



SMS Privacy Policy

Effective Date: 07/02/2024

1. Introduction

Welcome to Watermark Home Loans (“we,” “our,” “us”). We value your privacy and are committed to protecting your personal information. This SMS Privacy Policy outlines how we collect, use, disclose, and protect your information when you subscribe to and interact with our SMS services.

2. Information We Collect

When you subscribe to our SMS services, we may collect the following types of information:

- **Personal Information:** Your phone number and any other information you provide directly via SMS.
- **Usage Information:** Details of your interactions with our SMS services, including message logs, timestamps, and your responses.

3. How We Use Your Information

We use the information we collect to:

- Provide and manage our SMS services.
- Communicate with you about our services, promotions, updates, and other relevant information.
- Improve our services and customize your experience.
- Comply with legal obligations and protect our rights.

4. Information Sharing and Disclosure

We do not sell, trade, or otherwise transfer your personal information to outside parties except as described below:

- **Service Providers:** We may share your information with third-party service providers who assist us in operating our SMS services and conducting our business.
- **Legal Requirements:** We may disclose your information when required by law or in response to legal process, such as a court order or subpoena.
- **Protection of Rights:** We may disclose your information to protect the rights, property, or safety of Watermark Home Loans, our users, or others.

5. Data Security





We implement a variety of security measures to maintain the safety of your personal information. However, no method of transmission over the Internet or electronic storage is 100% secure, so we cannot guarantee its absolute security.

6. Your Choices

You may opt out of receiving SMS messages from us at any time by following the instructions provided in the messages. **You may reply STOP to unsubscribe or HELP for more info. Standard message and data rates may apply.** If you opt out, we may still send you non-promotional messages, such as those about your account or our ongoing business relations.

7. Children's Privacy

Our SMS services are not intended for individuals under the age of 13. We do not knowingly collect personal information from children under 13. If we become aware that we have inadvertently received personal information from a child under the age of 13, we will delete such information from our records.

8. Changes to This Privacy Policy

We may update this SMS Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on our website and updating the "Effective Date" at the top. Your continued use of our SMS services after any changes indicates your acceptance of the updated Privacy Policy.

9. Contact Us

If you have any questions about this SMS Privacy Policy, please contact us at:

Watermark Home Loans
info@watermarkhomeloans.com
(800) 896-9365

By subscribing to our SMS services, you acknowledge that you have read and understood this SMS Privacy Policy and agree to our collection, use, and disclosure of your information as described herein.