

King Mortgage Group LLC Privacy Policy

Effective Date: 12/2/2025

At King Mortgage Group LLC, your trust and the security of your information are our highest priorities. This Privacy Policy explains how we collect, use, and protect your information and outlines your rights regarding your personal data.

Definitions

- "Site" refers to our website, mobile application, and any related services operated by King Mortgage Group LLC.
- "You" or "User" refers to any individual or entity accessing or using our Site or services.
- "We," "Our," or "Company" refers to King Mortgage Group LLC.

Information We Collect

We collect both personal and non-personally identifiable information to provide our mortgage and loan origination services. This includes, but is not limited to:

- Contact Information: Name, mailing and property address, phone number, email address.
- Personal Information: Social Security number, account log-in credentials, driver's license, state ID, passport number, credit card or payment information, geolocation data.
- Mortgage Application Information: Credit and financial information (income, assets), homeownership status, professional, educational, and employment information, age, location, approximate property value, records of loan products or services purchased, obtained, or considered, insurance information.
- Communications Data: Audio recordings (e.g., calls), electronic communications (e.g., chat messages, emails), visual or similar information.
- Demographic Information: Race, ethnicity, sex, or other information collected in compliance with Federal law.
- Sources of Information: Directly from you via applications, forms, telephone, in-person meetings, or online; your transactions with us or others, including payment history, account balances, and account activity; consumer reporting agencies, including credit

reports, scores, and other information related to your creditworthiness; employers or other parties to verify information you provide, such as employment, income, or deposits.

How We Use Your Information

We use your information to:

- Provide and manage mortgage and loan origination services.
- Respond to your inquiries and requests.
- Facilitate communication within our workspaces and between our team and consumers.
- Comply with legal and regulatory requirements.

Information Disclosure

We do not sell or rent your personal information. Your information may be shared only:

- With related entities for the purposes intended.
- As required by law or to protect our legal rights.
- To service providers acting on our behalf, under strict confidentiality agreements.

By submitting information on our Site, you provide explicit consent for its collection and transmission.

Safeguarding Your Information

We maintain physical, electronic, and procedural safeguards to protect your personal and nonpublic information, including:

- Secure servers and encrypted communications.
- Restricted access to personal data for authorized team members only.
- Regular review of our data security practices.

All team members are required to adhere to strict confidentiality and data protection policies.

Links to Other Websites

Our Site may contain links to third-party websites. We are not responsible for the privacy practices of these sites. We encourage you to review their privacy statements before providing any personal information.

User Rights

You have the right to:

- Access, correct, or request deletion of your personal information.
- Limit or opt out of certain uses or share your information.
- Withdraw consent where applicable.

To exercise your rights, please contact us at:

King Mortgage Group LLC

NMLS 2794803

12207 Water Mist Court Riverview, FL 33569

Phone: 813-679-7223

Email: connect@kingmortgagegroup.com

Compliance Officer For privacy compliance inquiries, contact our designated Compliance Officer:

Cassandra Rabena - MB Compliance LLC

Phone: 360-259-3388

Email: cassandra@mb-compliance.com

Changes to this Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on our Site with the effective date updated. We encourage you to review this policy periodically.

Customer Complaint Policy

It is the policy of our company to respond to customer complaints, disputes and issues immediately, to take each complaint seriously, to investigate each complaint however small it is – immediately and to take remedial actions swiftly. As soon as a complaint is received, it is documented and logged into a special log. The complaint is sent directly to the Customer Complaint Officer or his designate, to take action. All complaints and records of complaints are kept in a special complaints file along with all the Customer Complaint Officer's Quality Control Files and other written policies so they can easily be accessed and use them to provide better customer service. Reports on complaints are reviewed during the Customer Complaint Officer's meetings with our Board. We are focused on providing financial products and services to all customers in compliance with all Federal and State regulatory policies including but not limited to consumer protection, fair lending and civil rights laws. For more information, contact us at the number on the Home Page.

Government Disclosures

These materials are not from HUD, FHA, the USDA, or the VA. These materials were not approved by any government agency. They are independent of any government agency. We are not in any way affiliated with any organization listed or referenced within this website, including HUD/FHA/USDA/VA. The inclusion of various education, information, web links, or materials are not an endorsement of the Sender or any of its employees or business partners.

For information directly from HUD/FHA, visit

<https://www.hud.gov/guidance>

For information directly from the VA, visit

<http://www.benefits.va.gov/HOMELOANS/>

For information directly from the USDA, visit

http://www.usda.gov/wps/portal/usda/usdahome?navid=GRANTS_LOANS

NMLS Consumer Access

A free service for consumers to confirm that the financial-services company or professional with whom they wish to conduct business is authorized to conduct business in their state. Please visit <https://nmlsconsumeraccess.org/> .

Texas Complaint Disclosure

Figure: 7 TAC §80.200(b)

"CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV."

Tennessee Financial Statement

We have compiled the accompanying statement of assets, liabilities and equity of King Mortgage Group LLC as of **DATE INSERT**, and the related statement of revenue and expense for the month then ended. The financial statements have been prepared on the accounting basis used for federal income tax purposes, which is a comprehensive basis of accounting other than generally accepted accounting principles. A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying financial statements, and accordingly, do not express an opinion or any other form of assurance on them. The accompanying financial statements have been prepared solely from the accounts of King Mortgage Group LLC, and they do not include the personal accounts of the owner or those of any other operation in which he is engaged. Management has elected to omit

substantially all the disclosures ordinarily included in financial statements prepared on the income tax basis of accounting. If the omitted disclosures were included in the financial statements, they might influence the user's conclusion about the company's assets, liabilities, equity, revenue, and expenses. Accordingly, these financial statements are not designed for those who are not informed about such matters.