

## **Terms and Conditions Gold Cross of America**

The client understands that Gold Cross of America is assisting with loss mitigation services free of charge to the client. Gold Cross of America will to the best of its ability will help assist individuals with loss mitigation to help stop foreclosure of one's home. Gold Cross of America does not provide legal counsel. Clients should seek their own legal counsel regarding foreclosure laws within their own state. Gold Cross of America does not guarantee the success of its efforts to avoid foreclosure on any property. You agree to indemnify and hold Gold Cross of America, its subsidiaries, affiliates, officers and counselors harmless from any obligations, costs, claims, judgments, or demands, including reasonable attorneys' fees, made by any third party due to or arising out of your use of the service or any advice provided by any of its board members or counselors.

### **Statement of Privacy**

Gold Cross of America is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Gold Cross of America.com website and governs data collection and usage. By using the Gold Cross of America.com website, you consent to the data practices described in this statement.

### **Collection of your Personal Information**

Gold Cross of America.com collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. Gold Cross of America.com also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, and gender.

There is also information about your computer hardware and software that is automatically collected by Gold Cross of America.com. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used by Gold Cross of America.com for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Gold Cross of America.com website.

### **Use of your Personal Information**

Gold Cross of America.com collects and uses your personal information to operate the Gold Cross of America.com website and deliver the services you have requested. Gold Cross of America.com does not sell, rent or lease its customer lists to third parties. Gold Cross of America.com does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

### **Security of your Personal Information**

Gold Cross of America.com secures your personal information from unauthorized access, use or disclosure. Gold Cross of America.com secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites via Pay-Pal, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

### **Changes to this Statement**

Gold Cross of America.com will occasionally update this Statement of Privacy to reflect Not-For-

Corporation and customer feedback. Gold Cross of America.com encourages you to periodically review this Statement to be informed of how Gold Cross of America is protecting your information.

## **Contact Information**

Gold Cross of America.com welcomes your comments regarding this Statement of Privacy. If you believe that Gold Cross of America.com has not adhered to this Statement, please contact Gold Cross of America at [twalters@goldcrossofamerica.com](mailto:twalters@goldcrossofamerica.com). We will use reasonable efforts to promptly determine and remedy the problem.

1-(877)-797-3731

[twalters@goldcrossofamerica.com](mailto:twalters@goldcrossofamerica.com)