

MY PRIVACY POLICY:

I recognize that you expect privacy and security when it comes to information that personally identifies you and allows you to be individually contacted (“Personal Information”). I have adopted the following online privacy policy because I understand the need to safeguard the information that you may be providing to me or my service providers at my web site.

Why I request information about you

I have at my site a variety of programs and services that will assist you in your personal home search, service providers and online mortgage applications. I and they collect and retain information about you only when we believe it will help us provide you with the services that you desire.

Personalized Home Search Registration

When you sign up for your personalized home search, I may use that information to occasionally notify you about important functionality changes to my site, for example letting you know of a new addition or modification to the site like the free foreclosureradar.com link.

Online Forms

When you request other information from us through our various order forms, we need to know your name, e-mail address and telephone numbers so we can be sure to get in touch with you when and how you ask us to. For example when you apply for an online mortgage loan, we need to know your name, social security number, email address, mailing address, income, debt and asset information. This information is necessary to process your mortgage application and to obtain your credit report. I or one of my service providers will not obtain your credit report without your authorization, but they cannot approve you for a mortgage loan without it. My service providers can however, pre-qualify you for a mortgage loan without your credit report.

How your financial information is protected

When you apply for an online mortgage loan, for example at Homeservices Lending, they offer the use of a secure server. The secure socket layer software (SSL) encrypts all information you input before it is sent to them. Even though you may not see a padlock in the bottom of your browser window, rest assured that all the information you enter is encrypted before being sent to their order center. The information they receive from you also is protected against unauthorized access once it is received. They limit the access of your information to employees who have a business reason for accessing it. They also educate their employees about the importance of your privacy through educational programs and company policies.

About my cookies

Cookies are small pieces of information that are stored by your browser on your computer hard drive. My cookies allow me to welcome you back to my site and provide you with your personalized home searches. Most web browser automatically accept cookies, but you can change your browser to prevent cookies from being placed on your computer without your consent. You can still use my regular home search feature and every other function on my site though your computer will not accept cookies. Cookies, by themselves, cannot be used to discover your identity and I do not know your identity unless you tell me.

Links to other web sites

My web site contains links to and from other web sites and may be in the form of display advertising. I cannot guarantee that web sites other than mine will respect and protect your Personal Information in the same manner that I do. I urge you to go to and read the Privacy Statements of other web sites when you visit them for your own protection. I also am not responsible for the content of web sites other than McBratney.com.

Your consent

When you provide me with Personal Information , you consent to the collection and use of this information by me. If I decide to change my Privacy Policy, I will post changes on this page so that you are always aware of what information I collect, how I use it, and under what circumstances that I disclose it.

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