**Privacy Policy**

This privacy statement describes how ACE Mortgage Professionals. (“ACE Mortgage Professionals”, “ACE”, “we”, “us,” or “our”) collects and uses the personal information of users and visitors of our website (“user”, “you”, or “your”):  www.ACEMortgagePros.com. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

ACE Mortgage Professionals is committed to protecting your non-public personal information at all times. To that end, we employ and maintain physical, electronic, and procedural safeguards to ensure your non-public personal information is protected.

Our websites are not designed to appeal to children under the age of 13 as our business is financial in nature. We don't knowingly attempt to solicit or receive any information from children.

How and why we collect personal information

We primarily collect information by specifically requesting it from you. Generally, this occurs when you register at our website or request information or a service. Usually, we and our service partners use your information to operate the website and to deliver value-added services to you. Our website also uses your information to inform you about other products or services available from us.

For the purposes of this Privacy Policy, non-public personal information includes, without limitation, (a) your email address, (b) your first name, (c) your last name, (d) your social security number, and (e) your loan number.

ACE gathers two types of information about you:

* Data, including non-public personally identifiable information, that users provide through optional, voluntary application on our website
* Data that ACE gathers through aggregate tracking, including by tallying webpages that are viewed by users throughout our website.

Information we collect when you browse our website

We do not access information about your identity while you browse our website. Although we collect information about the date, time and area of our website that you visited, you remain anonymous to us. Only if you decide to apply for a loan with us directly or through a broker, do we collect any personally identifying information about you.

Updates

This Privacy Policy was last updated 01/01/2020. Please check periodically for changes.

Use of Tracking; Use of IP Addresses

An IP address is a unique number that is automatically assigned to your computer whenever you are surfing the Internet so that your computer can be identified by the main computers, known as “Web servers,” that “serve up” or display webpages. This allows us to identify and gather general information and data about you, such as the webpages you view.

ACE collects IP addresses for the purposes of system administration and security, to report on aggregated information, and to audit the use of our site. Aggregated information is intended for ACE internal use only and is part of our performance tracking and diagnostic processes. When customers request pages from ACE, our servers log the customers’ IP addresses. We do not normally link IP addresses to anything personally identifiable, which means that a customer’s session will be logged, but the customer will remain anonymous to us unless they decide to apply for a loan with us. We can, and will, use IP addresses to identify you when we feel it is necessary to enforce compliance with our website Terms of Use Policy or to protect our service, website, users, or others.

**Cookies**

ACE Mortgage Professionals uses a variety of third-party services to help provide the most streamlined and user-friendly website possible. We also use third parties such as Google Analytics to help us understand how our visitors use our website. These third-parties may collect certain information from your browser (i.e. using cookies and/or your IP address), and may tailor your ads so that you see ACE Mortgage Professionals advertisements on other websites. To learn more, or to opt-out of receiving online display advertisements tailored to your interests by our third party partners, visit the Network Advertising Initiative at  [www.networkadvertising.org/choices](http://www.networkadvertising.org/choices).If you prefer, you can adjust your privacy settings in your browser so that your information is not tracked.

A cookie is a small text file that is stored on a user’s computer for record-keeping purposes. We use cookies on this site. We do not link the information we store in cookies to any personally identifiable information you submit while on our site.

We use both session ID cookies and persistent cookies. We use session ID cookies to make it easier for you to navigate our site. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser’s “help” file.

We use session cookies to tailor your experience on our site. Persistent cookies also enable us to track and target the interests of our users to enhance the experience on our site.

The use of cookies by third parties, including but not limited to our partners, affiliates, tracking utility company and service providers is not covered by our privacy statement. We do not have access or control over these cookies. Our partners, affiliates, tracking utility company and service providers may use session ID cookies.

If you reject cookies, you may still use our site, but your ability to use some areas of our site, such as contests or surveys, will be limited.

**Web beacons**

Our third party service provider employs a software technology called clear gifs (a.k.a. Web beacons/Web bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user’s computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We tie the information gathered by clear gifs to our customers’ personally identifiable information.

We use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns.

**Access to information**

In case you change your mind or some information changes we will try to provide a way to correct or update the information that you give us. You may update or delete your information at any time prior to completing your application. Once the application is submitted, you will not be able to change any of the information online. We also give you the opportunity to control the communications we direct to you. If you wish to update information or objects to any usage provided herein for any reason, you may email the requested change to at info@acemortgagepros.com. We will respond to your request to access within 30 days.

We will retain your information for as long as your account is active or as needed to provide you services. We will also retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

How we protect your personal information and your privacy

We restrict access to nonpublic personal information about you to those employees and agents who we determine need to know that information to provide products or services to you, service your account, or maintain the systems that support your account. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

The security of our users’ information is an important concern to us. We exercise care in providing secure transmission of your information from your computer to our infrastructure. ACE uses industry standard efforts to safeguard the confidentiality of your information. We periodically upgrade and test these procedures and safeguards. All data transmitted between internet browsers and our servers are protected against unauthorized interception or access using Secure Sockets Layer (“SSL”) protocols. In order to use our website, users are required to be running an SSL-capable browser. We will use commercially reasonable methods to keep nonpublic personal information securely in our files and systems. Please note that with current technology, we cannot guarantee the security of your data as it travels over the internet.

Online applications are maintained on a secure server. We do not ensure or warrant the security of any information you transmit to us in a non-secure environment, such as within or attached to an email. Email is normally not protected and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential information via unsecured email to ACE.

