

Online Privacy Policy

Southwest Stage Funding, LLC, dba Cascade Financial Services or Cascade Land Home Financing in Oregon, Pennsylvania, Delaware and Washington (referred to herein as “we”, “our” or “Cascade”) considers the privacy of our customers as well as visitors to our website (www.cascadeloans.com) to be extremely important. This Privacy Policy describes in detail the types of personal information collected and recorded on our website and how we use it.

Information We May Collect

We may collect information from you when you visit our website, fill out a form on our website, subscribe to any newsletters or blogs we may offer, apply for a loan or submit information for a prequalification online, or make a payment or upload forms through our website. We may use this information in any one or more of the following ways:

1. To improve customer service, as your information helps us to more effectively respond to your service requests and support needs.
2. To process transactions for you (i.e., loans) or help your online activities.
3. To send periodic emails that may contain information about Cascade, the products and services we offer, and other information that you may find useful. The emails may also be used to send you information and updates about your loan transaction.
4. To assist you in locating other companies capable of delivering products, services or information in which you may have an interest.

The information we may collect could consist of any of the following:

Information You Directly Enter On Our Website

This could consist of your name, email address, mailing address or a phone number that you enter on our website. (Of course, you are free to visit our website without entering any of that information.) In connection with a loan application or prequalification request, you might enter additional information, which could include your social security number, your financial information, email addresses and phone numbers, etc. In connection with a loan payment, you might enter payment information.

Log Files

Like many other web sites, Cascade’s web site makes use of log files. These files merely log visitors to the site -- usually a standard procedure for hosting companies and a part of hosting services’ analytics. The information inside the log files includes internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date/time stamp, referring/exit pages, and possibly the number of clicks. This information is used to analyze trends, administer the site, track user’s movement around the site, and gather demographic information. IP addresses, and other such information are not linked to any information that is personally identifiable.

Cookies and Web Beacons

Cookies and web beacons may be used to store information about visitors' preferences, to record user-specific information on which pages the site visitor accesses or visits, and to personalize or customize our web page content based upon visitors' browser type or other information that the visitor sends via their browser.

Our web site does not use cookies or web beacons. As discussed below, however, various third parties that you might access through our website may use cookies, web beacons or other mechanisms to obtain information about you. Our Privacy Policy does not cover the use of cookies and other similar mechanisms by these third parties, except to the extent we may provide links to their privacy policies (discussed below).

Our Advertising Partners

At times, we may decide to have advertising partners who use cookies and web beacons on our site. While each of these advertising partners will have their own Privacy Policy for their site, an updated and hyperlinked resource is maintained here: [Privacy Policies](#). You may consult this listing to find the privacy policy for each of the advertising partners of Cascade.

These third-party ad servers or ad networks use technology in their respective advertisements and links that appear on our web site and which are sent directly to your browser. They automatically receive your IP address when this occurs. Other technologies (such as cookies, JavaScript, or Web Beacons) may also be used by third-party ad networks to measure the effectiveness of their advertising campaigns and/or to personalize the advertising content that you see on the site. Cascade has no access to or control over these cookies that are used by any third-party advertisers.

You should consult the respective privacy policies of these third-party ad servers for more detailed information on their practices as well as for instructions about how to opt-out of certain practices. Cascade's Privacy Policies does not apply to, and we cannot control the activities of, such other advertisers or web sites. You may find a comprehensive listing of these privacy policies and their links here: [Privacy Policy Links](#) .

Other Third Party Service Providers

From time to time, Cascade may use services provided by third-parties. For example, Cascade uses a third-party (Paymentus) to provide an on-line payment option to Cascade customers. Cascade may also use third-parties to enhance the user experience for its web sites, improve the performance of its web site, to understand more about its site visitors, or to otherwise assist Cascade in improving or making decisions about its marketing and business operations. These third-party service providers may also collect information from your browser, and may use cookies, web beacons, or other mechanisms to do so. The links for the privacy policies for these service providers may be found at [Privacy Policies](#).

How We Use and Disclose Your Non-public Information

We will use and share any information that we collect from or about you in accordance with the Consumer Privacy Notice (which provides choices in the use and sharing of information) and any opt-in or opt-out rights that you elect to exercise. The Consumer Privacy Notice can be found here: [Consumer Privacy Notice](#). We use a variety of security measures to maintain the safety of any non-public information you may send to us or enter on our website.

Personal Financial Information

Any personal financial information you share with us (e.g., social security numbers, financial information, payment information, credit card numbers) will be saved, if at all, on a secured website and/or server. This information will only be available to our employees and affiliates, persons or entities providing services in connection with your loan that have a need to know the information, entities that may acquire or service your loan, or our attorneys, accountants and auditors, all of whom agree to and are bound to keep your information secure and confidential. We may also provide your personal financial information to government agencies to fulfill legal, reporting and regulatory requirements, or in response to government authorized requests for information (like subpoenas or civil investigative demands).

Other Non-Public Information

We may share some of the non-public information we collect about you with third parties, like companies performing services on our behalf, so long as those parties agree to keep your information confidential. We may also release your non-public information when we believe the release is appropriate to comply with the law, enforce our site policies, or protect our or others' rights, property, or safety. Non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

California Do Not Track Disclosures

Cascade does not track its customers over time and across third party websites, and therefore does not respond to Do Not Track (DNT) signals. However, Cascade may at times use third-party services or have third-party advertising partners who may keep track of your browsing activities. You should review the specific privacy policies of these third parties at [Privacy Policy Links](#) to learn how they respond to DNT signals.

Online Privacy Policy Only

This privacy policy applies only to our online activities and is valid for visitors to our website and regarding information shared and/or collected there. This policy does not apply to any information collected offline or via channels other than this website. Please see the [Consumer Privacy Notice](#) for information regarding how Cascade may share information collected offline or through channels other than this website.

Consent

By using our website, you hereby consent to our privacy policy and agree to its terms. If you require any more information or have any questions about our privacy policy, please feel free to contact us by email at [Privacy](#).

Update

This Online Privacy Policy was last updated on: **February 13, 2019**. Should we update, amend or make any changes to our Online Privacy Policy, those changes will be posted here.