



Privacy Policy

Visio Financial Services Inc. and its affiliates and subsidiaries (collectively referred to as “Visio Lending”, “Visio”, “Company”, “we”, “us”, and “our”) respects the privacy of its website users. Our website, www.visiolending.com (“Website”) was created to provide information about our real estate lending services, mobile applications and related services and products (together with this Website, the “Services”). This Privacy Policy applies to information we collect through our Website, Services, and in email, text, and other electronic messages. By accessing our Website, using our Services or by otherwise providing us with information, you agree to the terms and conditions of this Policy.

1. Personal Information Collected.

Visio monitors user traffic patterns throughout this Website including the user's domain name, browser type, date and time of access, and pages viewed. This information is collected to measure the number of visitors to Visio's Website and to determine which areas users find useful based on the traffic. Visio uses this information to enhance visitor experience and improve future content based on visitors' interests.

A user may be asked to provide personal information to receive a response from Visio. The personal information requested includes the user's name, email address, telephone number and other personally identifiable data that you provide voluntarily through forms, applications, or inquiries. The collection of information will be transparent to the user. Visio will ask for information and the user will have the opportunity to decide whether to provide it. If the requested information is not provided, then Visio may be unable to respond.

Mobile phone providers may capture personal information when a user visits Visio's Website on their mobile phone. Visio is not responsible for and cannot control how other parties collect user information when a user accesses Visio's Website. Links to third-party websites are also not covered by this Policy. Visio does not have control over third-party websites accessed through this Website. To learn what information is collected by third-party websites, users should read the third-party website's privacy policy. Visio is not responsible for any data collected or any other actions of third-party websites linked on this Website.

2. Use of Personal Information.

Personal information collected is used to conduct and improve business operations, such as communication with customers and business planning; providing broker or borrower services;

providing information or services requested; communicating with users about products, services and events relating to Visio; improving Visio's products, services and Website; verifying user identity; responding to legitimate legal requests from law enforcement or other government regulators; investigating suspected or actual illegal activity; supporting the sale or transfer of all or a portion of Visio's business or assets; and/or conducting investigations to ensure compliance with legal obligations.

3. Use of Personal Information to Contact Users.

Visio does not use the personal information collected on this Website to contact users except in response to direct inquiries or if a user registers for communications in the Broker or Referral sections of this site.

4. Data Security

We employ a variety of security measures designed to ensure the security of your personal information from unauthorized use, loss, or disclosure. However, we cannot guarantee the security of your personal information provided via electronic transmission. Any transmission of personal information is made at your own risk.

5. Sharing Information with Third Parties.

Visio may share users' personal information with Visio's subsidiaries and affiliated companies. When Visio transfers personal information to subsidiaries or affiliated companies, it will do so consistent with applicable law. In addition, Visio may provide access to or share personal information on an as-needed basis with third parties, such as trusted service providers, consultants and contractors who are granted access to Visio facilities or systems, and with government agencies and others as required by law. Visio may share user information with third-party servicers to perform services on Visio's behalf. In those cases, Visio will share the information with service providers for the purposes outlined above. Visio's service providers are contractually restricted from using or disclosing the information they receive from Visio, except when it is necessary to perform services on Visio's behalf, or to comply with legal requirements, including but not limited to, complying with tax and regulatory obligations, and responding to a court proceeding or legitimate legal requests from law enforcement or other government regulators; investigating suspected or actual illegal activity; preventing physical harm or financial loss; or supporting the sale or transfer of all or a portion of Visio's business or assets.

6. Retention of Personal Information.

Visio will retain personal information as long as needed to comply with its contractual and legal obligations. If the personal information is not subject to contractual or legal obligations, Visio will retain the data for as long as required to achieve the original purpose for which it was collected.

7. Cookies and Tracking Technology.

Visio uses cookies on this Website. Cookies are small text files sent to and stored on users' computers that allow websites to recognize repeat users, facilitate users' access to websites and

allow websites to compile aggregate data that helps improve content. Cookies do not damage users' computers or files. If a user does not want cookies to be accessible by this or any other website, the user should adjust the settings on the user's internet browser to deny or disable the use of cookies. The cookies that Visio uses on this site do not identify the user. The cookies simply provide Visio with aggregate, anonymous analytics about the number of people visiting pages on this Website.

This Website may also use web beacons. A web beacon is a pixel on a website that can be used to track whether a user has visited specific websites and then deliver targeted advertising. Web beacons are used in combination with cookies, which means that if a user turns off their browser's cookies the web beacons will not be able to track that user's activity. The web beacon will still account for a website visit, but the user's unique information will not be recorded.

Visio may also use cookies and similar technology placed by one of Visio's business partners to enable Visio to learn which advertisements bring users to Visio's Website.

This Website also uses Google Analytics, a web analytics service provided by Google, Inc. Google Analytics uses Cookies and other tracking technologies to help Visio analyze how users interact with this Website and Visio's services, compile reports on user activity, and provide other services related to user activity and usage. The technologies used by Google may collect information such as a user's IP address, time of visit, whether a visitor is a returning visitor, and any referring website. The technologies used by Google Analytics do not gather information that personally identifies users. The information generated by Google Analytics will be transmitted to and stored by Google and will be subject to Google's [privacy policies](#). To learn more about Google's partner services and to learn how to opt-out of tracking of analytics by Google, click [here](#).

8. Email, Phone, and Text Messaging

Customers (including prospective customers) consent to the use of e-mail, phone and text messaging when they opt-in to our programs by submitting a loan application or inquiry, creating user profiles on Visio controlled systems, subscribing to promotional materials, or requesting information about the Company's products or services.

Email Communications:

By providing your email address, you consent to receive important updates, disclosures, and other information related to your mortgage application and account via email. No mobile information will be shared with third parties for marketing or promotional purposes. You can opt-out of marketing communications at any time by following the instructions provided in our emails or contacting our customer service team.

Text Messaging Communications:

By providing your mobile phone number, you consent to receive text messages from our company regarding your mortgage application, account updates, and promotional offers. SMS content is not shared with third parties. Messaging frequency may vary. Message and data rates

may apply. You can opt-out of receiving text messages at any time by replying "STOP" to any message you receive from us.

Phone Communications:

By providing your phone number, you consent to receive calls regarding your mortgage application, account updates, and other important information. Calls may be made using automated dialing equipment or prerecorded messages. You may choose to opt-out of such communications at any time by informing us during a phone call or by contacting our customer service team. For additional assistance, visit www.visiolending.com.

9. Parents, Guardians and Children.

This Website is intended for users who are at least 18 years of age. Visio does not knowingly solicit information from or market products or services to children. If you do not meet the age requirements set out above, please do not enter your personal information on this Website.

10. Residents of California.

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, please see our Privacy Policy for California Residents.

9. Policy Updates.

As Visio expands and improves this Website, Visio may need to update this Policy. This Policy may be modified from time to time without prior notice. Visio encourages you to review this Policy on a regular basis for any changes. The date of the latest version will be identified at the bottom of the Policy.

10. Contact Us

If you have any questions about our Privacy Policy or Terms of Use, you can email us at privacy@visiolending.com. To reach us by mail, write to us at the following address: Visio Lending, Attn: Legal, 1905 Kramer Lane, Ste. B700 Austin, TX 78758.

Effective: August 11, 2025