

Privacy Policy (Effective Jan. 1, 2019)

Effective Date: January 1, 2019

When you use Standard Mortgage Capital, LLC services to find, buy or sell your home, get a mortgage, or connect to a real estate pro, we know you're trusting us with your data. We also know we have a responsibility to respect your privacy, and we work hard to do just that. This policy explains what information we collect, why we use it, who we share it with, and how we protect it, along with the tools you can use to manage your privacy.

Introduction

We offer a wide range of services that focus on all stages of the home lifecycle: buying, selling, and financing.

We know that everyone's home journey is different, and that deciding on the right place to call home is an intimate, personal experience. Along with a wealth of information about homes, neighborhoods, market conditions, local real estate professionals, and financing options, we also use the information you give us to provide our services and help you find your next home.

We carefully evaluate how we use data to make sure that we're using your information to provide value **for you**. On this page, we aim to explain everything you need to know about your privacy at Standard Mortgage Capital, LLC. If you have any questions that we haven't answered here, you can always contact us at privacy@standardmortgage.net

Information collected by Standard Mortgage Capital, LLC

When you use our services, we collect a variety of information from and about you and your devices. Some of this information identifies you directly (like an email address) while some of it is associated with you through your account, profile, or device (like the homes you choose to save or your location data).

The kind of data we collect about you depends on how you use Standard Mortgage Capital, LLC. If you only use our services to browse for homes, we'll have less information about you than if we help you sell your home, get a mortgage or if you use any of our other transaction services. Even if you don't have an account with us, we may still collect some

data about you, like your email address and phone number if you choose to contact a real estate agent through our platform, or your IP address and other device information when you browse our sites or use our apps.

Information you give us or create using our services

When you use our services, we often ask you for information about yourself. This usually includes basic things like your name, email address, and phone number. If you use our transaction services, we might ask you for more sensitive data like your income, housing history, and credit score and information. If you contribute information, such as agent reviews, we'll store that as well.

You may also provide information about other people through our services. For example, if you share a home listing or application with someone, we will collect that person's email address as part of your account information.

Below are some examples of what information we collect for our main products and services and how we collect it.

Home Search

When you use Standard Mortgage Capital, LLC's home search brands (including Standard Mortgage, LLC, MyLoanBid, MyMortgageLive.com) to find a home to buy, we give you lots of tools to find your next home. If you tell us what you're looking for, such as the type of home or number of bedrooms, we save that information so that we can tailor your search results to what you're looking for.

We also help you connect with local real estate agents, homebuilders, property managers, mortgage loan officers, and other real estate professionals. If you choose to contact one of these pros through our platform, we ask for your name, email address, and phone number so that we can reach you and connect you with the right person.

You can also claim your home on Standard Mortgage Capital, LLC and edit home facts such as the square footage, number of bathrooms, and most recent renovation year. We link the information you provide to your account.

Standard Mortgage Capital, LLC Home Loans

This privacy policy does not apply to Standard Mortgage Capital, LLC Home Loans. To understand what kind of information Standard Mortgage Capital, LLC Home Loans collects, please read the [Standard Mortgage Capital, LLC Home Loans Privacy Policy](#).

Services and Products for Professionals

If you are a real estate professional, you may be able to connect your third-party email account (such as Gmail) to your Standard Mortgage Capital, LLC account. If you enable that connection, Standard Mortgage Capital, LLC will access your messages, contacts, and settings only to provide the requested services to you. We do not access or collect any of the contents of your email messages in providing interest-based advertising. We use information received from Gmail APIs only in compliance with [Google's Limited Use Requirements](#).

We also collect your contact and payment details, along with professional information such as brokerage affiliation, associated listings and sales, and licensing history.

Information from Public Sources and Third Parties

Standard Mortgage Capital, LLC collects information from public sources, such as county and state tax and property records, government agencies, and multiple listing services (or MLS). Most of this information is about properties, not people. But some information we collect, like the identity of a property's owner or real estate license information, may relate to individuals.

