

N2 FUNDING PRIVACY STATEMENT

Privacy Policy

At N2 Funding, we are committed to protecting your personal and financial information. Federal law requires us to tell you how we collect, share, and protect your personal information. Federal law also gives you the right to limit some, but not all, sharing.

Federal law gives you the right to limit only the following:

- Sharing information about your creditworthiness with affiliates for their everyday business purpose
- Permitting affiliates from using your information to market to you
- Sharing information with non-affiliates to market to you

State laws, such as the California Online Privacy Protection Act (COPPA), the California Financial Information Privacy Act (CFIPA), and the California Consumer Privacy Act (CCPA) may give you additional rights to limit sharing. We will limit sharing among our affiliates to the extent required by state laws.

This Privacy Statement describes how N2 Funding and our affiliates collect, store, use, share and secure your personal information when you use our website and when you apply for or obtain a financial product or service from N2 Funding. This Statement covers N2 Funding's online services, including N2 Funding websites, and N2 Funding-branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of N2 Funding's digital advertising campaigns.

We may make changes to this policy at any time without notice, but the most current version of the Privacy Statement will be available to you by clicking the link at the bottom of our Home Page. By continuing to use the website and the services available through it, after the date of any change to this Privacy Statement, including accessing the website, you agree and acknowledge acceptance of the Privacy Statement in its most current version.

Agreement to the Privacy Statement

To the extent permitted by applicable law, by using N2 Funding's website, you consent to N2 Funding's Privacy Statement, including your consent to our use and disclosure of information about you in the manner described in this Privacy Statement when you enroll, register or access your account online.

Information We Collect

N2 Funding collects, retains, and uses individual consumers'/customers' information only when and to the extent the information is useful (and allowed by law) to conduct its business and to provide products and services to its consumers/customers.

The types of personal information we collect and share depend on the product or service you obtain from us.

If you are a Third Party Originator (Mortgage Broker), you may choose to provide information about yourself or your company in order to be contacted by N2 Funding regarding loan products and/or services, to receive a response to your question or inquiry, or to gain access to your online account. Such information may include the following:

- Your name
- Your company's name
- NMLS number
- IP address
- Contact information, including phone number and email address
- Information about your business
- Information about your interactions with N2 Funding's websites
- Geolocation data
- Professional or employment-related information
- Financial information
- Other information you choose to provide via a telephone call, letter, or email

If you are a consumer or a potential consumer and your loan officer submits a loan application to N2 Funding on your behalf, N2 Funding may also receive any or all of the following categories of personal information in order to evaluate your loan application and credit worthiness, potentially approve and close a loan for you, and subsequently service any approved loan.

- Personal identifiers such as your name, contact details, and social security number
- Professional or employment-related information
- Credit history
- Transaction history
- Commercial and financial information such as your loan details and payment history

Other information collected may include:

- Data resulting from your activity, such as pages you visit on our website, your device's IP address, and your device's operating system
- Information about your preferences and needs, to customize your service offerings and user experience

Our Sources of Information

We collect information from the following sources:

- You, as provided on applications and other forms
- Our affiliates and business partners
- Third Party Originators (Mortgage Brokers), submitting information on your behalf
- Consumer reporting agencies or other outside sources that provide verification of information services

Why We Collect Information

The information collected is used and shared to process your application or transaction and enable payments and fund transfers with financial institutions. By submitting information to N2 Funding, you agree to be contacted regardless of registration with any federal, state or local Do Not Call list, Do Not Mail list, or any other comparable list or

registry. By providing information to N2 Funding through this website, a telephone call, an email, a letter, or by any other means permitted by N2 Funding, you understand that this information may be used to improve products and services offered by N2 Funding, to market products and services to you, to contact you, and/or to perform the service you requested or that was requested on your behalf. We may work with a third party to collect information on our behalf. By providing your information, you acknowledge and agree that your personal and financial information that is accessed, collected, transmitted, stored and processed by the third party will be governed by the third party's privacy policy.

If you do not wish to receive information regarding N2 Funding's products and services, you may opt-out, within any future communications or by sending an email to info@N2Funding.com. Please designate within your opt-out request, your email address, property address, loan number (if applicable), and telephone number, as well as from what types of communications you wish to opt-out. You may also update your contact preferences by logging into your account.

While we respect and honor your privacy preferences as you have expressed, there may be times when we need to contact you to inform you of a specific change that may have an impact on your ability to use N2 Funding's services or other critical non-marketing purposes. We may also contact you to respond to any specific request you may submit.

Why We Share Your Personal Information

N2 Funding, like all financial companies, may share your personal information with third parties for one or more of the following reasons:

- For our everyday business purposes such as to process your transactions, maintain your account, respond to court orders and legal investigations, or report to credit bureaus, or as otherwise permitted by law
- For our marketing purposes with service providers to offer our products and services to you
- For joint marketing with other financial companies
- For our affiliates' everyday business purposes
- For non-affiliates to market products and services to you

Third parties may include title companies, appraisers, insurance companies, processing services, software providers, marketing services, mortgage loan servicers, and purchasers of loans. We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information.

We may also release your information, when necessary or required, to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

When you are no longer our consumer, we may continue to share your information as described in this notice.

How We Collect Information

Our website uses cookies, tags, and similar tracking technologies to improve the usability of our website, monitor site activity, make your experience with N2 Funding more personalized, maintain continuity during an online session, and for anti-fraud and information security purposes. These include our own first-party cookies as well as the third-party cookies of our business and marketing providers. Please visit [Cookiepedia](#) to find out more about cookies and how they work.

