

Ellie Mae Privacy Policy

(<https://www.elliemae.com/privacy-policy>)

Effective Date: December 8, 2015.

This policy describes Ellie Mae, Inc.'s (together with its subsidiaries and affiliates, "Ellie Mae") collection, processing, use and storage of data from customers of Ellie Mae products and services (and, where applicable, their customers) and from visitors to our websites, including www.elliemae.com (<http://www.elliemae.com>) or secure.elliemae.com (<http://secure.elliemae.com>) and www.allregs.com (<http://www.allregs.com>) (collectively, our "Website"). Our Website and Ellie Mae products and services are referred to in this Privacy Policy, collectively, as our "Services." Ellie Mae customers should also refer to their license agreement and other customer agreements, which may state additional terms governing their use of our products and services.

OUR COMMITMENT TO YOUR PRIVACY

This Privacy Policy describes

- How and why we collect certain information from you via our Services;
- How we use and with whom we share this information;
- How you can access and update this information; and
- The choices you can make about how we collect, use and share your information.

If you have any questions regarding this Privacy Policy or our information collection and use practices, please contact us using the information in the “Contact Us” section below.

THE INFORMATION WE COLLECT

Ellie Mae collects information from Website visitors and users of our products and services in a variety of manners, and also obtains information from third parties (including our customers’ borrowers and from service providers) in the course of providing our Services to customers. This information includes:

- **Information You Provide in Sales Inquiries.** When you request information through the Website, we ask you to provide your name, title, company, address, email and telephone number. If you choose to contact us through the contact information available through the “Contact Us” link on the Website, we will collect your email address or your telephone number, the ClientID associated with your account, if any, and other identifying information you may provide.
- **Registration Information.** When you register to use one of Ellie Mae’s products or services, we may collect certain information from you, including your name, email address, and other information that we use to contact you or provide services to you.
- **Usage Information.** Like most online services, we collect standard technical, information when you use our Services, including, but not limited to unique device identifiers, internet protocol (IP) addresses, browser types, internet service providers (ISPs), the number and duration of page visits and the number of clicks.
- **Cookies and Other Technologies.** We collect certain information through the use of “cookies” (also called “HTTP cookies” or “browser cookies”) and other tracking technologies. Cookies are small files that your browser places on your computer. We may use session cookies, persistent cookies, and other tracking technologies to better understand how you interact with our Services, to monitor usage by our users and web traffic routing on our services, and to improve and personalize our

Services. Most Internet browsers automatically accept cookies. You can instruct your browser to stop accepting cookies or to prompt you before accepting cookies from the websites you visit. Google provides some additional privacy options relating to Google analytics, described at www.google.com/policies/privacy/partners/. We may also use web beacons, which are transparent graphic images on a webpage or within the body of one of our marketing emails, to allow us to measure visitor actions and assess the effectiveness of our Services or email marketing campaigns. For example, we use web beacons in our email marketing to track instances where a user clicks through a link in the email.

- **Borrower Information.** In the course of delivering our hosted products and services—including Encompass, Encompass Product & Pricing Service, CenterWise, WebCenter, TPO WebCenter, Mavent/Encompass Compliance Service, the Ellie Mae Network, Consumer Direct, Encompass Document Management, and Encompass CRM—we receive information about our customers' borrowers (which may include personal information), which is provided by our customers. In some instances we collect information directly from our customers' borrowers, such as when we provide our WebCenter, Consumer Direct, Encompass CRM or Encompass Product & Pricing Services to our customers. We process this information on the behalf of our customers. Our customers are responsible for providing notice and obtaining appropriate consents to collect data from their borrowers and to provide it to us as their service provider.
- **Transactional Information.** Ellie Mae may also create transactional records of each of the transactions or other events occurring through our Services. This transactional information is generally collected for the purpose of loan document creation, origination, management, and distribution, to enable Ellie Mae to provide its Services, to enable the services provided by third parties (including determinations of qualification for loans or the interest rates to be applied to loans), and to enable Ellie Mae to comply with various legal obligations.
- **Messaging Services and Other Communications.** Ellie Mae enables users of certain Services to communicate with each other through those Services using messaging

services like chat or email. We collect and process this information to enable our customers to communicate and collaborate.