We also collect information about you from various third parties in order to provide better service to you, or as part of the employment application process. This may include demographic information and other attributes about you.

Information we collect as you use our services

Along with the information you give us directly, we collect a variety of information automatically as you use Standard Mortgage Capital, LLC services.

Activity information

We collect information about how you use Standard Mortgage Capital, LLC. This includes things like your home search history, homes you view, purchase activity, what you've clicked on and other uses of our features, and the amount of time you spend looking at different parts of our websites. When you call or text Standard Mortgage Capital, LLC, a real estate professional, or mortgage professional using our platform, we collect data about

your call or text, including the date and time of the call or text, your phone number, and the content of the call or text.

Device information

Like other websites and apps, we collect data about the browsers and devices you use to access Standard Mortgage Capital, LLC. The data we collect includes browser or device model and settings, operating system, unique identifiers, and the version of the app you're using. We also collect data about how your browsers and devices interact with our services, including IP address, crash reports, system activity, and the date, time, and the URL of the site you visited before Standard Mortgage Capital, LLC.

You can control our collection of certain data, such as your mobile device model or the language your mobile device uses, by adjusting the privacy and security settings on your mobile device.

Location Information

If you enable location services on your mobile device, Standard Mortgage Capital, LLC collects the location of your device. We use that information to provide you with location-based information and ads, like homes and real estate professionals in your area, and to offer location-based services, like allowing you to unlock and tour Standard Mortgage Capital, LLC Offers homes on your own schedule and claiming your home on Standard Mortgage Capital, LLC. If you don't want to use these features, you can turn off location services on your device.

We also collect location information for similar purposes from your browser if you enable it. You can disable access through your browser settings.

Cookies, pixel tags, and other tracking technologies

We and our partners use various tools to collect data when you visit our sites and apps, including cookies, pixel tags, and other similar technologies. Cookies are bits of electronic data that can be transferred to your computer or other device to identify your browser.

When you use Standard Mortgage Capital, LLC, we and our partners may use cookies and other tools to gather information about how you view and use our services and content, and to connect your activity with other data we store about you. The use of cookies helps us serve you better by understanding what you're interested in, tracking trends, measuring the effectiveness of ads, saving your preferences, and storing information you may want to retrieve on a regular basis, such as your favorite homes. We also allow specific, approved partners to collect data from your browser or device for advertising and measurement purposes using their own cookies or similar tools.

At any time, you can use our cookie preference tools to manage what kinds of cookies and other tracking technologies you're comfortable with. Check out our for information about how to access these tools. You can also disable cookies altogether by adjusting the settings on your browser. However, if you choose to disable some or all cookies, many parts of our services may no longer work.

In addition, if you give your email address to us, we may use a scrambled, unreadable form (called a "hashed" version) of your email address to deliver tailored ads to you on Standard Mortgage Capital, LLC or on other websites, including via Facebook's Custom Audience Feature or other similar tools. Click [here](#) to learn about how you can control the ads you see on Facebook.

For information about how you can manage your cookie preferences, check out the section of this policy called "Your privacy tools and choices."

Social networks

If you use social media logins (like Google and Facebook) to log in to Standard Mortgage Capital, LLC, we may access your public social media profile information. You can always limit this sharing using your social media service settings.

Inferences

To improve our services and make them more useful to you, we use data about your activity to understand and infer your preferences. For example, if you usually search for homes for rent rather than homes to buy, we may assume that you are not looking to buy a home and show you more information helpful for renters.

Commercial Information

We collect information about the products and services you purchase or consider purchasing from us. This includes products for professionals, such as our advertising products, as well as consumer services like Standard Mortgage Capital, LLC Offers.

Why Standard Mortgage Capital, LLC uses your information

Completing your transactions

When you use Standard Mortgage Capital, LLC to complete real estate transactions, like buying or selling your home, we use your personal information to verify your identity and process and complete your transaction.

