

Elio Mortgage Privacy Policy

EFFECTIVE DATE: June 2026

Introduction.

Elio Mortgage LLC (“Elio”, “we”, or “us”) respects your privacy and are committed to protecting it through our compliance with this Privacy Policy.

This Privacy Policy applies to information we collect when you use our Services (“Services”), which includes when you

- Visit our website at <https://elio.mortgage> or any website of ours that links to this Privacy Policy (our “Website”)
- Download and use our mobile application (Elio Mortgage), or any other application of ours that links to this Privacy Policy
- Engage with us in other related ways, including any marketing or events

By visiting our website or engaging with our Services, you agree to this Privacy Policy. This Privacy Policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of our Website or use of our Services after we make changes is deemed to be acceptance of those changes, so please check this Privacy Policy periodically for updates.

Our Website and our communications use various technologies to collect information, including cookies and web beacons. Cookies are small data files that are stored on your hard drive or in device memory by a website. Web beacons are electronic images that may be used on the Website or emails. We may use these technologies for various purposes, including collecting your computer browser type, Internet protocol address, pages visited, average time spent on our Website, and determining whether an email has been opened and acted upon.

How We Collect, Use, and Share Your Information.

We may collect information about you directly from you (such as when you fill out forms or upload documents), indirectly from you (such as information about your web browser that we collect when you access our Website or information about your device when you use our mobile application), from social media platforms (when you choose to log into our Services using a social media account), from public databases, and from consumer reporting agencies.

We use information that we collect about you or that you provide to us to:

- provide, support, personalize, and develop our Website and or Services;
- process your requests, applications, and payments;
- prevent fraud, financial crime, and misuse of our Services;
- communicate with you, including providing you with information and support, investigating and addressing concerns, and monitoring and improving our responses;

- send marketing communications (e.g., promotional offers, updates, or tailored analytical services) related to our own Services;
- carry out our legal and contractual rights and obligations, enforce our rights arising from any contracts entered into between you and us, and respond to law enforcement requests; and
- evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which information held by us about you is among the assets transferred.

We may also use your personal information for any other purpose if you specifically consent to it when you provide it.

We do not sell your personal information or share it with third parties to market to you. We may share your personal information with service providers that assist us with the uses we describe above or with other entities with which we partner to offer our Services. We may also disclose aggregated information about our users and information that does not identify any individual, without restriction.

We retain your personal information for as long as we have a legitimate, business need for your information, including but not limited to compliance with federal and state laws and regulations.

Information Security.

We have implemented measures designed to secure your information from accidental loss and from unauthorized access, use, alteration, and disclosure. The safety and security of your information also depend on you.

Unfortunately, the transmission of information via the internet is not completely secure. Although we have implemented measures to protect your personal information, we cannot guarantee the security of your personal information transmitted to us. Any transmission of your personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures. We will NEVER ask for your bank account or debit or credit card information via email. NEVER provide your bank account or card information over email to anyone.

Children Under the Age of 18.

Our Website and Services are not intended for children under 18 years of age. No one under age 18 may provide any information to us. We do not knowingly collect personal information from children under 18. If you are under 18, do not use or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or username you may use. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have obtained information directly from a child under 18, please contact us promptly.

State Privacy Rights

Residents of Connecticut, Minnesota, Montana, and Oregon may have additional privacy rights granted to them based on the laws of their state. Information on these rights can be found in our Privacy Policy Addendum. Please note that we do not currently do business in California.

Changes to Our Privacy Policy.

We may change this Privacy Policy at any time. It is our policy to periodically review and modify this Privacy Policy and to post the most recent update on this page. The date this Privacy Notice was last revised is identified at the top of the page. You are responsible for periodically visiting our Website and this Privacy Policy to check for any changes.

Your continued use of our Website or Services following the posting of changes constitutes your acceptance of such changes.

Contact Information.

If you have any questions, concerns, complaints, or suggestions regarding our Privacy Policy or the ways in which we collect and use your personal information as described in this Privacy Policy, have any requests related to your personal information pursuant to applicable laws, or otherwise need to contact us, you may contact us at the contact information below.

Elio Mortgage LLC

1860 SW Fountainview Blvd, Suite 100, Suite 85

Port St. Lucie, FL 34986

United States

privacy@eliomortgage.com

Elio Mortgage Federal Privacy Notice

FACTS	WHAT DOES ELIO MORTGAGE DO WITH YOUR PERSONAL INFORMATION?
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Rev. 06/2026

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security Number and Income Credit History and Credit Scores Payment History and Employment Information When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons Elio Mortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Elio Mortgage share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Email us at privacy@eliomortgage.com
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Who we are

Who is providing this notice?

Elio Mortgage means the following: Elio Mortgage LLC.

What we do

How does Elio Mortgage protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Elio Mortgage collect my personal information?

We collect your personal information, for example, when you

- Open an account or Give us your contact information
- Apply for a loan or Give us your income information
- Give us your employment history

We also collect your personal information from others, such as credit bureaus.

Why can't I limit all sharing?

Federal law gives you the right to limit only sharing for affiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market to you

sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as Title House and nonfinancial companies such as Elio Holdings, Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Elio Mortgage does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include title companies, lenders, and other mortgage-related companies.

Other important information

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.

