



FIRST CLOVER CAPITAL, INC.

Protecting your private information is our priority. This Statement of Privacy applies to First Clover Capital Inc, www.FirstCloverCapital.com, all applications and affiliated businesses in how First Clover Capital Inc governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to First Clover Capital Inc include www.FirstCloverCapitalInc.com and First Clover Capital Inc which is a Mortgage Brokerage Firm. By contacting, using the website and other applications owned by First Clover Capital Inc you consent to the data practices described in this statement.

Collection of your Personal Information

First Clover Capital Inc may collect personally identifiable information, such as your name. If you purchase First Clover Capital Inc's products and services, we collect billing and credit card information. This information is used to complete the purchase transaction. We may gather additional personal or non-personal information in the future.

Information about your computer hardware and software may be automatically collected by First Clover Capital Inc. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the First Clover Capital Inc website and other applications.

First Clover Capital Inc encourages you to review the privacy statements of websites you choose to link to from First Clover Capital Inc so that you can understand how those websites collect, use and share your information. First Clover Capital Inc is not responsible for the privacy statements or other content on websites outside of the First Clover Capital Inc website.

Use of your Personal Information

First Clover Capital Inc collects and uses your personal information to operate its website(s) and deliver the services you have requested.

First Clover Capital Inc may also use your personally identifiable information to inform you of other products or services available from First Clover Capital Inc and its affiliates. First Clover Capital Inc may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

First Clover Capital Inc does not sell, rent or lease its customer lists to third parties.



FIRST CLOVER CAPITAL, INC.

First Clover Capital Inc may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. First Clover Capital Inc may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to First Clover Capital Inc, and they are required to maintain the confidentiality of your information.

First Clover Capital Inc may keep track of the websites and pages our users visit within First Clover Capital Inc, in order to determine what First Clover Capital Inc services are the most popular. This data is used to deliver customized content and advertising within First Clover Capital Inc to customers whose behavior indicates that they are interested in a particular subject area.

As you browse FirstCloverCapitalInc.com and/or applications affiliated with First Clover Capital Inc, advertising cookies will be placed on your computer so that we can understand what you are interested in. Our display advertising partners enables us to present you with retargeting advertising on other sites based on your previous interaction with First Clover Capital Inc. The techniques our partners employ do not collect personal information such as your name, email address, postal address or telephone number. You can visit this page (<http://www.networkadvertising.org/choices/>) to opt out of targeted advertising.

First Clover Capital Inc will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on First Clover Capital Inc or the site; (b) protect and defend the rights or property of First Clover Capital Inc; and, (c) act under exigent circumstances to protect the personal safety of users of First Clover Capital Inc, or the public.

Security of your Personal Information

First Clover Capital Inc secures your personal information from unauthorized access, use or disclosure.

Children Under Thirteen

First Clover Capital Inc does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use www.FirstCloverCapital.com or any applications or affiliated businesses.



FIRST CLOVER CAPITAL, INC.

Opt-Out & Unsubscribe

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from First Clover Capital Inc by contacting us here:

- Web page: www.FirstCloverCapital.com
- Email: Info@FirstCloverCapital.com

Changes to this Statement

First Clover Capital Inc will occasionally update this Statement of Privacy to reflect company and customer feedback. First Clover Capital Inc encourages you to periodically review this Statement to be informed of how First Clover Capital Inc is protecting your information.

Contact Information

First Clover Capital Inc welcomes your questions or comments regarding this Statement of Privacy. If you believe that First Clover Capital Inc has not adhered to this Statement, please contact First Clover Capital Inc at:

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Effective as of December 15, 2020