

Overview of Online Privacy Policy for Wallick & Volk, Inc.

You take online privacy seriously and so does Wallick & Volk. We are a company committed to protecting the personal information of visitors to our web site and web pages. This policy is one way of sustaining your trust in our company, products and service offerings.

This Online Privacy Policy applies only to Wallick & Volk, Inc. web sites and web pages and applies only to the collection, use and sharing of information you provide online.

Our Online Privacy Policy describes the information we collect from and about you during your visit to our web site and web pages. Our privacy policy also describes how we use information about you, who we share it with, and how we protect it.

Our web site and web pages may contain links to third party sites not controlled by Wallick & Volk, Inc. or covered by this Online Privacy Policy. We recommend that you check the privacy statement of other sites you visit before providing any personal information.

What Personal Information does Wallick & Volk Collect Online?

We collect personal information about you from the information you provide to us when you visit our web site and web pages. This information may include:

Name,
Email Address,
Mailing Address,
Contact Phone Number

In addition, you have the option to fill out and submit an online application which may contain personal, financial and other sensitive, private information. This application is housed on a secure web site and its use is limited to gathering information that will help a certified mortgage consultant assess your ability to qualify for a home loan. This information will never be shared with anyone outside of Wallick & Volk, Inc. and will be kept in the strictest confidence. Since this is a third party application, further privacy policies may apply. Please read the privacy statement included with the online application for more information. We will never sell or disclose your private information without your knowledge or consent unless required by law.

How Do You Use the Personal Information You Collect About Me Online?

We use the personal information we collect online to process your request for services, products or information. We may also use the information we collect for analytic purposes, market research or for marketing purposes, as allowed by law.

Is the Personal Information You Collect About Me Online Shared?

We may share some of the information we collect about you to third parties, such as companies performing services on our behalf, such as credit reporting agencies, to provide the products or services you have requested. This will never be done without your express consent and knowledge.

We may share information we collect about you with companies with whom we have formal agreements to offer you financial products and services.

We may also share information about you with our affiliates and with non-affiliates for analysis, market research and marketing purposes, as allowed by law.

We may disclose your personal information as otherwise permitted or required by law.

Any company with which we share information about you for the above purposes is contractually required to comply with confidentiality standards.

Are Cookies or Other Online Technologies Used to Collect Information About Me?

We do not use cookies to track site usage or surfing habits.

What Steps are Taken to Protect Personal Information?

We restrict access to the information obtained from our web site and web pages to our employees, agents and contractors. We maintain physical, electronic and procedural safeguards designed to protect your personal information. All online application information is stored on a secured web site and server.

Will You Make Changes to this Privacy Policy?

This policy is effective July 31, 2009. We reserve the right to alter this privacy policy at our discretion. Any change to this policy will be posted on our web site in a timely manner.