



Privacy Policy

This privacy statement describes how The Newfinity Group Inc. collects and uses the personal information you provide on our Web site: www.newfinitygroup.com. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

We want you to understand what information we gather about you; how we use it and the safeguards we have in place to protect it. This Privacy Policy applies to information collected through this website and otherwise. Your use of this website and our services, and any disputes arising from it, is subject to this Privacy Policy as well as the website's www.newfinitygroup.com and all its dispute resolution provisions, including arbitration, limitation on damages and choice of law.

This website is a general audience site and we do not knowingly collect personal information from children under the age of 13.

If you have questions or concerns regarding this policy, you should first contact us at steven@newfinitygroup.com

Collection and Use of Personal Information

We collect the following personal information from you:

- Contact Information such as name, email address, mailing address, and phone number
- Financial information such as current property value, loan amount, interest rate, loan type and origination date

We use this information to:

- Assess your loan needs
- Match you with a lender who can provide you with a loan quote
- Send you requested product or service information
- Respond to customer service requests
- Administer your account
- Send you a newsletter
- Send you marketing communications
- Improve our Web site and marketing efforts
- Conduct research and analysis
- Display content based upon your interests

Referrals for Mortgage Business: Be aware that the Lenders with whom you are matched may retain or use your Information whether or not you use their services and you should contact these Lenders directly concerning their privacy and information sharing practices which may differ from ours.

By clicking the Get Rate button, you agree to have your information shared and to be matched with up to five approved lenders and consent (not required as a condition to purchase a good/service) for us or them to contact you via telephone, mobile phone (including through automated dialing, text SMS/MMS, or pre-recorded messaging)



and/or email, even if your telephone number is on a corporate, state, or the National Do Not Call Registry, and you agree to our Privacy Policy.

Referrals for your Non-Mortgage Business: When you express interest in other products, services, promotions that we offer (by, for example, completing a request for such services, or clicking to get more information), we will share your request or expression of interest with the businesses with which we partner to offer you those products, services and promotions, and, as applicable, with their affiliates and third party finder or marketing companies (collectively, "Business Providers"). When you choose to participate in a particular offer or program, you authorize us to provide your personal information to those Business Providers. Be aware the Business Providers with whom we share your Information may retain or use your Information whether or not you use their services and you should contact these parties directly concerning their privacy and information sharing practices which may differ from ours.

Choice/Opt-out

You may choose to stop receiving our newsletter or marketing emails by contacting us at steven@newfinitygroup.com

Information Sharing

We will share your personal information with third parties only in the ways that are described in this Privacy Statement. We may provide your personal information to companies that provide services to help us with our business activities such as offering customer service. These companies are authorized to use your personal information as is necessary to provide these services to you.

We may also disclose your personal information:

- As required by law such as to comply with a subpoena, or similar legal process.
- When we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud or respond to a government request,
- If The Newfinity Group Inc. is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our Web site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information.
- To any other third party with your prior consent to do so.

We share your personal information with other companies so that they can market their products or services to you. If you do not want us to share your personal information with these companies, contact us at steven@newfinitygroup.com

Cookies and Other Tracking Technologies

We may use cookies, for example, to keep track of your preferences and profile information. Cookies are also used to collect general usage and volume statistical information that does not include personal information.

We may use another company to place cookies on your computer to collect non-personally identifiable information to compile aggregated statistics for us about visitors to our site.



Web Beacons

Our Web pages contain electronic images known as Web beacons (sometimes called single-pixel gifs) and are used along with cookies to compile aggregated statistics to analyze how our site is used and may be used in some of our emails to let us know which emails and links have been opened by recipients. This allows us to gauge the effectiveness of our customer communication and marketing campaigns.

We may use a third party to gather information about how you and others use our Web site. For example, we will know how many users access a specific page and which links they clicked on. We use this aggregated information to understand and optimize how our site is used.

Links to Other Web Sites

Our Site includes links to other Websites whose privacy practices may differ from those of The Newfinity Group Inc. If you submit personal information to any of those sites, your information is governed by their privacy policy statements. We encourage you to carefully read the privacy statement of any Web site you visit.

Security

The security of your personal information is important to us. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the internet, or method of electronic storage is 100% secure, however. Therefore, we cannot guarantee its absolute security. If you have any questions about the security of our Web site, you can contact us at steven@newfinitygroup.com

Additional Policy Information

Our Web site includes Widgets, which are interactive mini-programs that run on our site to provide specific services from another company (e.g. displaying the news, opinions, music, etc.). Personal information, such as your email address, may be collected through the Widget. Cookies may also be set by the Widget to enable it to function properly. Information collected by this Widget is governed by the privacy policy of the company that created it.

Our Web site offers publicly accessible blogs, social media, or community forums such as Facebook, Twitter, or Google Plus. You should be aware that any information you provide in these areas may be read, collected, and used by others who access them.

Visiting our Websites from Outside the United States.

This Privacy Policy is intended to cover collection of information on our websites from residents of the United States. If you are visiting our websites from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this Privacy Policy.



No Rights of Third Parties.

This Privacy Policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of our websites.

Notification of Privacy Policy Statement Changes

We may update this privacy statement to reflect changes to our information practices or changes in regulations governing privacy. If we make any material changes, we will notify you by email (sent to the email address specified in your account) or by means of a notice on this Site prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

Updates and Review

This Privacy Policy is continually reviewed and updated on an annual basis by Steven Grodzinski, President.

Contact Information

You can contact us about this privacy statement by writing or emailing us at the address below:

The Newfinity Group Inc.
216 Catalonia Ave., Suite 102
Coral Gables, FL 33134
732-552-0491
steven@newfinitygroup.com