Privacy Policy

Hatch Home Loan LLC · NMLS #2812830

Effective date: October 5, 2026

1. About this policy

Hatch Home Loan LLC ("Hatch," "we," "our," or "us") is a mortgage company. This Privacy Policy explains how we collect, use, share, and protect personal information when you visit hatchhomeloan.com, use our online loan application, apply for a mortgage loan, or otherwise contact us.

It covers information we collect through our websites and online application, during the loan process, and through email, phone, and text.

When you apply for a loan with us, we also give you our **Privacy Notice**, a short form required by federal law (the Gramm-Leach-Bliley Act and Regulation P). It summarizes how we share your personal information and whether you can limit that sharing. If anything in this policy conflicts with that notice, the notice controls.

2. Information we collect

2.1 Information you give us

When you use our online application, apply for a loan, or contact us, you may give us:

- **Identity and contact information:** name, date of birth, Social Security number, driver's license or other government ID number, email address, mailing address, and phone number.
- **Financial information:** income, employment history, bank, investment, and retirement account information, tax returns, pay stubs, assets, debts, and other financial records relevant to your application.
- **Property information:** the address, value, type, and intended use of the property you're buying or refinancing.
- **Demographic information:** information such as ethnicity, race, and sex that federal law requires us to request for government monitoring. Providing it is optional.
- **Messages:** your emails, texts, and messages you type into our application, including messages to our application's chat assistant, and notes from phone calls.

Once you're signed in, information you enter in our application is saved to your application as you go, so you can pick up where you left off.

2.2 Information we get from others

With your authorization, or as the law permits, we get information from:

- **Credit bureaus:** credit reports and credit scores.
- **Income and employment verification services and employers:** verification of your income and employment.

- **Financial institutions and account verification services:** information about your bank and other financial accounts, including through Plaid if you choose to connect an account (see Section 5).
- **Public records:** property records, other public records, and flood zone determinations.
- **Lenders and investors:** the status of your loan, underwriting conditions, and pricing.
- **Other service providers:** appraisers, title and settlement companies, insurance providers, and others involved in your loan.

2.3 Information collected automatically

When you visit our websites, the servers that host them automatically record information your browser sends, such as your IP address, browser type, device information, the pages you request, and the page that referred you. We use your IP address to estimate your general location, for example your state, so we can show rates and information for the states where we're licensed.

3. How we use your information

We use your information to:

- Process, evaluate, and underwrite your loan application, and submit it to the lenders and investors who may fund your loan.
- Verify your identity, income, employment, assets, and credit.
- Prepare the disclosures and documents the law requires, such as Loan Estimates and Closing Disclosures.
- Communicate with you about your application and loan.
- Compare loan options and explain them to you, including with automated tools and artificial intelligence (see Section 12).
- Keep records and make reports the law requires, prevent fraud, and meet our legal and regulatory obligations.
- Improve our products, services, and technology.
- Tell you about our products and services, subject to your choices (see Section 8).

4. How we share your information

We share your information as needed to provide our services and as the law permits or requires:

- **Lenders and investors** that review, fund, or purchase your loan.
- **Credit bureaus**, to get your credit report and, where the law requires, to report on your loan.
- **Income, employment, and account verification services**, including Plaid if you choose to connect an account.
- **Settlement service providers**, such as title companies, appraisers, insurance providers, and flood certification companies.
- **Technology and service providers** that help us run our business, such as cloud hosting, document management, communications, and providers of artificial intelligence tools that help us process your application. They may use your information only to provide services to us.
- **Government agencies, regulators, and law enforcement**, for required reporting, examinations, and when the law, a subpoena, or a court order requires it.

- **Companies that referred you to us.** If you started your request through one of our referral partners, we'll tell that partner the status of your referral, such as whether you were pre-approved and whether your loan closed.
- **Others, with your consent.**
- **A successor business**, if Hatch is involved in a merger, acquisition, or sale of assets. Your information would remain subject to this policy.

We do not sell your personal information. We do not share it with companies outside Hatch so they can market to you.

5. Connecting your financial accounts (Plaid)

To verify your assets or income, we may give you the option to connect your bank, investment, or payroll accounts through **Plaid Inc. ("Plaid")**, a service provider.

- **It's your choice.** Connecting an account is optional. You can provide statements or other documents instead.
- **What Plaid collects.** To connect your account, Plaid collects the information needed to reach it, which can include your login information for that account. Plaid then shares account information with us.
- **What we receive.** Depending on what you connect, this can include account holder names, account numbers, balances, transaction history, and income and employment information. It can include accounts you hold jointly with someone else.
- **How we use it.** We use it to verify your assets and income for your loan application, and we share it with the lenders considering your application, as described in Section 4.
- **How long we keep it.** We keep it as part of your application records for as long as the law requires (see Section 15).
- **Stopping it.** You can disconnect an account at any time at my.plaid.com or by contacting us. Disconnecting stops us from receiving new information from that account. It does not delete information we already used in your application, which the law requires us to keep.

Plaid handles your information under **Plaid's End User Privacy Policy**. Please read it before you connect an account.

6. Your Social Security number

We ask for your Social Security number when you're ready for us to check your credit with a credit bureau as part of your application.

