



Website Privacy Policy

Visio Financial Services Inc. (“Visio Lending” or “Visio”) respects the privacy of its website users. This Privacy Policy (the “Policy”) applies to visitors of Visio’s website and explains how Visio collects, uses, discloses and safeguards your information when you visit VisioLending.com.

1. Personal Information Collected.

Visio monitors user traffic patterns throughout this website including the user's domain name, browser type, date and time of access, and pages viewed. This information is collected to measure the number of visitors to Visio’s website and to determine which areas users find useful based on the traffic. Visio uses this information to enhance visitor experience and improve future content based on visitors’ interests.

A user may be asked to provide personal information to receive a response from Visio. The personal information requested includes the user’s name, email address, telephone number and any other information that the user chooses to provide. The collection of information will be transparent to the user. Visio will ask for information and the user will have the opportunity to decide whether to provide it. If the requested information is not provided, then Visio may be unable to respond.

Mobile phone providers may capture personal information when a user visits Visio’s website on their mobile phone. Visio is not responsible for and cannot control how other parties collect user information when a user accesses Visio’s website. Links to third-party websites are also not covered by this Policy. Visio does not have control over third-party websites accessed through this website. To learn what information is collected by third-party websites, users should read the third-party website’s privacy policy. Visio is not responsible for any data collected or any other actions of third-party websites linked on this website.

2. Use of Personal Information.

Personal information collected is used to conduct and improve business operations, such as communication with customers and business planning; providing broker or borrower services; providing information or services requested; communicating with users about products, services and events relating to Visio; improving Visio’s products, services and website;

verifying user identity; responding to legitimate legal requests from law enforcement or other government regulators; investigating suspected or actual illegal activity; supporting the sale or transfer of all or a portion of Visio's business or assets (including through bankruptcy); and/or conducting investigations to ensure compliance with legal obligations.

Except where used in support of a contract with a user or to fulfill a legal obligation, Visio's use of users' personal information will be for legitimate business interests as set forth above.

3. Use of Personal Information to Contact Users.

Visio does not use the personal information collected on this website to contact users except in response to direct inquiries or if a user registers for communications in the Broker or Referral sections of this site.

4. Sharing Information with Third Parties.

Visio may share users' personal information with Visio's subsidiaries and affiliated companies. When Visio transfers personal information to subsidiaries or affiliated companies, it will do so consistent with applicable law.

In addition, Visio may provide access to or share personal information on an as-needed basis with third parties, such as trusted service providers, consultants and contractors who are granted access to Visio facilities or systems, and with government agencies and others as required by law. Visio may share user information with third-party servicers to perform services on Visio's behalf. In those cases, Visio will share the information with service providers for the purposes outlined above. Visio's service providers are contractually restricted from using or disclosing the information they receive from Visio, except when it is necessary to perform services on Visio's behalf, or to comply with legal requirements, including but not limited, to complying with tax and regulatory obligations, and responding to a court proceeding or legitimate legal requests from law enforcement or other government regulators; investigating suspected or actual illegal activity; preventing physical harm or financial loss; or supporting the sale or transfer of all or a portion of Visio's business or assets (including through bankruptcy).

5. Retention of Personal Information.

Visio will retain personal information as long as needed to comply with its contractual and legal obligations. If the personal information is not subject to contractual or legal obligations, Visio will retain the data for as long as required to achieve the original purpose for which it was collected.

6. Cookies and Tracking Technology.

Visio uses cookies on this website. Cookies are small text files sent to and stored on users' computers that allow websites to recognize repeat users, facilitate users' access to websites and

allow websites to compile aggregate data that helps improve content. Cookies do not damage users' computers or files. If a user does not want cookies to be accessible by this or any other website, the user should adjust the settings on the user's internet browser to deny or disable the use of cookies. The cookies that Visio uses on this site do not identify the user. The cookies simply provide Visio with aggregate, anonymous analytics about the number of people visiting pages on this website.

This website may also use web beacons. A web beacon is a pixel on a website that can be used to track whether a user has visited specific websites, and then deliver targeted advertising. Web beacons are used in combination with cookies, which means that if a user turns off their browser's cookies the web beacons will not be able to track that user's activity. The web beacon will still account for a website visit, but the user's unique information will not be recorded.

Visio may also use cookies and similar technology placed by one of Visio's business partners to enable Visio to learn which advertisements bring users to Visio's website.

This website also uses Google Analytics, a web analytics service provided by Google, Inc. Google Analytics uses Cookies and other tracking technologies to help Visio analyze how users interact with this website and Visio's services, compile reports on user activity, and provide other services related to user activity and usage. The technologies used by Google may collect information such as a user's IP address, time of visit, whether a visitor is a returning visitor, and any referring website. The technologies used by Google Analytics do not gather information that personally identifies users. The information generated by Google Analytics will be transmitted to and stored by Google and will be subject to Google's [privacy policies](#). To learn more about Google's partner services and to learn how to opt-out of tracking of analytics by Google, click [here](#).

7. Parents, Guardians and Children.

This website is intended for users who are at least 18 years of age. Visio does not knowingly solicit information from or market products or services to children. If you do not meet the age requirements set out above, please do not enter your personal information on this website.

8. Residents of California.

California Shine the Light Law: California residents may annually request and obtain information that is shared with other businesses for their own direct marketing use within the prior calendar year. Visio does not share your personal information with other businesses for their own direct marketing use.

California Consumer Privacy Act: Except for individuals who interact with Visio as employees and contractors, individuals whose information Visio has because of their relationship with employees and contractors (such as family members receiving health benefits or emergency contacts), job applicants, and individuals whose information Visio has because of their relationship with job applicants (e.g. references), and individuals whose information Visio has as a result of a business-to-business interaction or relationship, California residents have the right to:

- Request details about the personal information that Visio has collected about them, including the categories of information, the purpose for which Visio uses it, with whom Visio shares it, and specific information about what personal information Visio has about the California resident specifically;
- Request that the California resident's data be deleted; and
- Direct a company not to sell the California resident's data. However, since Visio does not sell personal information, this does not apply.

If you are a California resident not covered by the exclusions mentioned above and you would like to exercise your rights, you should contact Visio by calling 888.521.0353 or by emailing Visio at privacy@visiolending.com. Please provide your name, a way for Visio to contact you (such as an email address or telephone number), information about the nature of your relationship with Visio (e.g. you are a visitor to Visio's website), and details about the action that you would like Visio to take. Based on your request, Visio will investigate to determine if Visio has any of your personal information. If Visio does have any of your personal information (other than the information provided in your request), Visio will seek to verify your identity based on the personal information that Visio already has. Visio will also provide you information about whether there is any reason Visio cannot comply with your request.

9. Policy Updates.

As Visio expands and improves this website, Visio may need to update this Policy. This Policy may be modified from time to time without prior notice. Visio encourages you to review this Policy on a regular basis for any changes. The date of the latest version will be identified at the bottom of the Policy.

Effective: January 1, 2023