Providing and improving our services

We use your information to provide our services to you. This includes things like returning home search results and applying for a mortgage. We also use your information to improve our existing services and develop new ones. For example, we track how you use our websites and apps and use that information to troubleshoot issues and adjust things to improve your experience.

Communicating with you and connecting you with others

We use the contact information you provide us, like your phone number and email address, to communicate with you about our services. This includes things like responding to comments, questions, and requests you send us. It also includes notifying you of transaction or service updates and changes. We may also inform you about our services, offers, promotions, news, and other updates we think may be of interest to you.

If you ask us to, we also use your information to connect you to real estate professionals or mortgage professional, like when you want to contact an agent to discuss a home you find for sale on our platform.

Personalizing your experience

We use the information we collect about you and your activity on our services to personalize the services we offer. We also use it to show advertising, content, or features that we think you might like. This includes things like customized search results that match your preferences and prior search criteria and, if you ask us to, connecting you to a real estate professional best suited to help you.

If we know you're working with a particular real estate agent or mortgage lender, we may share information about your saved homes and searches with that agent to let them serve

you more effectively. You control what we share with real estate pros you find on our platform.

Other uses of your information

We also use your data to detect, investigate, and prevent fraudulent transactions and other illegal activities and to protect the rights and property of Standard Mortgage Capital, LLC, its customers, and others.

Occasionally, there may be a reason we'd like to use your information in a way that isn't described here. If that happens, we'll let you know so you can decide if you're comfortable with it.

Sharing your information

We understand that sharing information with third parties is a big responsibility. We're committed to sharing information only when needed for a legitimate business or legal purpose, and then only with recipients who will protect it.

Information you ask us to share

We share information when you ask us to share it. For example, if you choose to contact a real estate agent, mortgage lender, builder, or other real estate pro through our platform, we will send them your name and contact information.

Service providers and business partners

When Standard Mortgage Capital, LLC hires a service provider to help operate our business, we may need to give them access to information to provide their service. We allow them to use the information only to perform the service we've asked them to perform. We vet all service providers carefully, and Standard Mortgage Capital, LLC always remains responsible for the privacy of your information that is shared with our service providers.

When Standard Mortgage Capital, LLC partners with other businesses to offer products and services to you, we may share information with those partners only as needed to provide those products and services and only subject to the terms of this privacy policy.

Legal and compliance transfers

When Standard Mortgage Capital, LLC needs to share data to satisfy a legal or regulatory requirement, including responding to a subpoena or other lawful government request for data, we will share information only as necessary to comply with that requirement. We'll tell you before sharing your information in these situations unless we're prohibited from doing so. For more information about how we respond to requests for data, see [Government and Civil Information Requests](#). We may also share information if needed to enforce our legal rights, detect or prevent fraud or security concerns, and protect public safety.

If Standard Mortgage Capital, LLC is involved in a merger, acquisition, or any form of transfer or sale of some or all of its business, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, we may share your information in connection with that transaction.

Public and deidentified data

We may share information that is collected from public sources or that you choose to share publicly (such as public reviews and home facts) with third parties. We may also share aggregated and/or deidentified information that cannot reasonably be used to identify you.

Sales of personal information

Standard Mortgage Capital, LLC allows certain companies to place tracking technologies like cookies and pixels on our sites, which allow those companies to receive information about your activity on Standard Mortgage Capital, LLC that is associated with your browser or device. The companies may use that data to serve you more relevant ads on our sites or others. Under some state laws, sharing data for online advertising like this may be considered a "sale" of information.

You always have full control over whether these technologies work on your devices. You can disable them entirely using our cookie consent preference tools (see the Standard Mortgage Capital, LLC Privacy Center for instructions), or by clicking the "Do Not Sell My Information" link on our websites.

Managing cookie preferences

The Standard Mortgage Capital, LLC [Privacy Center](#) has information about how to use tools on our websites and apps to manage what kinds of cookies are allowed to load when you use Standard Mortgage Capital, LLC.

