



A Bigger Better Mortgage,
DBA Loan Shark
4610 S. Ulster ST. STE 150
Denver, CO 80237



PRIVACY POLICY

Regarding IP Addresses. A Bigger Better Mortgage, “ABBM”/DBA Loan Shark and/or third parties use your IP address to identify you, gather broad demographic information, help diagnose problems with our server, and to administer our site.

Regarding Cookies. ABBM/DBA Loan Shark and/or third parties may be placing or reading "cookies" on your internet browser. Cookies are bits of text transferred to your computer hard drive through your browser. They allow ABBM/DBA Loan Shark or third-party systems to recognize your browser, remember your information and link your activities to you. Should you block or disable these cookies, this site may not work and/or appear as intended. Nevertheless, if you want to take these steps, you can do so by following instructions related to your browser. Cookies collect types of information such as the following:

- Site traffic (for example: the domain name and host from which you access the internet and the internet address of the site from which you came to ours),
- Statistics (for example: the date and time you access our site, the keywords and/or links clicked, and the pages you visit),
- IP information (for example: your computer's IP address, information about the operating system, platform and web browser type/version you utilize),
- Demographic information & other non-personally identifiable information about you,
- Advertisement information, and/or
- Information to fight fraud or misuse.

Regarding Personally Identifiable Information. Some ABBM/DBA Loan Shark sites may collect personally identifiable information when you choose to provide it through a contact form, registration form or when purchasing a service or product. This type of information may include your name, addresses, email addresses, phone numbers, and financial information. This information is used to contact you about an inquiry, to manage and/or promote our relationship with you. **We do not sell your information to any third party, though we do share your information with close and necessary third parties for the purpose of you loan request.**

Regarding Sensitive Information. Some ABBM/DBA Loan Shark sites may, as part of your purchase of a product or service, collect sensitive information, such as your credit card number. In such case, sensitive information will be encrypted and protected with SSL which current industry standard encryption protocol when you apply on the internet. You will know you are on such an SSL page when you see a picture of a closed lock in the browser next to the company website domain name. Another way to tell if you are on a secure page is to look at the address or URL of the page. (Look in the address box or right-click on the page and select "Properties".) These secure SSL encrypted pages have URLs that start with https:// instead of http://.



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Employees: Employees are required to have a secured password on their computers and have antivirus and malware on their computers. Employees also use private VPN which hides our online activity and location from hackers and internet service providers. This keeps our online privacy and your vital information secure.

Employee hiring procedure include a background check for all employees, including management, who are involved in the origination of mortgage loans against the U.S. General Services Administration (GSA) excluded Parties List, the HUD Limited Denial of Participation List (LDP List), and the Federal Housing Finance Agency (FHFA) Suspended Counterparty Program (SCP) List.

Regarding Information Collected by Third Parties. This site may consist of third-party advertising, links to other sites, and/or content from third parties. ABBM/DBA Loan Shark may share non-personally identifiable (for example: demographic) information to facilitate the delivery of relevant content and/or advertisements. Third party sites, businesses, advertisers, or advertising entities working on their behalf, sometimes use technology to deliver the advertisements that appear on our website directly to your browser. They automatically receive your IP address when this happens. They may also use cookies, JavaScript, web beacons, and other technologies that they may use, and the information practices of these advertisers and third-party websites or businesses are not covered by this Privacy Policy but are covered by their respective privacy policies. Some, but not all, third party advertising companies provide a mechanism to opt-out of their technology. For more information and identification of advertisers that provide an opt-out mechanism, please visit the following: http://www.networkadvertising.org/managing/opt_out.asp

Regarding ownership and transfer of information. All information collected on this site is considered to be an asset of ABBM/DBA Loan Shark and as such may be shared and/or transferred as described in this policy and/or as part of an acquisition (or contemplated acquisition) of ABBM/DBA Loan Shark or this site.

Regarding changes to this policy. ABBM/DBA Loan Shark may alter this policy from time to time, so you are encouraged to review the policy periodically.

Legal Disclaimer. ABBM/DBA Loan Shark may disclose personal information when required by law or in the good faith belief that such action is necessary to conform to the ethics of the law, or to comply with a legal process served on our Web site.

If you have further questions, send an email to info@abiggerbettermortgage.com