Why We Use Cookies

Our website uses cookies, tags, and similar tracking technologies for the following reasons:

Security: We use cookies to help detect fraud and abuse, including malicious attempts at unauthorized access or use of an account. Encrypted session ID cookies help us to ensure that no one is making changes to your profile or applying for loans on your behalf.

Sign-in Authentication: When you sign into your account, we use cookies to store your sign-in information. This allows us to remember your user preferences and give you a more tailored experience based on those preferences. These cookies also allow you to return to the website without having to sign-in on each page.

Customized Experience: We use cookies to collect information about how you interact with the website so that we can tailor your experience based on what is most relevant to your interests.

Advertising: We use cookies to track, collect, and provide information about your preferences or needs to direct relevant advertising to you. These cookies also help limit the number of times a user is shown the same advertisement.

Analytics: We use cookies to gather usage and performance data about the website.

How You Can Control Cookies

If you wish to prevent cookies from tracking your activity on our website or visits across multiple websites, you can set your browser to block certain cookies or notify you when a cookie is set. If you block cookies on your browser, certain features on our website may not work. For more information on how you can customize your browser's cookie setting please visit the link to your web browser below:

- [Chrome](#)
- [Google](#)
- [Safari](#)
- [Internet Explorer](#)
- [Mozilla](#)

How You Can Control Your Information

When you submit information to N2 Funding through this website, you can always review and request changes to personal information by contacting the loan originator or loan processor you are working with, or if available, by updating your account profile.

How We Protect Your Information

N2 Funding has implemented physical, electronic and procedural safeguards against unauthorized access, including the use of passwords and session time-outs. N2 Funding's Information Security Policy is designed to protect the security and confidentiality of sensitive information in its custody, in compliance with Federal and State consumer protection laws.

Information security is the responsibility of each and every officer and employee of N2 Funding. We prohibit our employees from:

- Collecting information beyond what is necessary to accomplish the specific service.
- Using the information collected for purposes other than for what it is collected.
- Retaining the information when it is no longer needed.
- Sharing sensitive consumer information with others who are not authorized to access such information.

We require third party service providers to enter into confidentiality agreements with us, prohibiting them from using any personally identifiable information they obtain for any purpose other than those for which they are retained or as required by law.

We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our Payment gateway providers database only to be accessible by those authorized with special access rights to such systems, and they are required to keep the information confidential.

After a transaction, your private information (credit cards, social security numbers, financials, etc.) will be kept on file only for as long as required by federal and/or state laws.

Terms of Use

By referencing, using or accessing N2 Funding's website, you agree to these "Terms of Use," including agreeing to indemnify and hold harmless N2 Funding from all claims of any nature. These "Terms of Use" may be changed at any time at the sole discretion of N2 Funding.

Secure Websites

By using, accessing or attempting to access websites owned by N2 Funding that require the use of passwords or any other method of authentication or any combination of authentication methods (these are defined as "secure websites"), you are certifying you are the person legally associated with the passwords or method(s) of authentication being used. Unauthorized access, attempted access, use or attempted use of secure websites owned by N2 Funding is prohibited and may violate federal and/or state law and they may be reported to law enforcement.

Links to Other Sites – Limitation of Liability

N2 Funding may provide links to or from other websites that N2 Funding does not have control over. If you follow links to sites not affiliated or controlled by N2 Funding, you

should review their privacy and security policies and other terms and conditions, as they may be different from those of our site. N2 Funding does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information. You agree that N2 Funding is not responsible for any liability resulting from the access or use of sites not owned by N2 Funding. You also agree that N2 Funding is not responsible for any content, advertising, or products available through these websites. Further, you agree that N2 Funding shall not be responsible or liable, directly or indirectly, for any damage or loss caused, or alleged to be caused by or in connection with the use of websites N2 Funding owns.

Monitoring and Blocking

N2 Funding reserves the right to monitor your access and use of its websites without notification to you. N2 Funding may record or log your use in a manner as set out in N2 Funding's Privacy Statement. You agree that N2 Funding reserves the right to terminate and/or block your use or access of its websites for any reason without prior notice to you.

Indemnification

By linking, referencing, using or accessing websites of N2 Funding, you agree to these "Terms of Use", including agreeing to defend, indemnify and hold harmless N2 Funding, its officers, directors, employees, agents, licensors, suppliers and any other third party, without limitation, against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from any violation of these "Terms of Use".

Limitation of Liability

YOU AGREE THAT YOUR ACCESS TO, AND USE OF, WEBSITES OWNED BY N2 FUNDING AND THE CONTENT THEREOF IS AT YOUR RISK. YOU AGREE, THAT UNDER NO CIRCUMSTANCES SHALL N2 FUNDING BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES ARISING FROM VIRUSES, WORMS, TROJAN HORSES OR OTHER CODE THAT HAS CONTAMINATING OR DESTRUCTIVE PROPERTIES OR YOUR REFERENCING, USING, ACCESSING, INABILITY TO USE OR ACCESS OR LINKING TO OR FROM THE WEBSITES OF N2 FUNDING OR ANY ERRORS OR OMISSIONS IN THE CONTENT THEREOF. There are some jurisdictions that do not allow for the exclusion of certain warranties or the limitation or exclusion of liability for consequential or incidental damages. Based on this conclusion, the liability of N2 Funding is limited to the greatest extent permitted by law.

Questions

Should you still have questions regarding N2 Funding's use of your information or privacy policies and practices, you may contact N2 Funding at:

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