

**Last Updated:** April 29, 2025

Welcome to **TrackMyMortgageRate** (“we,” “our,” or “us”). These Terms and Conditions govern your access to and use of our services. By **signing up for an account** or **making a payment**, you agree to be bound by these Terms. Please read them carefully.

## 1. Purpose of the Service

TrackMyMortgageRate is a tool for licensed loan officers. It allows users to upload client loan data via XML files. We parse and analyze this data to help identify refinancing opportunities based on market trends. The service is designed solely for managing your existing client base more effectively.

## 2. Data Privacy and Confidentiality

We take your clients’ data seriously.

- **Non-Disclosure:** We will not share or sell your client data to third parties unless legally required or with your express written permission.
- **No Solicitation:** We will never contact your clients without your approval. Any communication sent through our system on your behalf is done only with your explicit consent.

## 3. Communication on Your Behalf

If you opt into features that allow automated client outreach, those communications will:

- Only be sent with your approval
- Be treated as an extension of your services
- Adhere to our data protection standards

## 4. Data Collection and Use

By using the service:

- You agree we may process the data in your uploaded XML files to provide refinance insights and tools

- You understand that while we use secure protocols, no system is entirely immune to breaches

## 5. User Responsibilities

As a user, you agree to:

- Only use our service in compliance with all laws and regulations
- Ensure you have obtained the necessary consent from your clients before uploading their information

## 6. Limitation of Liability

We provide this service “as is” with no guarantees or warranties. We are not liable for:

- Decisions you make based on rate suggestions or analysis
- Any losses resulting from use of the service

## 7. Acceptance of Terms

By **signing up, using the service, or making a payment**, you acknowledge that you have read, understood, and agreed to these Terms and Conditions. If you do not agree, you must not use our services.

## 8. Modifications to Terms

We may update these Terms periodically. If we make significant changes, we will notify you via email or through the app. Continued use of the platform after changes are made constitutes acceptance of those changes.

## 9. Contact Us

If you have any questions about these Terms, you can reach us at:

 [kchan@trackmymortgagerate.com](mailto:kchan@trackmymortgagerate.com)