Standard Mortgage Capital, LLC's third-party ad servers, ad network providers, and third-party advertisers provide ad content that appears on Standard Mortgage Capital, LLC. To measure how effective those ads are and to make them more relevant, ad providers may use their own tracking technologies to collect your information. These are used to record users' activity, such as the pages visited, and to learn what types of information are of most interest to the users. For more information regarding the choices you have about these technologies (such as opting out), visit the [Network Advertising Initiative](#), [Digital Advertising Alliance](#), [Omniure](#), and [PrivacyChoice](#).

Managing communications preferences

Email subscriptions

Standard Mortgage Capital, LLC may send you email for a variety of reasons. For example, if you save a search or application, we'll send you emails with new homes on the market or mortgage offers that match your search. If you save a home, we'll keep you posted on status updates like when that home has an open house scheduled and when it has an offer pending. When you use our transaction services, we'll send you status updates and other information about your transaction. If you have an account with Standard Mortgage Capital, LLC, you can select your preferences through your account settings. Also, you can manage the types of email you receive by following the instructions included in each email we send you. Even if you unsubscribe from some email subscriptions, we may still need to email you with important transactional or other non-advertising information.

Calls and texts

Some of our services allow you to provide your phone number to us. If you give us your number, we may call or text you, for example, to give you information about getting an offer on your home through Standard Mortgage Capital, LLC Offers. We will contact you through these methods only in accordance with applicable legal requirements, and you always have the ability to opt out of further calls or texts.

Protecting your information

We understand that no matter how we collect your information, we have a responsibility to protect it. We take that responsibility seriously. We build security into our products and features from the ground up to help protect data from unauthorized access, disclosure, alteration, and destruction.

We're always looking for threats and take reasonable steps to respond to those threats, protecting the information users share with us. Of course, no method of Internet transmission or data storage can provide guaranteed protection to your information. If anything should ever happen to your information, we'll let you know as soon as we can and try our best to make it right.

Standard Mortgage Capital, LLC is based in the United States and the information we collect is governed primarily by U.S. law. Where we are subject to the privacy laws of other countries, we comply with those requirements. If you access or use our services or provide information to us, your information will be processed and stored in the United States, where you may not have the same rights and protections as you do under your local law.

Applicability of this policy

This policy applies to every service of ours that links to it. It does not apply to Standard Mortgage Capital, LLC Home Loans, which has a separate privacy policy available [here](#).

Our apps and services may link to other companies' websites. Some features may also involve the sharing of your information with third-party websites. These third-party websites may collect information about users on those websites. Standard Mortgage Capital, LLC doesn't control those sites, and this privacy policy does not apply to these external websites and third parties.

Legal Disclosures

In this section, we've provided some legally required disclosures under state privacy laws. There shouldn't be anything surprising in this section, and we've tried to explain our privacy practices in plain English throughout the rest of the policy.

Under the California Consumer Privacy Act or CCPA, California residents have certain rights regarding their data, including:

- The right to know the categories of personal information we've collected and the categories of sources from which we got the information (see Information collected by Standard Mortgage Capital, LLC and the chart just below)
- The right to know the business purposes for sharing personal information (see Why Standard Mortgage Capital, LLC uses your information)
- The right to know the categories of third parties with whom we've shared personal information (see Sharing your information)
- The right to access the specific pieces of personal information we've collected and the right to delete your information (see Privacy tools and choices)

California residents also have the right to not be discriminated against if they choose to exercise their privacy rights.