Compliance with state and federal laws

As privacy rights vary by state, you may wish to contact the appropriate agency in your state that is charged with overseeing privacy rights of consumers. In addition, state and federal regulations may require us to maintain and report demographic information on the collective activities of consumers and users. We may also be required to maintain your personal information for at least seven years in order to be in compliance with applicable federal and state laws regarding record retention.

Session time-outs

If you are logged into your account on our website and are inactive for a certain period of time, you will be automatically logged out. This is a security measure that reduces the risk of unauthorized access to your account or non-public personal information.

Passwords

ACE Mortgage Professionals requires the use of passwords that meet minimum length and complexity requirements. Users are also required to change their passwords periodically. To protect against unauthorized access, accounts are locked after a number of unsuccessful login attempts.

What you can do to protect yourself

While we take the security of your non-public personal information seriously and have taken steps to protect it, there are also a number of precautions that you can take to protect yourself:

* If using your personal computer, ensure that your operating system and antivirus software are up to date with the latest versions.
* Create strong, unique passwords for each online service that you use and change these passwords often.
* When you finish using our website from a public computer, log out and clear the browser’s cache file.

Stay vigilant for scams like “phishing”. Never provide your login information in response to any email, physical mail or phone call that claims to be from ACE. Instead, go directly to our website, ensuring that the URL begins with:  [https://www.ACEMortgagePros.com/](https://rate.com/)

Does ACE Mortgage Professionals share my personal information with third parties?

As a visitor and user of our website, we will not share any of your non-public personal information with anyone outside our company except:

* On a “need to know” basis, as necessary under the agreements with our vendors to perform the services as contracted by you
* At your direction and with your consent.
* To communicate with you about products and services, update you on new services and benefits, or to provide you with personalized promotional offers.
* As required or permitted by law.
* ACE may also disclose account information in special cases when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be violating our Terms of Use Policy, or may be causing injury to or interference (either intentionally or unintentionally) with any of ACE’s rights or property, other users, or anyone else. ACE may disclose or access account information when we believe in good faith that the law requires it and for administrative and other purposes that we deem necessary to maintain, service, and improve our products and services.

Links to other sites

Our site includes links to other websites whose privacy practices may differ from those of ACE Mortgage Professionals. If you submit personal information to any of those sites, your information is governed by their privacy statements. We encourage you to carefully read the privacy statement of any website you visit.

Public forums

Our website offers publicly accessible blogs or community forums. You should be aware that any information you provide in these areas may be read, collected, and used by others who access them. To request removal of your personal information from our blog or community forum, contact us at info@acemortgagepros.com. In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.

Contest and sweepstakes

We may offer you the option to participate in contests, sweepstakes, or surveys. If you agree to participate, we may ask you for contact information, preferences or other information. This information may be used to conduct research, improve our offerings, or contact you regarding home financing or award prizes. For information on how your information that you supply will be used, please refer to the rules for each contest or sweepstakes.

Notifications from us

If you use our website to apply for a loan or create an account, you will receive email notifications from ACE from time to time. These are required notices, and you cannot opt out of receiving them. They are designed primarily to protect your non-public personal information from unauthorized access and to provide you information on the status of your transaction with us. Some notifications may also be necessary when we make changes to various legal agreements or policies, including this privacy policy. If necessary, we may also respond to emails that you send us.

Change of control

Your non-public personal information may be transferred in connection with a sale, merger, transfer, exchange or other disposition (whether of assets, stock or otherwise) of all or a portion of a business of ACE.

Agreement and contact

By clicking on any button indicating an acceptance or agreement to terms, a continuance of processing or submission you understand that you are agreeing to the stated terms and conditions of that submission and that you are agreeing that you have read, accepted, and agreed to the Terms and Conditions and agree to do business electronically with ACE Mortgage Professionals.

Your California Privacy Rights

California Civil Code § 1798.83 permits visitors to our website who are California residents to request certain information regarding their disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please write us:

ACE Mortgage Professionals
Attn: Compliance Officer
P.o. Box 18474
Los Angeles, Ca 90018

DISCLOSURE FOR CALIFORNIA USERS: ACE AND OTHER PARTIES NOT AFFILIATED WITH US MAY COLLECT PERSONALLY IDENTIFIABLE INFORMATION ABOUT YOUR ONLINE ACTIVITIES OVER TIME AND ACROSS DIFFERENT WEBSITES WHEN YOU USE OUR WEBSITE OR THE SERVICES OFFERED ON OUR WEBSITE. WE DO NOT HAVE ANY PROTOCOL THAT OFFERS YOU THE CHOICE TO OPT-OUT OF INTERNET TRACKING. AT PRESENT TIME, THE ACE WEBSITE IS UNABLE TO RESPOND TO “DO NOT TRACK” SIGNALS FROM YOUR INTERNET BROWSER. IF YOU HAVE ANY QUESTIONS REGARDING OUR INTERNET TRACKING METHODS PLEASE EMAIL US AT info@acemortgagepros.com

Notification of privacy statement changes

We reserve the right to modify this privacy policy to reflect changes to our information practices at any time with notice on this site prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices. Your continued use of ACE’s website following the posting of changes to these terms will mean you accept those changes.

Who can I contact for privacy related issues?

You can contact us by mail at:
ACE Mortgage Professionals
Attn: Compliance Officer
P.o. Box 18474
Los Angeles, Ca 90018