- **Information from Appraisal Center, Title Center and Loan Center Users.** If you are a service provider that wishes to transact with other Ellie Mae customers, you may use segments of our Services designed for service providers, such as Appraisal Center, Title Center, or Loan Center. When you register or log in at one of these service center homepages, we collect and process some information in addition to what is described in this Privacy Policy. At each of these product or service homepages, you may log in or register to view requests for your services sent by Encompass users. When you log in or register, we collect your login ID and password to ascertain your identity and display the proper orders to you. Either when you register or during the course of your subscription to our Services, we may also collect credit card information you input or share for billing purposes. If you choose to create a marketing page for others to view within Encompass, we will store the information you provide for that page on our servers to enable Encompass users to access and view your page.
- **Information from the Ellie Mae Network.** Within the “Services” menu of Encompass, you are able to order various services from our partners, such as credit reports, appraisals and title services through the Ellie Mae Network (formerly the ePASS® system). These services include offerings from both partners who have signed up with Ellie Mae directly and business contacts of yours that you have chosen to import into Encompass. If you select a provider and place an order, we may collect (and share with the provider) the relevant information about the loan, property, borrower or credit report directly into the order dialog (the “Input Data”). The order form containing Input Data will automatically be populated with your company’s name, address, phone number and the name of the user acting as the contact for the order (“Company Information”). You may also input a unique account or user ID, username and/or password for some service providers with whom you have registered (“Login Information”). We share your Input Data, Company Information, and Login information with the provider. If you opt to pay for the service with a credit card, we will collect and share your payment information with the provider. If you

click on a provider's product or service, we may share that information with the provider in order to help them provide you with relevant offers and information, and so that we may assess the effectiveness of our internal marketing campaigns. You can opt-out of this sharing of your information through Encompass Settings. If you select a service provider who is not directly connected to Encompass, you will be directed to log into or otherwise access that provider's third party site to complete your order. In this circumstance, the privacy policy and terms of service presented on the third party website will apply to your transactions, and Ellie Mae has no control over or responsibility for the information sent or other communications between you and the third party provider.

HOW WE USE INFORMATION

We use information we collect through our Services in a variety of ways to provide our Services and to operate our business, including the following:

- **To Provide our Services.** We use the information that we collect (i) to operate, test, maintain, enhance and provide features of our Services; (ii) to provide services and information that you request; and (iii) to provide support to customers, users, and site visitors.
- **To Improve, Analyze, and Personalize our Services.** We use the information that we collect (i) to understand and analyze usage trends and preferences; (ii) to monitor and analyze the effectiveness of our Services; (iii) to improve our Services and develop new products, services, features, and functionality; (iv) to personalize our Services, such as remembering your information so that you will not have to re-enter it during your visit or the next time you use our Services, and (v) to provide customized content and information.
- **To Contact You.** We may use your email address or other information we collect to contact you for administrative purposes such as customer service or to send communications, including marketing or promotional communications relating to our

Services. Generally, you have the ability to opt out of receiving promotional communications as described below.

- **Aggregate, De-identified Data.** We aggregate and de-identify data collected through our Services and use it for purposes such as creating and publishing reports about the use of our products and services, including users' interests, usage patterns, and borrowing and loan origination trends.

We do not respond to “do not track” browser signals at this time.

HOW WE SHARE INFORMATION

We may share, transfer, or disclose your information if you consent to us doing so, as well as in the following circumstances:

- **To Our Customers.** Transactional Information collected through our Services may be available to customer account administrators or other customer account managers, and may be shared with borrowers, other loan originators or Ellie Mae customers, and third parties for loan origination and management purposes. Ellie Mae customers may use certain information they collect through Ellie Mae products and services (such as the Encompass Consumer Direct product) for marketing or promotional communications.
- **To Service Providers.** We work with third party service providers to provide website services, application development, hosting, maintenance, operations, marketing, and other services for us. These third parties may have access to or process your information as part of providing those services for us, and may be located outside of the United States. Generally, we limit the information provided to these service providers to that which is reasonably necessary for them to perform their functions, and we require them to agree to maintain the confidentiality of such information. These service providers are not permitted to use information we share that might identify you for any purpose other than to provide services to Ellie Mae or to you. In connection with the hosting of a website for the U.S. Department of Housing and

Urban Development (“HUD”), we share information with HUD about support calls regarding the HUD website we host.

- **In Aggregate, De-Identified Form.** We may make certain aggregated, de-identified non-personal information available to third parties for various purposes, including (i) for compliance with various reporting obligations; (ii) for business or marketing purposes; or (iii) to assist such parties in understanding our users’ interests, usage patterns, and borrowing and loan origination trends.
- **Compliance with Laws and Law Enforcement; Protection of Our Rights.** We may disclose your information (including your personal information) to a third party if (a) we believe that disclosure is reasonably necessary to comply with any applicable law, regulation, legal process or governmental request, (b) to enforce our agreements, policies and terms of service, (c) to protect the security or integrity of our Website, or products and services, (d) to protect the property, rights, and safety of Ellie Mae, our users or the public from harm or illegal activities, (e) to respond to an emergency which we believe in the good faith requires us to disclose information to assist in preventing the death or serious bodily injury of any person, or (f) to investigate and defend ourselves against any third-party claims or allegations.
- **In Significant Business Transactions.** Your information, including personal information, may be disclosed and otherwise transferred to an acquirer, successor, or assignee as part of any merger, acquisition, debt financing, sale of assets, or similar transaction, or in the event of an insolvency, bankruptcy, or receivership in which information is transferred to one or more third parties as one of our business assets.

