



Prime 1 Lending Inc. Privacy Policy

Effective Date: July 2024

Prime 1 Lending Inc. ("we," "our," or "us") respects your privacy and is committed to protecting your personal information. This Privacy Policy describes how we collect, use, disclose, and protect your information, as well as your rights regarding your personal data. This policy is compliant with the Telephone Consumer Protection Act (TCPA) and other relevant regulations.

1. Information We Collect

We collect various types of information in connection with the services we provide, including:

Personal Information

- **Contact Information:** Name, address, phone number, email address.
- **Identification Information:** Social Security number, driver's license number, or other government-issued identification numbers.
- **Financial Information:** Bank account numbers, credit card numbers, income, credit history, and other financial details.

Usage Information

- **Online Activity:** Browsing history, search history, and information regarding your interactions with our website.
- **Device Information:** IP address, browser type, operating system, and device identifiers.

2. How We Collect Information

We collect information from you in the following ways:

- **Directly from You:** When you apply for a loan, fill out forms on our website, communicate with us, or use our services.
- **Automatically:** Through cookies and other tracking technologies when you visit our website.
- **From Third Parties:** Credit reporting agencies, marketing service providers, and public databases.

NMLS ID: **2621601**

8549 Wilshire Blvd, STE 3348, Beverly Hills, CA 90211
(323)742-1523

3. Use of Your Information

We use the information we collect for various purposes, including:

- **To Provide Services:** Processing loan applications, managing accounts, and delivering customer service.
- **To Communicate with You:** Sending notices, updates, marketing communications, and promotional offers.
- **For Business Operations:** Conducting audits, data analysis, and improving our services and website.
- **For Legal Compliance:** Complying with legal obligations, preventing fraud, and ensuring security.

4. Disclosure of Your Information

We may share your information with:

- **Service Providers:** Third parties that perform services on our behalf, such as payment processing, data analysis, and marketing.
- **Affiliates:** Our subsidiaries and affiliated companies.
- **Legal and Regulatory Authorities:** To comply with legal processes or respond to lawful requests.
- **Business Transfers:** In connection with a merger, acquisition, or sale of assets.

5. Your Rights and Choices

Access and Correction

You have the right to access and correct your personal information. You can update your information by contacting us at info@prime1lending.com.

Marketing Communications

You may opt out of receiving marketing communications from us by following the unsubscribe instructions in the communications or by contacting us directly.

Do Not Call Requests

You can request to be placed on our internal "Do Not Call" list by contacting us at info@prime1lending.com or 323-742-1523. Please allow up to 30 days for your request to be processed.

6. TCPA Compliance

By providing your phone number, you consent to receive calls and text messages from Prime 1 Lending Inc., including those made using an automatic telephone dialing system or prerecorded voice messages, for marketing and informational purposes. Message and data rates may apply. Your consent is not a condition of purchasing any goods or services.

To opt out of receiving text messages or calls, you can:

- **Text "STOP" to any text message you receive from us.
- **Email us at info@prime1lending.com with your request.
- **Call us at 323-742-1523 to request removal.

7. Security of Your Information

We implement reasonable security measures to protect your personal information from unauthorized access, use, or disclosure. However, no security system is impenetrable, and we cannot guarantee the absolute security of your information.

8. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of any material changes by posting the new Privacy Policy on our website and updating the effective date. Your continued use of our services after the changes take effect constitutes your acceptance of the revised policy.

9. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at:

- **Email:** info@prime1lending.com
- **Phone:** 323-742-1523
- **Address:** 8549 Wilshire Blvd, Ste 3348, Beverly Hills, CA 90211