

**Privacy Policy Last Updated: June 5, 2026 Hoshang Mostofizadeh DBA 1to1 Mortgage [www.1to1mortgage.net](http://www.1to1mortgage.net)**

This Privacy Policy explains how **Hoshang Mostofizadeh DBA 1to1 Mortgage** (“1to1 Mortgage,” “we,” “our,” or “us”) collects, uses, stores, and protects personal information. This policy applies to all visitors, clients, and consumers who interact with our website, services, SMS communications, and prescreened firm-offer outreach programs.

## **1. Information We Collect**

### **1.1 Information You Provide Directly**

- Name
- Email address
- Phone number
- Property information
- Loan-related inquiries

### **1.2 Information From Credit Bureaus (FCRA Prescreened Data)**

For firm-offer outreach, we receive prescreened consumer data from:

- **TransUnion**
- **Experian**
- **Equifax**

This data is provided under **FCRA §604(c)** and includes only the information necessary to determine eligibility for a firm offer of credit.

### **1.3 Automatically Collected Information**

- IP address
- Browser type
- Device information
- Website usage analytics

## **2. How We Use Your Information**

We use personal information for the following purposes:

- To deliver **FCRA-compliant prescreened firm offers of credit**
- To communicate with consumers who respond to SMS messages

- To connect consumers with licensed mortgage professionals
- To comply with legal and regulatory requirements
- To improve website performance and user experience

We **do not** sell consumer data.

### **3. SMS Communications**

If you receive an SMS message from us, it is because:

- Your information appeared on a **prescreened list** from TransUnion, Experian, or Equifax
- You may meet the criteria for a firm offer of credit
- You interacted with our website or requested information

You may opt out of SMS messages at any time by replying **STOP**.

### **4. FCRA Prescreened Offer Disclosure**

If you received a firm-offer SMS, the following applies:

- You were selected based on credit criteria from a credit bureau
- This is a **firm offer of credit** under the Fair Credit Reporting Act
- Additional information may be required to verify eligibility
- You may opt out of prescreened offers by calling **1-888-5-OPTOUT**

### **5. CCPA Notice (California Residents)**

As a California resident, you have the right to:

- Request access to personal information
- Request deletion of personal information
- Request information about data sharing
- Opt out of the sale of personal information (we do not sell data)

To submit a request, contact us at: **hoshang@1to1mortgage.net 415-577-4942**

### **6. Data Security**

We use industry-standard security measures to protect personal information, including:

- Encryption in transit and at rest

- Access controls
- Secure data storage
- Regular audits

## **7. Sharing of Information**

We may share information with:

- Licensed mortgage professionals
- Lender partners
- Compliance vendors
- Service providers (e.g., SMS platforms)

We **do not** share information for marketing by unrelated third parties.

## **8. Contact Information**

**1to1 Mortgage** Attn: Privacy Officer 491 Lea Court Novato, CA 94945 Email: [hoshang@1to1mortgage.net](mailto:hoshang@1to1mortgage.net) Phone: **415-577-4942**