

## Privacy Policy

**Effective Date:** July 14, 2025

Mobile Fund Services ("we," "us," or "our") respects your privacy and is committed to protecting your personal information in accordance with the highest standards of data privacy and legal compliance. This Privacy Policy describes how we collect, use, share, and safeguard information when you visit our website, mobilefundservices.com ("Site") or use our mobile and manufactured home lending services.

**1. Information We Collect** We may collect the following categories of information:

- **Loan Application Information:** Full name, email address, phone number, home address, Social Security number, driver's license or ID, date of birth, employment and income information, financial account details, credit score, and property-related data.
- **Technical Data:** IP address, browser type, device ID, operating system, referring URL, usage behavior, and session duration.
- **Cookies and Tracking Technologies:** We use cookies, web beacons, and analytics tools to understand user behavior, enhance experience, and improve our services.

**2. How We Use Your Information** Your information may be used to:

- Process, underwrite, and service mobile home loan applications
- Conduct identity verification and credit assessments
- Communicate regarding loan status, services, promotions, and regulatory updates
- Prevent fraud, unauthorized access, or legal violations
- Analyze usage trends to improve the Site and lending experience

**3. Information Sharing and Disclosure** We do not sell your personal information. We may share data only under strict conditions:

- **Service Providers:** Under contract to assist with credit checks, underwriting, compliance, servicing, or technology support
- **Financial Institutions & Credit Bureaus:** For credit decisions, servicing, and reporting
- **Government or Legal Authorities:** As required to comply with applicable laws and regulations
- **Successor Entities:** In the case of a merger, sale, or acquisition
- **With Your Consent:** Where you explicitly agree to such sharing

**4. Data Security and Retention** We implement advanced security protocols including encryption, firewalls, secure servers, access controls, and employee training to safeguard personal information. Data is retained only for as long as necessary to fulfill the purpose of collection, comply with legal requirements, or resolve disputes.

**5. Your Rights and Choices** Depending on your jurisdiction, you may have the right to:

- Access, correct, or delete your personal information
- Opt out of marketing communications
- Request a copy or transfer of your data
- Restrict or object to certain data processing

To exercise any of these rights, please email: **Support@loanformobilehome.com**

**6. Children's Privacy** This Site is not directed to individuals under 18. We do not knowingly collect personal information from minors.

**7. International Users** By using the Site from outside the United States, you acknowledge and agree that your data may be processed and stored in the U.S. under U.S. law.

**8. Updates to This Privacy Policy** We reserve the right to revise this Privacy Policy at any time. The latest version will be posted on the Site with a revised effective date.

**9. Contact Us** For any privacy-related questions, email: **Support@loanformobilehome.com**

## SMS Data Privacy & Messaging Disclosures:

**Program Name:** This SMS messaging program is operated by Mobile Fund Services.

**Information Collected via SMS:** We collect your mobile phone number, opt-in consent, and any details you provide through SMS communication.

**Collection Methods:** SMS data is collected when you opt into our program, submit forms, or respond to text messages from Mobile Fund Services.

**Purpose of Data Use:** Your SMS data is used to deliver payment reminders, account updates, promotional offers, and other service-related notifications. We may also use this information for fraud prevention, compliance, and service improvement.

**Data Security & Storage:** All SMS data is stored securely using encryption and strict access controls, consistent with our enterprise-level data protection protocols.

**Your Rights:** You can opt out of SMS communications at any time by texting STOP to our program number. For assistance, text HELP or email [Support@loanformobilehome.com](mailto:Support@loanformobilehome.com).

**Data Sharing Policy:** We do not share SMS opt-in data or consent information with any third parties or affiliates for marketing or promotional purposes. All opt-in data remains confidential.

**Message Frequency:** Message frequency may vary.

**Message and Data Rates:** Standard message and data rates may apply.

**Participating Carriers:** Our program is supported by AT&T, T-Mobile, Metro PCS, Verizon Wireless, US Cellular, Google Voice, Cellular One, Cellcom, Cellular South, Interop, and Clearsky.

**Carrier Liability Disclaimer:** Carriers are not responsible for delayed or undelivered messages.

**Privacy Policy Access:** This Privacy Policy is accessible at <https://loanformobilehome.com/privacy-policy> and linked in all program call-to-actions.