OUR POLICY CONCERNING CHILDREN

Our Website, products, and services relate to the residential real estate market and are intended for the use of adults over the age of 18. We do not knowingly collect any personal information from children and children should not use our Website or our products or services at any time.

PRIVACY POLICIES OF LINKED SITES AND ADVERTISERS

Our Website, products, and services may contain links to other sites, as well as advertisements from companies linking to their own sites. We are not responsible for the privacy practices or the content of such sites. If you have any questions about how these other sites use your information, you should contact them directly.

SECURITY

Ellie Mae has physical, administrative and technical measures in place to maintain the security, confidentiality and integrity of the information gathered through the Ellie Mae Website and the Ellie Mae products and services, and to help protect against the loss, misuse and alteration of such information. For example, Ellie Mae generally uses Transport Layer Security (TLS), using both server authentication and data encryption, when you connect to the Ellie Mae Services. While we take reasonable steps to protect your personal information against security breaches and unauthorized access, no data transmission over the Internet can be guaranteed to be totally secure and therefore we cannot guarantee or warrant the security of any information you send to us.

INTERNATIONAL VISITORS

Our Services are hosted in the United States (U.S.) and are intended for use in connection with the U.S. real estate market. If you choose to use them from regions of the world with laws governing data collection and use that may differ from U.S. law, then please note that you are transferring your information outside of those regions to the United States for storage and processing. By providing your information, you consent to any transfer and processing in accordance with this Privacy Policy. We also may subcontract processing to, or share your information with, third parties located in the U.S. or in other countries other than your home country.

CHANGES TO OUR PRIVACY POLICY

This Privacy Policy may be revised from time to time. If we decide to make material changes to our Privacy Policy, we will make reasonable efforts to notify you of the changes by sending a notice to the primary email address provided to us and/or by placing a notice on our Website.

HOW TO ACCESS AND UPDATE YOUR INFORMATION

You can access and update the information that you have provided to us as follows:

- You may contact us at privacy@elliemae.com and request to review, amend or delete your personal information collected by us through email or telephone sales contacts if you have not chosen to obtain services from Ellie Mae.
- If you have an Encompass account, you can review and make changes to certain personal information, company information, and other data within the “Settings” menu of Encompass. We require that you keep your contact information current and accurate.
- For certain information we collect, including account information, we may provide you with the opportunity to delete this information from our records. Please note that not all information we collect or that is created through our products or services may be deleted.
- You may opt-out of receiving marketing emails at any time by following the steps to “unsubscribe” described in the footer of our marketing emails. Your opt-out will become effective in 10 days or less.

If you are a customer and choose to terminate your relationship with Ellie Mae, you may be permitted under your agreement with Ellie Mae to obtain a copy of the data in your Ellie Mae Encompass account. Please refer to the text of your agreement with Ellie Mae for further information.

CONTACT US

If you have any questions, comments or concerns regarding our Privacy Policy and/or practices, please send an email to: privacy@elliemae.com.

(<mailto:privacy@elliemae.com>)

Ellie Mae, Inc.

4420 Rosewood Dr., Suite 500

Pleasanton, CA 94588

Attn: Legal Department

(/)

[Request free demo
\(/request-demo\)](/request-demo)

[Contact sales
\(/contact-sales\)](/contact-sales)

SOLUTIONS:

[Encompass Digital Lending Platform \(/encompass/encompass-digital-lending-platform\)](/encompass/encompass-digital-lending-platform)

[Encompass by Ellie Mae \(/encompass/encompass-overview\)](/encompass/encompass-overview)

[Consumer Engagement solution \(/solutions/consumer-engagement\)](/solutions/consumer-engagement)

[All Solutions \(/solutions\)](/solutions)

RECOMMENDED LINKS:

[URLA \(/resources/uniform-residential-loan-application\)](/resources/uniform-residential-loan-application)

[Encompass LO Connect \(/encompass/encompass-lo-connect\)](/encompass/encompass-lo-connect)

[Millennial Tracker \(/millennial-tracker\)](/millennial-tracker)

[Encompass Investor Connect \(/encompass/encompass-investor-connect\)](/encompass/encompass-investor-connect)

[HELOC Lending \(/encompass/heloc\)](/encompass/heloc)

[Education Calendar \(/education/education-calendar\)](/education/education-calendar)

[Marketplace \(/marketplace\)](/marketplace)

ABOUT US:

[Why Ellie Mae \(/about/company-overview/overview\)](/about/company-overview/overview)

[Careers \(/about/careers\)](/about/careers)

[Blog \(/about/blog\)](/about/blog)

[Experience 2020 \(https://experience.elliemae.com\)](https://experience.elliemae.com)

[Resources \(/resources/collateral-library\)](/resources/collateral-library)

[Contact Us \(/about/contact-us\)](/about/contact-us)

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[\(/https://www.youtube.com/elliemaeinc\)](https://www.youtube.com/elliemaeinc)

Hey there! I'm the Ellie Mae
Chatbot. What brought you to
Ellie Mae today?

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