these tracking technologies may include (a) your internet protocol (IP)	We use cookies for a number of reasons, such as: <ul style="list-style-type: none">• to learn more about the way you interact with our content• to help us improve your experience when visiting our websites• to identify errors and resolve them

	<p>address, unique device identifiers, location, browser type, and Internet service provider information; (b) information about when and how you access and use our websites, such as the domains you visit, what features you used and for how long, the website that referred you to us, and date/time stamps associated with your usage; (c) information about the device you use to access the websites, such as device type, device ID, and device/browser settings; and (d) location of the device used to access the websites. For more information about the different types of cookies we may use, please see the “Cookies and Similar Tracking Technology” section below.</p>	<ul style="list-style-type: none"> • to analyze how well our websites are performing • to serve you with relevant advertising
Inquiries, Comments, and Feedback	<p>If you contact us, we collect your name, e-mail address, telephone number as well as any other content that you send to us.</p>	<p>To respond to or follow-up on your comments, reviews, inquiries and other requests.</p>
Mailing List	<p>When you sign up for one of our mailing lists we collect your email address or postal address.</p>	<p>To send you information about our organization.</p>
Website Interactions	<p>We use technology to monitor how you interact with our website. This may include which links you click on, or information that you type into our online forms. This may also include information about your device or browser.</p>	<p>To understand how you interact with our website to better improve it, and to understand your preferences and interests in order to select offerings that you might find most useful. We also use this information to detect and prevent against fraud.</p>
Web Logs	<p>We collect information, including your browser type, operating system, Internet Protocol (IP) address (a number that is automatically assigned to a computer when the internet is used), domain name, click-activity, referring website, and/or a date/time stamp for visitors.</p>	<p>To monitor our networks and the visitors to our websites. Among other things, it helps us understand which of our services is the most popular.</p>

How We Use Information

In addition to the purposes and uses described above, we use information in the following ways:

- To operate our websites.
- To improve our websites and offerings.
- To conduct analytics.
- To communicate with you, such as to respond to and/or follow-up on your requests, inquiries, issues, or feedback.
- To send information, marketing and/or promotional materials.
- To detect and protect against malicious, deceptive, fraudulent, or illegal activity, including violation of our policies and terms and conditions, security incidents, and harm to the rights, property, or safety of our company and our users, employees, or others.
- To debug, identify and repair errors that impair existing intended functionality of our website and services.
- To comply with our legal or regulatory obligations, to establish or exercise our rights, and to defend against a legal claim.
- For internal administrative purposes, as well as to manage our relationships.
- For such other purposes as you may consent (from time to time).

How We Share Information

In addition to the specific situations discussed elsewhere in this Privacy Policy, we may disclose personal information in the following situations:

- **Affiliates and Acquisitions.** We may share information with our corporate affiliates (*e.g.*, parent company, sister companies, subsidiaries, joint ventures, or other companies under common control). If another company acquires, or plans to acquire, our company, business, or our assets, we will also share information with that company, including at the negotiation stage.
- **Other Disclosures without Your Consent.** We may disclose information in response to subpoenas, warrants, or court orders, or in connection with any legal process, or to comply with relevant laws. We may also share your information in order to establish or exercise our rights, to defend against a legal claim, to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our policies.
- **Service Providers.** We may share your information with service providers. Among other things service providers may help us to administer our website, conduct surveys, and provide technical support.
- **Other Disclosures with Your Consent.** We may disclose your information to other third parties when we have your consent or direction to do so.

Cookies and Similar Tracking Technologies

We use a variety of technologies such as cookies, web beacons, clear GIF, pixels, internet tags, and browser/web logs to gather information when you visit or interact with our websites and email communications. We use this information for a variety of purposes, such as to make our websites work properly, to make a user's experience more efficient, to understand how visitors interact with our websites, and to for advertising purposes.

The following explains the types of cookies we use and why:

- **Necessary and Functional.** Some technology is needed for the operation of our website. This includes cookies that enable basic functions such as page navigation and access to secure areas of the website. Because our website cannot function properly without this technology, it is always active. Note that while you can set your browser to block this type of technology, doing so may cause some parts of our websites to not work.
- **Analytics.** Analytics technologies are primarily used to improve our products, services, and user experiences, including the operation and layout of our website. Analytics may be conducted by us or one of our service providers. Some tracking is used to collect information about how you use our website, such as which pages you visit, how often you visit, and where you are visiting from. If you do not allow us to use analytics cookies and technologies, we will not be able to easily monitor our performance to improve our services.
- **Advertising.** Advertising tracking technology, such as behavioral advertising cookies, may be set by us, or by third parties. This means that a third party uses technology (*e.g.*, a cookie) to collect information about your use of our website so that they can report analytics to us or provide advertising about products and services tailored to your interests. That third party might also collect information over time and across different websites in order to serve advertisements on our website or other websites.

Your Choices

You can make the following choices regarding your personal information:

- **Promotional Emails.** You may choose to provide us with your email address for the purpose of allowing us to send free newsletters, surveys, offers, and other promotional materials to you. You can stop receiving promotional emails by following the unsubscribe instructions in emails that you receive. If you decide not to receive promotional emails, we may still send you service-related communications.
- **Cookies.** You can set your browser to refuse some or all cookies, or to indicate when a cookie is being sent to your computer. However, this may prevent our websites or services from working properly. You can also set your browser to delete cookies every time you finish browsing. For more information about how to manage browser cookies, please follow the instructions provided by your browser.
- **Do Not Track (“DNT”) Disclosure.** We do not currently recognize the “Do Not Track” signal.

How We Protect Information

No method of transmission over the internet, or method of electronic storage, is fully secure. While we use reasonable efforts to protect your personal information from unauthorized access, use, or disclosure, we cannot guarantee the security of your personal information. In the event that we are required by law to inform you of a breach to your personal information we may notify you electronically, in writing, or by telephone, if permitted to do so by law.

Third-Party Applications/Websites

For your convenience, we may provide links to websites and other third-party content or services that we do not own or operate. The websites and third-party content to which we link may have separate privacy

notices or policies. Please note, we have no control over the privacy practices websites, or services that we do not own. We encourage you to review the privacy policies of any third-party website or application for details about such third party's privacy practices.

Children

Our websites and online services are not intended for children under the age of 13 and we do not knowingly collect personal information from children under age 16, without parental consent. Children under the age of 13 should not provide their personal information to us

Changes To This Privacy Policy

We may change our Privacy Policy and practices over time. To the extent that our Privacy Policy changes in a material way, the policy that was in place at the time that you submitted personal information to us will generally govern that information unless we receive your consent to the new privacy policy. Please refer to the "Last updated" legend above to see when this Privacy Policy was last modified.

Contact Information

If you have any questions, comments, or complaints concerning our privacy practices, or if you would like to submit a request to exercise any of the choices described under "Your Choices" section above, please contact us at the appropriate address below. We will attempt to respond to your requests and to provide you with additional privacy-related information.

info@newwaveloans.com

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