Categories of Personal Information under the California Consumer Privacy Act			
<u>Category and sources of Information</u>	<u>How we use it</u>	<u>Types of individuals affected</u>	<u>How we share it</u>
<p>Identifiers</p> <p>We collect this information from our users, customers, and business partners. We also generate identifiers internally.</p>	<p>To enable use of our sites, services, and products, to communicate with you, to understand how our users interact with our sites, and to improve our offerings</p>	<p>People who use our sites or mobile applications; create a user account; receive a Standard Mortgage Capital, LLC Offer; send us an inquiry about buying a home, product, or service from us; ask to be connected to a real estate pro; purchase advertising from us; obtain a service from us; and real estate pros who we connect with users</p>	<p>We share this data with our service providers and with business partners, including those to whom you instruct us to send this information</p>
<p>Personal information under California Civil Code section 1798.80</p> <p>We collect this information from our users, customers, and business partners</p>	<p>To enable use of our sites, services, and products, to communicate with you, to understand how our users interact with our sites, and to improve our offerings</p>	<p>People who create a user account; receive a Standard Mortgage Capital, LLC Offer; send us an inquiry about buying a home, product, or service from us; ask to be connected to a real estate or mortgage pro; purchase advertising from us; obtain a service from us; and real estate pros who we connect with users</p>	<p>We share this data with our service providers and with business partners, including those to whom you instruct us to send this information</p>
<p>Protected classifications</p> <p>We collect this information from our</p>	<p>To understand how our users interact with our sites, and to conduct research into housing and real estate trends and markets</p>	<p>People who buy or sell a home from/to us; use our mortgage application submission service; enter into a business partnership with us;</p>	<p>We don't share</p>

users and business partners			
Commercial information We collect this information from our customers, and generate it internally during transactions with our customers	To transact with you if you use our services or products, and to enable transactions you've requested	People who buy product or service from us; purchase advertising from us	We share this data with our service providers and with business partners, including those to whom you instruct us to send this information
Biometric information	We don't collect this data	None	None
Electronic network activity information We collect this information from our users and customers	To enable use of our sites, services, and products, to communicate with you, to understand how our users interact with our sites, and to improve our offerings	People who use our sites or mobile applications	We share this data with our service providers and with business partners, including those to whom you instruct us to send this information
Geolocation data We collect this information from our users and customers	To enable use of our sites, services, and products, to understand how our users interact with our sites, and to improve our offerings	People who use our sites or mobile applications and allow us to collect their location data	We share this data with our service providers
Audio, electronic, visual, thermal, olfactory, or similar information	To identify you, to enable use of our sites, services, and products, and for safety purposes	People who call us	We share this data with our service providers

We collect this information from our users and customers			
Professional or employment-related information We collect this information from our customers and business partners	To provide services or products you've requested	People who contact us in a business-to-business context; obtain a mortgage loan from us; buy a home from us	We share this data with our service providers and with business partners, including those to whom you instruct us to send this information
Education information We collect this information from our customers	To provide services or products you've requested	People who obtain a mortgage loan from us; buy a home from us	We share this data with our service providers and with business partners, including those to whom you instruct us to send this information
Inferences We generate these internally	To understand how our users interact with our sites, to develop and offer more relevant and useful services and products, and to improve the products and services we offer	People who use our sites or mobile applications, including users who: receive a Standard Mortgage Capital, LLC Offer; ask to be connected with real estate pros; or apply for a mortgage through us	We don't share

While California law applies only to California residents, we believe everyone should have the same privacy rights regardless of where you live. So our privacy tools are available to all of our users. You can access these tools through the Standard Mortgage Capital, LLC Privacy Center.

Contacting Standard Mortgage Capital, LLC

If you have any questions about this privacy policy, or the privacy practices of Standard Mortgage Capital, LLC, please check out the Privacy Support Center for FAQs and other information.

You can also email us at privacy@standardmortgage.net , or you can write to us at:

Standard Mortgage Capital, LLC
Attn: Customer Care
10200 W State Rd 84 Ste. 104
Davie, FL 33324

Changes to this policy

We are always reviewing our privacy practices to make sure they comply with this policy. Sometimes, we'll need to update the policy to reflect changes in our products, technology, and uses of data. We won't change the policy in a way that reduces your rights or significantly changes the way we use or share data without telling you ahead of time and giving you a chance to stop using our services if you want.