

# USDA LOANS.NET

## Privacy/ USDALoans.net COLLECTION AND USE INFORMATION

At usdaloans.net, we recognize that your privacy is important to you and something that must be maintained.

The following privacy statement explains the kind of information that is collected during the loan process how we use the information and how we share it with others. Usdaloans.net has partnered with several trusted third party companies to offer services including but not limited to obtaining a competitive residential home mortgage. In order for us to assist you with a particular form or service that is provided or offered on our web site we request that you voluntarily supply us with personal information, including, but not limited to your email address, social security number and mailing address for purposes of fulfilling requests inclusive of, but not limited to assistance with mortgage and real estate services and requests for home loan related assistance in general. All of the information we collect from you is optional. Should you choose to supply us with any information, we reserve to the right to share it with trusted third party vendors, affiliate and or service companies that provide contracted services for usdaloans.net and our Web site visitors. Usdaloans.net is the sole owner of the information obtained through this Website.

By submitting your contact information, you are providing your signature and agreeing to our Terms of Use and our Privacy Policy. You are also signing express consent to having one of our third party associates contact you about your inquiry via text message, email address, or phone (even if it is a cellular phone number or other paid service for which the called or messages person(s) could be charged for such call or text) to the residential or cellular telephone number or email you have provided. This contact includes automatic telephone dialing system or an artificial or prerecorded voice or message. You expressly consent to have one of our third party associates to contact you via any means made to any telephone number you provide, even if your telephone number is currently listed on any do not contact email list, internal, corporate, state or national Do Not Call Registry list. You may opt out of receiving calls or other electronic communications at any time by making a Do Not Call Request.

**YOUR PERMISSION, APPROVAL, ACCEPTANCE OF THESE TERMS:** Please understand that by utilizing any of the services offered by usdaloans.net you hereby consent to the collection of any data and use of this information by usdaloans.net and accept the terms as stated in this section. **IN THE EVENT THAT YOU DO NOT AGREE WITH OUR PRIVACY POLICY, PLEASE DO NOT USE THIS SITE.**

**ITEM OF NOTE:** We are not the USDA. They insure the USDA LOANS that our lenders assist people in getting. If you need to contact the USDA directly, you can do so at:

U.S. DEPARTMENT OF AGRICULTURE 1400 Independence Ave S.W. Washington DC 20250

Should you have any questions concerning Privacy Policy issues, fill out a contact form and a representative will contact you.

**FACTS****WHAT DOES Bank of England  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Account balances
- Transaction history and Income
- Payment history and Credit history

**How?**

All financial companies need to share Customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customers personal information; the reasons Bank of England chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of England share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	No
<b>For our marketing purposes</b> — to offer our products and services to you	YES	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Questions?**

Call 501-842-2555 or go to [www.bankofengland-ar.com](http://www.bankofengland-ar.com)

Who we are	
Who is providing this notice?	Bank of England
What we do	
How does Bank of England protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to non-public personal information about you to employees who need it in the course of doing business with you.
How does Bank of England collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Apply for a loan or</li> <li>▪ Provide account information or</li> <li>▪ Give us your income information or</li> <li>▪ Show your driver's license or</li> <li>▪ Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>We do not share personal information with affiliated third parties</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>We do not share personal information with nonaffiliated third parties</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>We do not engage in joint marketing</i></li> </ul>
Other important information	

## Overview

Bank of England Mortgage is committed to complying with the privacy obligations within the California Consumer Protection Act (“CCPA”) as set forth in this privacy notice (the “**Privacy Notice**”). This Privacy Notice applies to information collect by Bank of England Mortgage relating to residents of California, unless exempted by the CCPA. A copy of the Bank of England Mortgage privacy policy applicable to other state residents is located [HERE](#). Either privacy notice may be modified from time to time at Bank of England Mortgage’s sole discretion.

### Personal Information Collected by Bank of England Mortgage:

- Personal Identifiers, including both public and non-public, such as name, address, phone number, email, account names, or other similar items, as well as information described in the personal information category.
- Personal Information, date of birth, social security number, identification cards and information (ie. driver’s license, passport, social security card),
- Credit underwriting information, credit scores and related data; employment, income and asset information; credit or debit card numbers or anything else necessary in the processing of your transaction or employment;

### Where Personal Information Is Collected:

- Mortgage loan applications taken in writing, verbally, online or via mobile apps;
- Third party lead generators;
- Third party underwriting, processing or fraud prevention vendors;
- Public records;
- Employment applications and associated background checks;
- Credit reporting agencies.

While the handling of most of the information collected by Bank of England Mortgage is controlled by the Gramm-Leach-Bliley Act (“GLBA”), there are times that additional information is collected and/or used. For information not covered by the GLBA, you may request certain information through the channels listed at the bottom of this Privacy Notice:

### Information You May Request:

- Types of and actual personal information collected;
- Types of sources where your information is obtained;
- Reasons we collect your information;
- Types of third parties with whom your information is shared;

### How Bank of England Mortgage uses the information that collected:

- Normal business operations, such as credit underwriting, accounting, information security, audit, investigations, and other compliance, risk or regulatory related matters;
- Manage the business, such as determining product offerings, marketing efforts, billing cycles, collection efforts, and customer support processes and procedures;
- Employment purposes, such as processing applications, employee benefits, pay, compensation, and governmental compliance.

**Where your information is shared:**

- Government agencies or law enforcement;
- Consumer credit bureaus;
- Customer relationship management processes, website development or other marketing related vendors;
- Information technology and security vendors;
- Third party underwriting, processing or fraud prevention vendors;
- Human resources and Payroll support vendors;
- Your lawful agents, law firms, and accountants;
- Essential parties to any acquisition, merger, reorganization or other process, whether required by any regulatory, bankruptcy court or purchaser, if any;
- Subsidiaries and affiliates.

**Consumer Rights Under the CCPA:**

- If you request to exercise the rights provided to you by the CCPA, Bank of England will not deny to proceed with your loan or change any transaction terms; however, rates and fees are always subject to change until locked due to market fluctuation;
- Upon request and verification through the channels described at the bottom of this Privacy Notice, you may receive a copy of the information we have collected, unless covered by the GLBA or other applicable law or regulation;
- While Bank of England Mortgage does not sell your personal information, the CCPA states that you may opt out of such sale from covered entities;
- Upon request, your information may be deleted, unless required to be maintained by any applicable law or regulation, or for other legal purposes.

**Verification Procedures:**

Upon receiving a call for any of the above information or requests, Bank of England Mortgage will verify your identity by asking questions related to your full name, address, email address, date of birth or other information necessary to confirm you are the proper party or Authorized Agent as described in the CCPA.

**For More Information or to Make a Request Described Above:**

If you have any questions about this Privacy Notice or need additional information, please contact us by email at [CCPA@boemortgage.com](mailto:CCPA@boemortgage.com), by phone at (866)878-2265, or mail at Bank of England Mortgage, Attn: Privacy Information, 5 Statehouse Plaza, Ste 500, Little Rock, AR 72201