



AUE Lending – Consumer Privacy Policy

Effective Date: June 2025

1. Scope of This Policy

This policy applies to personal information collected:

- Through our websites, apps, and online services.
 - From consumers applying for, receiving, or inquiring about mortgage or related services.
 - From interactions with clients, partners, or third-party lead sources.
 - In all states where we are licensed: CA, OR, WA, OH, TX, SC, NC, MN, FL, GA, PA, CO.
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2. Information We Collect

We may collect the following categories of personal information:

- **Identifiers:** name, Social Security number, address, phone, email, IP address, driver's license number.
 - **Protected classifications:** age, gender, race, veteran status.
 - **Financial information:** credit report data, income, employment, bank data.
 - **Internet activity:** device info, browsing behavior on our platforms.
 - **Commercial and employment-related data.**
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3. Sources of Information

We obtain personal information from:

- Direct consumer input via forms, applications, and communication.
 - Third-party vendors (e.g., credit bureaus).
 - Public records and internal business systems.
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4. How We Use Your Information

We use personal data to:

- Process loan applications and provide requested services.
 - Comply with legal obligations, including GLBA and state privacy laws.
 - Detect and prevent fraud, and enhance data security.
 - Improve our digital platforms and marketing efforts.
 - Respond to client requests and fulfill business functions.
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5. Sharing of Information

AUE Lending **does not sell or share** personal information for monetary or advertising gain.

We only disclose personal data to trusted service providers who perform services on our behalf under strict confidentiality obligations.

6. Your Rights Under the CCPA (California Residents Only)

If you reside in California, you have the right to:

- Know what personal data we collect and how we use it.

- Request access to, or deletion of, your personal data.
- Receive equal service regardless of privacy-related choices.

To exercise your rights, contact us:

- Phone: **925-488-9550**
 - Email: **info@auelending.com**
 - Mail: **AUE Lending, Compliance Dept., 1501 N. Broadway, Suite 320, Walnut Creek, CA 94596**
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7. GLBA Notice

As a financial institution, AUE Lending complies with the **Gramm-Leach-Bliley Act (GLBA)**.

We issue privacy notices regarding data-sharing practices and provide consumers the ability to limit certain disclosures. All consumer data is handled with strict confidentiality and security.

8. Data Security

We apply industry-standard administrative, technical, and physical safeguards to protect personal information and prevent unauthorized access or disclosure.

9. Children's Privacy

Our services are not directed to individuals under 18. We do not knowingly collect or retain data from minors.

10. Updates to This Policy

This policy may be revised periodically. The effective date at the top will reflect the most recent version.

Please review it regularly for updates.

11. Contact Information

If you have any questions or concerns about this policy, please contact us:

- Email: **info@auelending.com**
 - Website: **www.auelending.com**
 - Mail: **AUE Lending, Compliance Dept., 1501 N. Broadway, Suite 320, Walnut Creek, CA 94596**
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12. Online Education & Course Services Disclosure

AUE Lending also offers access to educational content, including online training courses and workshops.

a. Types of Information Collected

To facilitate course access and enrollment, we may collect:

- Full name, email address, and phone number
- Billing and payment information
- Course progress and completion data
- Voluntary testimonials or reviews

This information may be collected via our website or affiliated course platforms.

b. Use of Information

We use course-related information to:

- Register and manage access to educational content

- Deliver training materials and support services
- Provide updates and promotions related to course offerings
- Track participant progress and issue completion certificates

c. Refund and Cancellation Policy

Unless otherwise stated on the course landing page:

- All course sales are final
- Refund requests must be submitted by email within the posted refund window (if applicable)

d. Earnings and Results Disclaimer

Any testimonials, case studies, or results mentioned in courses are illustrative only. AUE Lending makes no guarantees of specific outcomes. Success depends on individual effort and context.

e. Affiliate and Third-Party Tools

Course content may include references to external platforms or tools. We may receive affiliate commissions for such referrals.

f. Course Inquiries

For questions regarding educational products, please contact:

- Email: info@auelending.com
- Or use the contact form provided on the course platform