

Home Financing Direct, LLC

Privacy Policy

Home Financing Direct, LLC respects the privacy of our customers and is committed to protecting your personal information. This privacy policy explains how we collect, use, share, and protect information about you as a user of our mortgage origination service and through your interaction with us on our website.

1. Information We Collect

We collect information about you when you:

- Apply for a loan: Includes personal details, employment history, income, and financial information.
- Communicate with us: Includes communications via email, phone, or otherwise.
- Use our website: Includes usage details, IP addresses, and information collected through cookies.

2. Use of Information

The information we collect is used to:

- Process your mortgage application.
- Provide expert mortgage advice.
- Perform analysis to improve our services.
- Comply with legal obligations and regulatory requirements.

3. Sharing of Information

We may share your information with:

- Third parties necessary to process your mortgage application (e.g., credit bureaus, appraisal companies).
- Service providers who perform services on our behalf (e.g., legal services).
- Law enforcement or other government agencies if required by law or in a good faith belief that such disclosure is necessary to comply with legal proceedings.

4. Data Security

We implement reasonable physical, technical, and administrative security measures to protect your information from unauthorized access, destruction, use, modification, or disclosure.

5. Your Privacy Rights

Depending on your jurisdiction, you may have rights regarding your personal information, including:

- The right to access and receive a copy of your personal information.
- The right to request corrections to any incorrect or incomplete information.
- The right to request deletion of your personal information, subject to certain exceptions.

6. Third-Party Websites

Our website may contain links to third-party websites. We are not responsible for the privacy practices or the content of these external websites.

7. Changes to This Privacy Policy

We reserve the right to modify this privacy policy at any time. Any changes will be effective immediately upon posting the revised policy on our website. We will provide notice of significant changes through our website or through other means.

8. Contact Us

If you have any questions or concerns about this privacy policy or our privacy practices, please contact us at:

Email: info@homefinancingdirect.com

Phone: (512) 593-4157

Address: 11701 FM Rd 2244 Suite 140 Austin, TX 78738

Home Financing Direct, LLC

Terms and Conditions

1. Acceptance of Terms

By accessing and using our mortgage origination services, you, the user, agree to be bound by these Terms and Conditions ("Terms") and any documents they expressly incorporate by reference. If you do not agree to these Terms, you must not use our services.

2. Scope of Services

We, Home Financing Direct, LLC provide mortgage related services, including mortgage consultations, mortgage loan origination, and mortgage refinancing.

3. User Eligibility

Our services are available only to individuals who are at least 18 years old and capable of forming legally binding contracts under applicable law. By using our services, you represent and warrant that you meet these eligibility requirements.

4. Application and Loan Approval

Your application for a mortgage loan will undergo a review process, where we assess various factors including your credit history, employment status, and financial standing. Approval of any mortgage loan is subject to you meeting our underwriting requirements.

5. Accurate Information

You agree to provide true, accurate, current, and complete information about yourself and your finances as prompted by our application forms and to maintain and promptly update this information to keep it true, accurate, current, and complete.

6. Rates and Fees

Our fees and fees, along with applicable interest rates, will be disclosed to you at the time of your loan application. These may vary based on the loan product, your credit assessment, and other relevant factors.

7. Privacy Policy

Our use of your personal information is governed by our privacy policy, which is incorporated herein by reference. Please review it to understand our practices.

8. Intellectual Property

All content on our website is owned by us or our licensors and is protected by copyright and other intellectual property laws. You may not use any content from our website without our express written permission.

9. Limitation of Liability

To the fullest extent permitted by law, we shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or related to your use of our services.

10. Dispute Resolution

Any disputes arising out of or in connection with these Terms or our services will be resolved through binding arbitration in accordance with the rules of the American Arbitration Association.

11. Amendments to Terms

We reserve the right to modify these Terms at any time. All changes are effective immediately upon posting and apply to all access to and use of the services thereafter.

12. Contact Information

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