

Privacy Policy

Effective Date: January 1, 2026

1to1 Mortgage (“we,” “us,” “our”) is a marketing company that provides data-driven targeting, campaign execution, email delivery, SMS delivery, and related communication services. We respect your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, store, and safeguard information in connection with our website, marketing activities, and communication channels.

1. Information We Collect

We may collect the following types of information:

- Personal information you provide directly (name, email, phone number, address).
- Marketing-related data used for campaign targeting.
- Website and device information (IP address, browser type, pages visited).
- Engagement data from email and SMS interactions.
- Information provided by clients who use our marketing platform.

We do **not** collect loan applications, financial documents, or underwriting information.

2. How We Use Your Information

We use your information to:

- Deliver marketing campaigns on behalf of our clients.
- Send email and SMS communications when permitted.
- Improve our website, targeting accuracy, and communication performance.
- Maintain compliance with applicable laws and industry standards.
- Support clients who use our marketing services.

We do **not** use your information to make lending decisions.

3. No Guarantee of Results

Marketing performance varies. We do **not** guarantee responses, engagement, or conversions.

4. SMS and Email Privacy

We do not sell, rent, share, or trade your mobile phone number or email address.

Your contact information is used only for:

- Communications you have consented to receive
- Communications delivered on behalf of our clients
- Required compliance notifications

You may opt out at any time by replying STOP to SMS messages or unsubscribing from email.

5. Sharing of Information

We do not sell personal information.

We may share information with:

- Service providers who support our operations (email delivery, SMS delivery, analytics, compliance)
- Clients who use our marketing platform
- Regulatory agencies when required by law

All service providers are required to protect your information.

6. Your Rights

Depending on your state of residence, you may have the right to:

- Access your personal information
- Request deletion
- Update or correct your information
- Opt out of marketing communications

To exercise your rights, contact us at: info@1to1mortgage.com

7. Data Security

We use industry-standard security measures to protect your information from unauthorized access, disclosure, or misuse.

8. Children's Privacy

Our services are not intended for individuals under 18 years of age. We do not knowingly collect information from minors.

9. Changes to This Policy

We may update this Privacy Policy from time to time. Updates will be posted on this page with a revised effective date.

10. Contact Information

1to1 Mortgage

491 Lea Court, Novato, CA 94945

hoshang@1to1mortgage.com