PRIVACY POLICY

Superior Lending Associates, L.C.

Effective Date: November 3, 2026 | NMLS #151251

1. Introduction

This Privacy Policy explains how Superior Lending Associates, L.C. ("Superior Lending," "we," "our," or "us") collects, uses, discloses, and protects information when you visit our website, submit an inquiry, schedule an appointment, or interact with our services. This policy applies to information collected through our website, forms, appointment tools, telephone, email, SMS, and other business interactions.

2. Information We Collect

- Contact information such as name, email address, telephone number, mailing address, and other details you provide.
- Mortgage inquiry information such as loan interests, property location, homebuying goals, financing preferences, appointment details, and form submissions.
- Financial information that you provide through authorized mortgage application channels, which may include income, employment, assets, liabilities, and credit-related information.
- Communication records, including appointment requests and communications by telephone, email, and SMS.
- Technical information such as IP address, browser and device information, pages visited, cookies, and website usage data.

3. How We Use Information

- Respond to mortgage inquiries and consultation requests.
- Provide information about mortgage programs and services.
- Schedule, confirm, and remind you about appointments.
- Respond to questions and provide follow-up communications about an existing mortgage inquiry or application.
- Request information or documents needed to respond to your inquiry or process a requested service.
- Provide customer support, maintain security, prevent fraud, improve our website, and comply with legal and regulatory obligations.

4. SMS/Text Messaging Privacy

If you provide your mobile number and expressly opt in, we may use it to send non-marketing informational messages relating to your mortgage inquiry, appointments, application, or customer-service interactions. These may include appointment confirmations and reminders, scheduling updates, responses to inquiries, follow-ups about an existing inquiry, application updates, and requests for information.

Consent is voluntary. Consent to receive SMS messages is not a condition of purchasing a product or service or obtaining mortgage assistance. Message frequency varies. Message and data rates may apply. Reply STOP to opt out or HELP for assistance. Carriers are not liable for delayed or undelivered messages.

Mobile information and SMS consent: We do not sell, rent, or share mobile phone numbers, SMS opt-in information, or text messaging consent records with third parties or affiliates for their own marketing or promotional purposes. We may share necessary information with authorized service providers, messaging platforms, aggregators, and wireless communication providers solely as needed to deliver and operate messaging services. Such providers are not authorized to use SMS opt-in information for their own independent marketing purposes.

5. How We Share Information

We do not sell personal information or customer contact lists to third-party marketers. We may disclose information to service providers supporting website hosting, CRM, scheduling, messaging, security, and mortgage-related operations; to lenders, processors, underwriters, verification providers, or other parties as needed to provide services you request or process an authorized application; when required by law or legal process; or when you authorize the disclosure. Any sharing of mobile information is subject to the SMS restrictions in Section 4.

6. Cookies and Analytics

Our website may use cookies and similar technologies to support functionality, understand traffic, analyze visitor interactions, and improve performance. You can manage cookies through your browser settings. Disabling cookies may affect some website features. Third-party analytics or advertising technologies may be used where permitted by applicable law and any required consent.

7. Data Retention

We retain personal information for as long as reasonably necessary to provide requested services, respond to inquiries, maintain appointment and communication records, comply with legal and regulatory obligations, resolve disputes, and protect legitimate business interests. Retention periods depend on the type of information and applicable requirements.

8. Data Security

We use reasonable administrative, technical, and organizational safeguards designed to protect personal information from unauthorized access, disclosure, alteration, loss, or misuse. No electronic transmission or storage system can be guaranteed completely secure. Please submit sensitive mortgage application information only through authorized and secure application channels.

9. Your Choices and Privacy Rights

Depending on applicable law and your relationship with us, you may be able to request access to or correction or deletion of personal information, subject to legal exceptions and record-retention requirements. You may withdraw SMS consent at any time by replying STOP. To make a privacy request, contact us using the details below. We may need to verify your identity before responding.

10. Marketing Communications

This Privacy Policy does not itself constitute consent to receive marketing messages. Any marketing communications, where offered, are subject to applicable law and any required separate consent. You may opt out of promotional email communications using the unsubscribe instructions in those messages. Non-marketing communications relating to your existing inquiry, appointment, application, or requested services may continue where permitted by law and consistent with your preferences.

11. Third-Party Websites

Our website may link to third-party websites, mortgage application platforms, or scheduling tools. We do not control their privacy practices. Review the privacy policies of those services before submitting information to them.

12. Children's Privacy

Our website and mortgage services are not directed to children under 13, and we do not knowingly collect personal information from children under 13 through the website. If we learn that such information has been collected without appropriate authorization, we will take reasonable steps to delete it.

13. Changes to This Privacy Policy

We may update this Privacy Policy to reflect changes in our practices, services, technologies, or applicable legal requirements. Updates will be posted on this page with a revised effective date. Please review this policy periodically.

14. Contact Us

For questions, concerns, or privacy requests, contact Superior Lending Associates, L.C. using the business contact information below.

15. Additional Financial Privacy Notice

This website Privacy Policy is not intended to replace any separate financial privacy notice required under the Gramm-Leach-Bliley Act, Regulation P, or other applicable financial privacy laws. Where required, separate notices will explain how nonpublic personal financial information is collected, used, disclosed, and protected in connection with mortgage and financial services.

Business contact information

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