- **Why we keep it.** We keep it so you don't need to enter it again later in your application.
- **How we use it.** Only to process your application and any resulting loan: to verify your identity, to get the credit reports and income and employment verifications you authorize, and to meet our legal obligations.
- **Who can see it.** Only the people and service providers who need it for those purposes.
- **How long we keep it.**
  - **If your loan funds:** we delete it from our application system once your complete loan file is in our loan records system. It stays in your loan file there, which the law requires us to keep.

- **If your loan doesn't fund** (for example, because your application is denied, withdrawn, or not completed): we keep it as part of your application record for the period the law requires — generally 25 months after we notify you of our decision or that your application is incomplete, or after you withdraw it — and then delete it. We keep it longer only when a law or a legal proceeding requires us to.

7. Sharing and your choices under federal law

Federal law gives you the right to limit some, but not all, sharing of your personal information. We share it only for our everyday business purposes and our own marketing, as the law permits. We do not share it with affiliates, and we do not share it with other companies so they can market to you. Because of that, there is no sharing for you to opt out of. If our practices change, we'll give you a revised Privacy Notice before we share in a new way, along with any choices the law gives you.

Our full Privacy Notice is available at any time on request and in your online application.

8. Your rights and choices

Access and correction. You can ask to see the personal information we hold about you and ask us to correct anything that's wrong. Contact us using Section 20.

Marketing emails and texts. You can stop marketing messages at any time by using the unsubscribe link in any marketing email, replying STOP to any text, or contacting us. You'll still get messages about your application or loan.

Phone calls. We don't make sales calls. We call you only if you ask us to or if we need to confirm your identity to prevent fraud.

9. How we protect your information

We use administrative, technical, and physical safeguards designed to protect your personal information, including encryption of your information when it is stored and when it is sent over the internet, and access limited to the people and service providers who need it. No method of storing or sending information is completely secure. If you think your information or account has been compromised, contact us right away.

10. Cookies, tracking, and Do Not Track

We use cookies that are needed to sign you in and keep your application secure. These cannot be turned off without stopping the application from working.

We do not use advertising cookies, and we do not let other companies collect information about your online activities over time and across other websites through our sites. Because we don't track you across other websites, Do Not Track signals from your browser don't change how our sites work. If this changes, we'll update this policy first.

You can block or delete cookies in your browser settings, but our online application needs cookies to work.

11. Text messages

If you agree to get text messages from us:

- How often we text depends on your application and loan.
- Message and data rates may apply.
- Reply **STOP** to stop texts. Reply **HELP** for help, or contact us.
- Stopping texts doesn't stop other messages about your application, such as email.
- Carriers are not liable for delayed or undelivered messages.

We send marketing texts only with your prior consent.

12. Artificial intelligence and automated tools

We use artificial intelligence and automated systems to help with:

- **Comparing loan options:** evaluating different products, terms, and structures that may fit your goals.
- **Processing documents:** reading information from documents you provide, such as pay stubs, tax returns, and bank statements.
- **Pricing and eligibility:** calculating loan pricing and checking initial eligibility against lender and investor guidelines.
- **Answering your questions** in our application's chat assistant.

These tools support our staff. If you have a question about a result produced by one of these tools, or think it is wrong, contact us and ask for a person to review it.

13. Links to other websites

Our sites link to websites we don't operate, such as NMLS Consumer Access and Plaid. We aren't responsible for their privacy practices. Please read their privacy policies.

14. Children's privacy

Our sites and services are not intended for anyone under 18, and we do not knowingly collect personal information from them. If you believe we have, contact us and we will delete it.

15. How long we keep information

We keep personal information as long as we need it for the purposes in this policy and as long as federal and state law require us to keep loan and application records. Your Social Security number follows the rules in Section 6. When we no longer need information and the law no longer requires us to keep it, we securely dispose of it.

16. Credit reports and your rights under the Fair Credit Reporting Act

With your authorization, we may get your credit report from one or more credit bureaus. Under the Fair Credit Reporting Act:

- If we take adverse action on your application based in whole or in part on information in a credit report, we'll give you the name, address, and phone number of the credit bureau that provided it.
- You have the right to a free copy of your report from that credit bureau if you ask within 60 days of our notice.
- You have the right to dispute the accuracy or completeness of any information in your report with the credit bureau.
- The credit bureau didn't make the decision and can't explain why it was made.

If we deny your application based on information from a source other than a credit bureau, we'll tell you, and you can ask us to disclose the nature of that information.

17. State privacy rights

Some states give their residents additional rights over personal information. Where a state law gives you additional rights over the personal information we hold, we honor them. Contact us using Section 20 to ask about them.

Vermont. We will not share nonpublic personal information about Vermont customers with companies outside Hatch except as permitted by law or with your authorization.

18. California: online privacy disclosures

This policy describes the categories of personal information we collect through our websites and online application (Section 2), the categories of companies we share it with (Section 4), how you can review and ask us to correct it (Section 8), how we tell you about changes (Section 19), and how our sites respond to Do Not Track signals and whether other companies track you through our sites (Section 10).

19. Changes to this policy

We may update this policy. When we do, we'll post the new version here with a new effective date. If a change affects how we share your personal information in a way the law requires us to tell you about first, we'll give you a revised Privacy Notice before the change takes effect.

20. Contact us

Hatch Home Loan LLC · NMLS #2812830
84 Hawes Dr, Brevard, NC 28712
Email: compliance@hatchhomeloan.com
Phone: (828) 820-7800

If you're not satisfied with our response, you can contact the Consumer Financial Protection Bureau at consumerfinance.gov, your state's mortgage regulator, or your state's Attorney General.