USDALoans.net Privacy Policy

Effective Date: October 29, 2026

1. Introduction

At USDALoans.net, protecting your privacy and personal information is important to us.

USDALoans.net is owned and operated by **E Cubed LLC**, an independent marketing company dedicated to providing USDA home loan information, educational resources, and connecting prospective homebuyers with experienced mortgage lending professionals.

Mortgage financing referenced on this website is provided by **Magnolia Bank, NMLS #423028, Member FDIC, Equal Housing Lender**.

This Privacy Policy explains how E Cubed LLC collects, uses, shares, and protects information obtained through USDALoans.net.

2. Information We Collect

When you visit our website or submit an inquiry, we may collect information that you voluntarily provide, including:

- Your name
- Email address
- Telephone number
- Mailing address or desired property location
- Estimated credit score
- Estimated household income
- Desired loan amount
- Homeownership and mortgage-related preferences
- Other information you choose to provide through our website

We may also automatically collect certain technical information, including your IP address, browser type, device information, referring website, pages visited, and interactions with our website.

E Cubed LLC does not require visitors to provide Social Security numbers through its general marketing and inquiry forms. If you proceed with a formal mortgage application,

additional personal and financial information may be collected directly by Magnolia Bank through its designated application systems.

3. How We Use Your Information

Information collected through USDALoans.net may be used to:

- Respond to questions and inquiries about USDA home loans.
- Help visitors understand USDA loan eligibility requirements.
- Connect prospective borrowers with mortgage professionals at Magnolia Bank.
- Facilitate requests for mortgage-related information or assistance.
- Improve website functionality and visitor experience.
- Analyze website traffic and advertising performance.
- Maintain the security and integrity of our website.
- Comply with applicable legal and regulatory requirements.

We do not use information collected through our website for purposes unrelated to the services described in this policy without an appropriate legal basis or additional consent where required.

4. How We Share Information

USDALoans.net is owned and operated by E Cubed LLC, an independent marketing company providing USDA home loan education and information.

When visitors submit a mortgage inquiry or lead form through USDALoans.net, the information is transmitted directly to Magnolia Bank's customer relationship management (CRM) system for follow-up by its mortgage lending professionals.

E Cubed LLC does not independently originate, underwrite, approve, or fund mortgage loans.

E Cubed LLC may use website hosting, analytics, advertising, and technology service providers to operate and improve USDALoans.net. These services may process limited visitor information in connection with their functions.

Information may also be disclosed when required by applicable law or legal process.

5. Mortgage Applications and Magnolia Bank

All mortgage financing referenced on USDALoans.net is provided by Magnolia Bank, NMLS #423028, Member FDIC, Equal Housing Lender.

Information submitted through mortgage inquiry forms is delivered directly to Magnolia Bank for responding to inquiries and assisting prospective borrowers with mortgage financing.

Formal mortgage applications and associated underwriting, lending decisions, and loan processing are handled by Magnolia Bank under its applicable privacy notices, policies, and regulatory obligations.

E Cubed LLC is not a mortgage lender and does not make lending decisions.

6. Cookies, Analytics, and Advertising

USDALoans.net may use cookies, analytics tools, and similar technologies to understand website traffic, improve user experience, and measure advertising effectiveness.

These technologies may collect information about how visitors interact with our website, including pages viewed, links clicked, and general browsing activity.

We may use third-party advertising and analytics services, including Google Ads and Google Analytics, to measure campaign performance and improve our marketing efforts.

Visitors may be able to manage certain cookie preferences through their browser settings or available privacy controls.

Additional privacy choices may be available through the advertising providers themselves.

7. Telephone, Email, and Text Communications

If you provide your contact information and request assistance, E Cubed LLC or Magnolia Bank may contact you regarding your inquiry, subject to applicable law and any consent you provide.

Depending on your selections and applicable consent requirements, communications may include telephone calls, emails, or text messages.

Where legally required, consent for automated calls, prerecorded messages, or marketing text messages will be obtained separately through appropriate disclosures and consent mechanisms.

Consent to receive marketing communications is not required as a condition of obtaining mortgage financing.

You may request to stop receiving marketing communications at any time by following the unsubscribe instructions in an email, replying STOP to an applicable text message, or contacting us through our website.

8. Information Security

We take reasonable administrative, technical, and organizational measures designed to protect personal information against unauthorized access, disclosure, alteration, or misuse.

However, no website, electronic transmission, or information storage system can be guaranteed to be completely secure.

Visitors should avoid submitting highly sensitive information, including Social Security numbers or financial account credentials, through general website contact forms.

9. Data Retention

We retain personal information for as long as reasonably necessary to fulfill the purposes described in this policy, maintain business records, comply with applicable legal obligations, resolve disputes, and protect our legitimate business interests.

Retention periods may vary depending on the type of information collected and applicable legal requirements.

10. Your Privacy Choices

You may contact us to request information about personal data collected through USDALoans.net or to request correction or deletion of information, subject to applicable laws and record-retention obligations.

You may also opt out of marketing communications at any time.

Certain privacy rights may vary depending on your state of residence.

Requests can be submitted through our Contact Us page.

11. Third-Party Websites

USDALoans.net may contain links to websites or services operated by third parties, including Magnolia Bank's mortgage application platform.

We are not responsible for the privacy practices or content of independently operated third-party websites.

We encourage visitors to review the privacy policies of any external websites before submitting personal information.

12. Children's Privacy

USDALoans.net is intended for adults seeking information about homeownership and mortgage financing.

Our website is not directed toward children under the age of 13, and we do not knowingly collect personal information from children under 13.

If we become aware that such information has been collected, we will take appropriate steps to delete it, consistent with applicable law.

13. Government Affiliation Disclosure

USDALoans.net is a privately operated website and is not a government agency.

E Cubed LLC and Magnolia Bank are not affiliated with, acting on behalf of, or directed by the United States Department of Agriculture (USDA), Department of Veterans Affairs (VA), Federal Housing Administration (FHA), or any other government agency.

For official USDA program information, visit www.usda.gov.

14. Changes to This Privacy Policy

E Cubed LLC reserves the right to update this Privacy Policy to reflect changes in business practices, technology, legal requirements, or website operations.

Any updates will be posted on this page with a revised effective date.

Your continued use of the website following publication of an updated policy is subject to the applicable terms and laws. Where additional consent is legally required, we will obtain it.

15. Contact Information

For questions regarding this Privacy Policy or information collected through USDALoans.net, please contact:

E Cubed LLC
Website: www.usdaloans.net
Contact Us

Last Updated: October 29, 2026