

Privacy Policy

PRIVACY POLICY

LAST UPDATED: December 4, 2022

www.stewartbrownjr.com does not sell, rent or lease its customer lists to third parties. www.stewartbrownjr.com may share data with trusted partners to help: (1) perform statistical analysis (2) send you email or postal mail (3) or provide customer support. All such third parties are prohibited from using your personal information except to provide these products or services to www.stewartbrownjr.com, and they are required to maintain the confidentiality of your information.

www.stewartbrownjr.com may disclose your personal information, without notice, if required to do so by law or to: (a) conform to the edicts of the law or comply with the legal process served on the www.stewartbrownjr.com website (b) protect and defend the rights or property of www.stewartbrownjr.com and (c) act under exigent circumstances to protect the personal safety of www.stewartbrownjr.com users or the public.

Tracking User Behavior

www.stewartbrownjr.com may keep track of the web pages our users view or interact with on the www.stewartbrownjr.com website. This tracking is done in order to determine which www.stewartbrownjr.com products or services are the most popular. This data is used to deliver customized content and advertising by www.stewartbrownjr.com to customers whose behavior indicates that they are interested in a particular subject area, product or service.

Automatically Collected Information

Information about your computer hardware and software may be automatically collected by www.stewartbrownjr.com. This information can include: (1) your IP address (2) your browser type (e.g. Chrome, Safari, FireFox, etc.) (3) domain names (4) access times and (5) referring website addresses. This information is used for the operation of the products or services we offer and to maintain the quality of these products or services and to provide general statistics regarding the use of the www.stewartbrownjr.com website.

Links

The www.stewartbrownjr.com website contains links to other websites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site to read the privacy policy statements of any other sites to determine their particular data collection practices.

Security of your Personal Information

www.stewartbrownjr.com secures your personal information from unauthorized access, use, or disclosure. www.stewartbrownjr.com uses SSL (Secure Socket Layer) Protocol to ensure this security when personal information is transmitted to other websites.

We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the internet or any wireless network is guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the internet which are beyond our control and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through the www.stewartbrownjr.com website cannot be guaranteed.

Right to Deletion

Subject to certain exceptions set out below on receipt of a verifiable request from you we will:

- Delete your personal information from our records.
- Direct any service providers to delete your personal information from their records.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

- Complete the transaction for which the personal information was collected. Fulfill the terms of a written warranty conducted in accordance with federal law. Provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us.
- Detect security incidents including protecting against malicious, deceptive, fraudulent, or illegal activity and prosecute those responsible for such activity.
- Identify and repair errors that impair existing functionality.
- Exercise free speech by ensuring the right of another consumer to exercise his or her right of free speech, or exercise other rights provided for by law.
- Comply with the California Consumer Privacy Act.
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent.
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with www.stewartbrownjr.com.
- Comply with an existing legal obligation or otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Individuals Under Eighteen

www.stewartbrownjr.com does not knowingly collect personally identifiable information from individuals under the age of eighteen. If you are under the age of eighteen, you must obtain your parent or guardian's permission to use the www.stewartbrownjr.com website.

E-mail Communications

From time to time, we may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communications. In order to improve our products and services, we may receive a notification when you open an email from www.stewartbrownjr.com or click on a link within.

If you would like to stop receiving marketing or promotional communications via email from us, you may opt-out of such communications by clicking "unsubscribe" at the bottom of any of our email messages or replying back that you wish to unsubscribe.

External Data Storage Sites

We may store your data on servers provided by third-party hosting vendors with whom we have contracted.

Changes to this Statement

www.stewartbrownjr.com reserves the right to change this Privacy Policy at any time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our website, and/or by updating any privacy information. Your continued use of the www.stewartbrownjr.com website and our products or services available after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy and (b) agreement to abide and be bound by that revised Privacy Policy.

For further details regarding the legal aspects of the [stewartbrownjr.com](http://www.stewartbrownjr.com) website please read the following:

- Terms and Conditions to understand how we govern the use of the [stewartbrownjr.com](http://www.stewartbrownjr.com) website.
- Cookies Policy to understand how we use cookies and similar technologies to provide, improve, promote and protect our services.
- Digital Millennium Copyright Act to understand how the DMCA expanded existing copyright laws to address issues created by new technology and how we protect content.
- California Consumer Privacy Act to understand this state statute and how it's intended to enhance privacy rights and consumer protection for residents of California, United States of America.
- Acceptable Use Policy to understand the constraints and practices that all users on our site must agree to for access to our resources.
- Licensing to understand NEXA Mortgage LLC's state licensing, what business names they operate under and NMLS access to their information.

– Accessibility to understand how we are committed to making the stewartbrownjr.com website usable by all people, including those with disabilities by meeting or exceeding the requirements of the Web Content Accessibility Guideline 2.1 Level A/AA (WCAG 2/1 A/AA) thus making the site an equal experience for all.

– Disclosures to understand how the stewartbrownjr.com website is for informational purposes only and is not necessarily accurate, complete or relevant for today's mortgage market conditions.

– Do Not Call (DNC) to understand how to be added to the National Do Not Call List and not receive telephone calls from Stewart Brown, Jr.

– SMS Terms to understand how to receive alerts from www.stewartbrownjr.com about mortgage-related promotions and how to stop receiving these text messages.

– Notice to Vendors – Contract Authority to understand how Stewart Brown, Jr. reserves the right to rescind any contracts entered into by anyone other than Stewart Brown, Jr. with regards to the www.stewartbrownjr.com website.

Contact Information

www.stewartbrownjr.com welcomes any questions or comments regarding this Privacy Policy and you can contact us at any time by postal mail, email, or telephone:

Stewart Brown, Jr.

Mortgage Loan Originator

NMLS #2073694

NEXA Mortgage, LLC

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Chandler, AZ 85226

Email Address: sbrownjr@nexamortgage.com

Telephone number: 215-317-6295