

Privacy Policy

Protecting your private information is our priority. This Statement of Privacy applies to website, and Capstone Institute of mortgage Finance and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Capstone Institute of mortgage Finance include 5784 Lake Forrest Dr, Capstone Institute and CFS & Investments LLC. The Capstone Institute application is a online product purchases application. By using the Capstone Institute application, you consent to the data practices described in this statement.

Collection of your Personal Information

In order to better provide you with products and services offered, Capstone Institute may collect personally identifiable information, such as your:

- First and Last Name
- Mailing Address
- E-mail Address
- Phone Number

If you purchase Capstone Institute's products and services, we collect billing and credit card information. This information is used to complete the purchase transaction.

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services. These may include: (a) registering for an account; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future.

Use of your Personal Information

Capstone Institute collects and uses your personal information to operate and deliver the services you have requested.

Capstone Institute may also use your personally identifiable information to inform you of other products or services available from Capstone Institute and its affiliates.

Sharing Information with Third Parties

Capstone Institute does not sell, rent or lease its customer lists to third parties.

Capstone Institute may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Capstone

Institute, and they are required to maintain the confidentiality of your information.

Capstone Institute may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Capstone Institute or the site; (b) protect and defend the rights or property of Capstone Institute; and/or (c) act under exigent circumstances to protect the personal safety of users of Capstone Institute, or the public.

Security of your Personal Information

Capstone Institute secures your personal information from unauthorized access, use, or disclosure. Capstone Institute uses the following methods for this purpose:

- CFS & Investments LLC

We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

Right to Deletion

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

- Delete your personal information from our records; and
- Direct any service providers to delete your personal information from their records.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

- Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- Debug to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;
- Comply with the California Electronic Communications Privacy Act;
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;

- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with an existing legal obligation; or
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Children Under Thirteen

Capstone Institute does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this application.

E-mail Communications

From time to time, Capstone Institute may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication.

If you would like to stop receiving marketing or promotional communications via email from Capstone Institute, you may opt out of such communications by replying stop.

Changes to this Statement

Capstone Institute reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our application, and/or by updating any privacy information. Your continued use of the application and/or Services available after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

Contact Information

Capstone Institute welcomes your questions or comments regarding this Statement of Privacy. If you believe that Capstone Institute has not adhered to this Statement, please contact Capstone Institute at:

Capstone Institute of mortgage Finance
Ste 280
a Atlanta, Georgia 30328

Email Address:
garryt@capinst.com

Telephone number:
18882543431

Effective as of January 20, 2023