For Vermont residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For Nevada residents: Nevada law requires us to disclose that you may request to be placed on Elio Mortgage's internal "Do Not Call" list at any time by calling (561) 818-9578, and that we are providing this notice to you pursuant to state law. You may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email BCPINFO@ag.state.nv.us.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.

ELIO MORTGAGE PRIVACY POLICY ADDENDUM FOR RESIDENTS OF CONNECTICUT, MINNESOTA, MONTANA, AND OREGON

Effective Date June 2026

If you are a resident of Connecticut, Minnesota, Montana, or Oregon, your state provides additional data rights to you, including the right to request access to and receive details about the personal information we maintain about you and how we have processed it, correct inaccuracies, get a copy of, or delete your personal information. You may also have the right to withdraw your consent to our processing of your personal information. Please note that these rights do not generally apply to information that you provide to us in connection with your application for a mortgage or application for or use of other financial products and services that Elio Mortgage provides; your rights with respect to that information are described in Elio Mortgage's Federal Privacy Notice.

Categories of Personal Information We Collect

The table below shows the categories of personal information we have collected in the past twelve (12) months. The table includes illustrative examples of each category and does not reflect the personal information we collect from you.

Category	Examples	Collected
A. Identifiers	Contact details, such as real name, alias, postal address, telephone or mobile contact number, unique personal identifier, online identifier, Internet Protocol address, email address, and account name	YES
B. Personal information as defined in the California Customer Records statute	Name, contact information, education, employment, employment history, and financial information	NO
C. Protected classification characteristics under state or federal law	Gender, age, date of birth, race and ethnicity, national origin, marital status, and other demographic data	NO
D. Commercial information	Transaction information, purchase history, financial details, and payment information	NO
E. Biometric information	Fingerprints and voiceprints	NO
F. Internet or other similar network activity	Browsing history, search history, online behavior, interest data, and interactions with our and other websites, applications, systems, and advertisements	YES
G. Geolocation data	Device location	YES
H. Audio, electronic, sensory, or similar information	Images and audio, video or call recordings created in connection with our business activities	NO
I. Professional or employment-related information	Business contact details in order to provide you our Services at a business level or job title, work history, and professional qualifications if you apply for a job with us	NO
J. Education Information	Student records and directory information	NO
K. Inferences drawn from collected personal information	Inferences drawn from any of the collected personal information listed above to create a profile or summary about, for example, an individual's preferences and characteristics	NO

Category	Examples	Collected
L. Sensitive personal Information	Contents of email or text messages, financial information including account access details, citizenship or immigration status, passport numbers, national origin, racial or ethnic origin, social security numbers, state id card numbers, account login information and drivers' licenses	NO

We do not collect sensitive personal information outside of the context of providing consumer financial products and services; that sensitive personal information is subject to the Gramm-Leach Bliley Act and relevant disclosures regarding how we treat that data can be found in our Federal Privacy Notice.

Sources of Personal Information

We collect your personal information directly from you (such as when you fill out a form on our website or communicate with us) and indirectly from you (such as information about your web browser that we collect when you visit our Website).

How We Use and Share Personal Information

Learn more about how we use and share your personal in our main Privacy Policy, in the section “How We Collect, Use, and Share Your Information.” We have not sold or shared any personal information to third parties for a business or commercial purpose in the preceding twelve (12) months. We disclose or share your personal information with our affiliates and with service providers who help us provide you with services. Service providers are required to enter into a written agreement with us to use your personal information only to provide the services we have requested.

Your Rights

You have rights under certain US state data protection laws. However, these rights are not absolute, and in certain cases, we may decline your request as permitted by law. These rights include:

- Right to know whether or not we are processing your personal data
- Right to access your personal data, including:
- The categories of personal data being processed
- A list of specific third parties to whom we have disclosed personal data or sold personal data
- Right to review, understand, and question how personal data has been profiled
- Right to correct inaccuracies in your personal data, including how your personal data has been profiled
- Right to request the deletion of your personal data
- Right to obtain a copy of the personal data you previously shared with us
- Right to non-discrimination for exercising your rights
- Right to opt out of the processing of your personal data if it is used for targeted advertising, the sale of personal data, or profiling in furtherance of decisions that produce legal or similarly significant effects

To exercise these rights, you can contact us by submitting a data subject access request, by emailing us at privacy@eliomortgage.com, by visiting <https://elio.mortgage/contact>, or by referring to the contact details in our main Privacy Policy.

Upon receiving your request, we will need to verify your identity to determine you are the same person about whom we have the information in our system. We will only use personal information provided in your request to verify your identity or authority to make the request. However, if we cannot verify your identity from the information already maintained by us, we may request that you provide additional information for the purposes of verifying your identity and for security or fraud-prevention purposes.

Under certain US state data protection laws, you can designate an authorized agent to make a request on your behalf. If you submit the request through an authorized agent, we may need to collect additional information to verify your identity before processing your request and the agent will need to provide written and signed permission from you to submit such request on your behalf. We may deny a request from an authorized agent that does not submit proof that they have been validly authorized to act on your behalf in accordance with applicable laws.

Under certain US state data protection laws, if we decline to take action regarding your request, you may appeal our decision by emailing us at privacy@eliomortgage.com. We will inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions. If your appeal is denied, you may submit a complaint to your state attorney general.