



## Privacy Policy Agreement

Your privacy is important to us. To better protect your privacy, we provide this notice explaining our online information practices and the choices you can make about the way your information is collected and used.

Network Independent Mortgage Brokers (NIMB), is committed to keeping any and all personal information collected of those individuals that visit our website and make use of our on-line facilities and services accurate, confidential, secure and private. Our privacy policy has been designed and created to ensure those affiliated with Network Independent Mortgage Brokers (NIMB), of our commitment and realization of our obligation not only to meet but to exceed most existing privacy standards.

Personal Data means information that can directly or indirectly identify you or other individuals (“**Personal Data**”). This typically includes information such as your surname, name, name suffix, date of birth, address, email address, telephone number, date of purchase and financial details provided by you in connection with your purchase. Personal Data can also include other information such as you IP address and your shopping habits.

The categories of Personal Data that we process depends on how you use our services. We use your Personal Data to provide our website services in alignment with your preferences, to deal with your requests, to contact you regarding tailored products and services which may be of interest to you, or to carry out relevant administrative services. All Personal Data is processed in accordance with applicable data protection laws.

Also, please note that information provided through Facebook or other social networks, or for publication on fan pages, mobile apps or websites may be subject to different privacy policies which may vary materially from these terms applying to our websites.

We do not disclose your Personal Data to any third parties.

## **Our Privacy Policy**

We are committed to safeguarding your privacy and ensuring that your personal data is protected. This Privacy Policy explains the types of Personal Data we collect and how we process and protect that data.

This Privacy Policy applies to Personal Data processed by us in connection with the services and products we offer to you, including through the website (“Service(s)”). This includes Personal Data collected offline through our support center and online through forms on this website.

## **The Information We Collect**

For this purpose (Surfing on our website) we process the following Personal Data:

- Information about the type of browser you use, details of the web pages you have viewed, your IP and device address, your Cookie ID, hyperlinks that you have clicked, your user name, profile picture, gender, networks, the websites you visited before arriving at our relevant Sites and information collected by cookies or similar tracking devices and any other information you choose to share.
- Voluntarily provided information which may include your name, address, email address, and any other information you choose to submit.

Please rest assured that this site shall only collect personal information that you knowingly and willingly provide by way of surveys, completed membership forms, and emails. It is the intent of this site to use personal information only for the purpose for which it was requested, and any additional uses specifically provided on this site.

It is highly recommended and suggested that you review the privacy policies and statements of any website you choose to use or frequent as a means to better understand the way in which other websites garner, make use of and share information collected.

Any information gathered by us is used to customize the experience for you, the user, and is not shared or sold to any third parties, except as expressly provided for in this Privacy Policy and our Terms of Service. However, we may in the future provide customized or targeted advertisements to you based upon your data.

### **The Purpose of Collecting Personal Data**

We process your Personal Data whenever you contact us and respond to your inquiries and comments. We process Personal Data to provide you with our Services that you request from us, including responding to your queries or comments. We look at the Services you buy at our Sites and that you have viewed on our Sites.

### **Handling the Information Collected**

Network Independent Mortgage Brokers (NIMB), may collect and may make use of personal information to assist in the operation of our website and to ensure delivery of the services you need and request. At times, we may find it necessary to use personally identifiable information meant to inform you of other possible products and/or services that may be available to you from [www.nimbloan.com](http://www.nimbloan.com).

Network Independent Mortgage Brokers (NIMB), does not now, nor will it in the future, sell, rent or lease any of its customer lists and/or names to any third parties.

Network Independent Mortgage Brokers (NIMB), is responsible for processing of your Personal Data in relation to the Services. You can contact us via mail at Network Independent Mortgage Brokers, 1300 Oliver Rd, Ste. 140, Fairfield, CA 94534, by phone at 707 759-5129, or by email at [george@nimbloan.com](mailto:george@nimbloan.com) if you have any questions.

We maintain appropriate technical and organizational measures to protect the Personal Data you provide to us against accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to your Personal Data. Our security measures are being improved continuously as new technology develops. The processing and transmission of data through our Sites is encrypted by Secure

Sockets Layer protocol (“SSL”), which is an encrypting technology to ensure the highest possible security for the transmission of your data, including Personal data, between your web browser and our internet system. The URL of a website with SSL connection to your browser starts with “<https://>”. Most browsers indicate SSL-encrypted websites by displaying an icon that depicts a closed padlock. This icon might be located in the address bar or the bottom status bar. If you have turned off your status bar, this icon may not be visible, even on websites that use SSL.

Our Sites may contain hyperlinks to other websites provided by third parties. We do not control these third-party websites or any of the content contained on those websites. Once you have left our relevant Sites, we cannot be responsible for the protection and privacy of any information which you provide. You should exercise caution and look at the relevant privacy policy for the website you visit.

## **Your Rights**

You have the right to request from us:

- Confirmation as to whether or not we process Personal Data from you and, where that is the case, access to your Personal Data;
- Rectification of inaccurate Personal Data;
- Erasure of Personal Data;
- Restriction of processing of Personal Data; and
- To receive the Personal data which you have provided to us and to have transmitted those Personal data to another data controller without hindrance.

## **Children Under 13**

Network Independent Mortgage Brokers (NIMB), does not knowingly collect personal identifiable information from children under the age of thirteen (13) without verifiable parental consent. If it is determined that such information has been inadvertently collected on anyone under the age of thirteen (13), we shall immediately take the necessary steps to ensure that such information is deleted from our system’s database. Anyone under the age of thirteen (13) must seek and obtain parent or guardian permission to use this website.

## **Unsubscribe or Opt-Out**

All users and/or visitors to our website have the option to discontinue receiving communication from us and/or reserve the right to discontinue receiving communications by way of email or newsletters. To discontinue or unsubscribe to our website, please send an email that you wish to unsubscribe to [reception@nimbloan.com](mailto:reception@nimbloan.com). If you wish to unsubscribe or opt-out from any third-party websites, you must go to that specific website to unsubscribe and/or opt-out.

## **Changes to Privacy Policy**

Network Independent Mortgage Brokers (NIMB), reserves the right to update and/or change the terms of our privacy policy, and as such, we will post those changes to our website homepage at [www.nimbloan.com](http://www.nimbloan.com) so that our users and/or visitors are always aware of the type of information we collect, how it will be used, and under what circumstances, if any, we may disclose such information. If at any point in time Network Independent Mortgage Brokers (NIMB), decides to make use of any personally identifiable information on file, in a manner vastly different from that which was stated when this information was initially collected, the user or users shall be promptly notified by email. Users at that time shall have the option as to whether or not to permit the use of their information in this separate manner.

## **Acceptance of Terms**

Through the use of this website, you are hereby accepting the terms and conditions stipulated within the aforementioned Privacy Policy Agreement. If you are not in agreement with our terms and conditions, then you should refrain from further use of our sites. In addition, your continued use of our website following the posting of any updates or changes to our terms and conditions shall mean that you are in agreement and acceptance of such changes.

## **Contacting Us**

If you have any questions or concerns regarding the Privacy Policy Agreement related to our website, please feel free to contact us at the following email, telephone number or mailing address.

Email: [george@nimbloan.com](mailto:george@nimbloan.com)

Telephone Number: 707 759-5129

Mailing Address:

Network Independent Mortgage Brokers (NIMB)

1300 Oliver Rd., Ste. 140

Fairfield, CA 94534

Last Update: 11/30/2020