

PRIVACY STATEMENT

This Privacy Policy ("Policy") applies to the Blueraymortgage.com web site. It tells users ("you" or "applicant") of the web site and the services provided therein about the information collected by Blueraymortgage.com and how Blueraymortgage.com uses and shares this information.

Types of Information We Collect

Blueraymortgage.com collects both "personally identifiable information" and "non-personally identifiable information" from or about users of its web sites.

Personally Identifiable Information

Blueraymortgage.com collects several types of information that may identify a particular individual ("personally identifiable information"). We collect personally identifiable information when you provide it to us through your use of the site, such as by completing one or more stages of an application form to apply for a loan modification from a company participating in our loan modification network ("participating brokers") or by sending questions to us via the web site. The types of personally identifiable information we collect include: name, physical address, telephone number, email address and information about home ownership and mortgages.

Non-Personally Identifiable Information

Non-personally identifiable information is anonymous information that cannot be associated with a specific individual. The types of non-personally identifiable information that we collect (either directly, through the use of "cookies," or through the use of a third party tracking system) include: the IP address of the computer making the request; your browser type and language; access times; information about areas of the site visited by users of the site; information about the links that users may select to visit on the site. IP addresses are not usually associated with your personal computer, but with a portal through which you accessed the Internet. IP addresses are not linked to personally identifiable information. A "cookie" is a piece of information a web site sends to your computer while you are viewing the web site to remember who you are without personally identifying you.

Blueraymortgage.com may share this non-personally identifiable information only in summary form with its suppliers and other third parties for the purpose of web site statistical and trend analysis. This information is not linked to any personally identifiable information that can identify an individual person.

Information Collected by Third Parties

We may allow third parties, including advertising partners and loan modification service providers, to display advertisements on our site. These companies may use tracking technologies, including cookies, to collect information about users of our site who view or interact with these advertisements. Blueraymortgage.com does not provide personally identifiable information to these third parties.

How We Use Personally-Identifiable Information

We use the personally-identifiable information you provide to us through this site in order to deliver the products or services you have requested; provide you with customer support; verify or review your application information to determine whether it meets eligibility requirements for participating loan modification service providers; communicate with you by email, postal mail, telephone, and/or mobile devices about products or services that may be of interest to you either from us, our marketing partners, or other third parties; display advertising tailored to your interests or background; perform data and

statistical analysis on use of the web site; enforce our terms and conditions, and perform any other functions otherwise described to you at the time we collect the information.

We may review and use your personal information and your mortgage information to match you with participating service providers in our loan modification network or other third party brokers with whom we have a business relationship. We may also review your personal information to verify your identify and protect against possible fraudulent transaction.

Sharing Your Personally-Identifiable Information

Blueraymortgage.com may share your personally-identifiable information (including, without limitation, your personal information and mortgage information) with service providers participating in our loan modification network and other third party brokers with whom we have a business relationship. These third party brokers may use your personally-identifiable information to offer you a loan modification or to communicate with you about other business or marketing offers. In addition, we may share your personally identifiable information with unaffiliated third party marketers and list managers with whom we have a business relationship.

Any third parties with whom we share personally-identifiable information may have their own policies which describe how they use and disclose your information. Those policies will govern the use, handling, and disclosure of your information once we have transferred or shared it with those third parties as described in this Policy or our Terms and Conditions.

Blueraymortgage.com will disclose your personally-identifiable information in response to a subpoena or similar investigative demand, a court order, or a request for cooperation from a law enforcement agency or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law. We will disclose your personally-identifiable information when we believe disclosure is necessary to investigate, prevent, or take action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property, or safety of our company, our employees, our web site users, or others; or to enforce our website terms and conditions or other agreements or policies.

In addition, in the event that all or substantially all of Blueraymortgage.com's stock and/or assets are transferred or sold to another entity, Blueraymortgage.com may transfer personally-identifiable information to the acquiring entity.

Links to Third Party Web Sites

We may provide links or automatically redirect you to third party web sites that do not operate under this Policy. For example, if you click on an advertisement presented on our site, you may be taken to a web site that Blueraymortgage.com does not operate or control. You should review the privacy statements and terms of use of all third party web sites you access. These third party web sites may independently solicit and collect information from you. On occasion, those third party web sites may provide us with information about your use of those sites.

Changes

Blueraymortgage.com's policies, content, information, promotions, disclosures, disclaimers and features may be revised, modified, updated, and/or supplemented at any time and without prior notice at the sole and absolute discretion of BlueRayMortgage.com. Changes to this Policy will be posted on the Blueraymortgage.com web site and we will revised the "last updated" date at the top of this policy. You should review this Policy each time you access the web site. If we make any material changes in the way we collect, use, and/or share personal information that may impact you, we will notify you by sending an

email to the email address you most recently provided to (unless we do not have an email address for you) and/or by prominently posting notice of the changes on this web site.

Children's Privacy

Our web site is not intended for use by children under the age of 13. We do not knowingly collect personally-identifiable information from children under the age of 13.

Security

Blueraymortgage.com has put in place physical, procedural, and technological security measures to help prevent unauthorized access to and improper use of the information we collect online. For example, only authorized employees and authorized third parties are permitted to access personally-identifiable information, and they may do so only for permitted business functions. No web site or Internet network can be completely secure. Although we take steps to secure your information, we do not guarantee, and you should not expect, that your personal information, searches, or other communications will always remain secure.

Accessing Your Personally-Identifiable Information

If you would like to review and/or request changes to the personally identifiable information that we have collected about you through your use of the Blueraymortgage.com web site, please contact us by writing or sending email to the addresses below.

Contact

If you have questions, comments, or concerns regarding our Privacy Statement, please write to us or send us email:

Blue Ray Mortgage Consultants, Inc.
P.O. Box 170430
Ozone Park, NY 11417
www.blueraymortgage.com
email: info@blueraymortgage.com