
UNITED FORECLOSURE RELIEF

PRIVACY POLICY

Effective Date: February 24, 2026 | Last Updated: February 24, 2026

3214 N. University #424, Provo, Utah 84604

1. INTRODUCTION

United Foreclosure Relief ("UFR," "we," "us," or "our") provides foreclosure consulting services in Utah, Florida, and Colorado. We operate the websites unitedforeclosurere relief.com and freshstart.unitedforeclosurere relief.com (collectively, the "Site"). This Privacy Policy explains what personal information we collect, how we use and share it, how we protect it, and your rights regarding that information.

This Privacy Policy applies to all information collected through our Site, our customer relationship management system, telephone and video communications, and any other interactions with UFR. By submitting information through our Site or entering into a service agreement with UFR, you acknowledge that you have read and understood this Privacy Policy.

2. INFORMATION WE COLLECT

Information You Provide Directly

When you submit an inquiry through our Site, we collect:

- Your name
- Email address
- Phone number
- Property address
- Your responses regarding your foreclosure status (whether you have received a Notice of Default, Notice of Sale, Lis Pendens, or similar notice)

If you become a client and sign a Fresh Start Service Agreement, we additionally collect:

- Loan number
- Lender or servicer name
- Last four digits of your Social Security number
- Your signature (handwritten or electronic)
- Mailing address (if different from property address)

Information Collected Automatically

When you visit our Site, we automatically collect certain information through cookies and similar technologies:

- **Cookies and identifiers:** Our Site places first-party cookies on your device, including cookies set by Google Analytics (`_ga`, `_ga_<container-id>`) and Google Ads click identifiers (GCLID stored in `_gcl_aw` cookies). Our website platform (Wix) also places essential cookies for site functionality.

-
- **Device and browser information:** IP address, browser type and version, operating system, device type, screen resolution, and language preference.
 - **Usage data:** Pages visited, time spent on pages, referring URL, and clickstream data.
 - **Advertising data:** When you arrive at our Site through a Google Ads advertisement, a unique click identifier (GCLID) is captured alongside your form submission and stored in our CRM to measure advertising effectiveness.

Call and Video Recordings

We record telephone calls and video meetings for compliance, quality assurance, training, and documentation purposes. **All recordings are made only with the prior consent of all parties to the communication.** Before any recording begins, we will inform all participants that the call or meeting will be recorded and obtain affirmative consent. If any party declines to be recorded, we will not record the communication. This practice complies with Florida's all-party consent requirement (Florida Statute 934.03), which we apply to all communications regardless of state, as it is the strictest standard among our operating states. Utah and Colorado are one-party consent states.

3. HOW WE USE YOUR INFORMATION

We use the personal information we collect for the following purposes:

- **Service delivery:** To respond to your inquiry, contact you about our services, and perform the foreclosure consulting services described in your Fresh Start Service Agreement.
- **Lender communication:** With your prior written authorization (provided on a separate Authorization to Contact Lender form), to communicate with your mortgage lender or servicer to request postponement of foreclosure proceedings.
- **Third-party coordination:** To coordinate with licensed real estate agents, title companies, escrow officers, and lienholders in connection with the sale of your property, as described in your service agreement.
- **Advertising measurement:** To measure the effectiveness of our advertising campaigns by linking form submissions to the advertising click that brought you to our Site. This involves sharing hashed data with Google through Enhanced Conversions for Leads.
- **Site analytics:** To understand how visitors use our Site, improve functionality, and optimize content using Google Analytics 4.
- **Compliance and recordkeeping:** To maintain records as required by the Mortgage Assistance Relief Services Rule (12 CFR Part 1015), including customer names, addresses, phone numbers, services provided, amounts paid, all contracts and agreements, disclosures, and communications.
- **Legal obligations:** To comply with applicable laws, respond to legal process, and cooperate with regulatory authorities.

4. INFORMATION WE SHARE

We do not sell your personal information. We do not share your personal information for purposes unrelated to providing our services. We may share your information with the following parties, only as necessary to provide our services or comply with legal obligations:

- **Your mortgage lender or servicer:** Only with your prior written authorization, to request postponement of foreclosure proceedings on your behalf.
- **Foreclosure trustees and public trustees:** Only with your authorization, to coordinate foreclosure timelines.

-
- **Licensed real estate agents or brokers:** Only as necessary to coordinate the sale of your property with the brokerage you independently selected.
 - **Title companies and escrow or settlement agents:** To facilitate closing of the sale of your property.
 - **Lienholders:** To communicate foreclosure timelines and facilitate lien satisfaction at closing, as described in your service agreement.
 - **Attorneys:** Attorneys involved in your matter, at your direction.
 - **Google:** We share hashed form submission data (name, email, phone) with Google through Enhanced Conversions for Leads to measure advertising effectiveness. Google Analytics collects anonymized usage data through cookies. Google processes this data as a processor on our behalf, subject to Google's data processing terms.
 - **GoHighLevel (CRM provider):** Your information is stored in our customer relationship management system operated by GoHighLevel, which acts as a data processor on our behalf under a formal Data Processing Agreement.
 - **Regulatory authorities:** We may disclose records to the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), state attorneys general, and other regulatory agencies as required by law or in response to lawful requests, subpoenas, or court orders.

5. COOKIES AND TRACKING TECHNOLOGIES

Our Site uses the following categories of cookies and tracking technologies:

Essential cookies (Wix platform): Required for Site functionality including session management, security, and user preferences. These cannot be disabled without breaking Site functionality.

Analytics cookies (Google Analytics 4): We use Google Analytics to understand Site usage. GA4 collects data through first-party cookies (`_ga`, `_ga_<container-id>`) including pages visited, session duration, and approximate location derived from IP address. This data is shared with Google as a processor. For information about how Google uses data from sites that use Google Analytics, visit policies.google.com/technologies/partner-sites.

Advertising cookies (Google Ads): When you arrive at our Site through a Google Ads advertisement, a Google Click Identifier (GCLID) is stored in a cookie (`_gcl_aw`) on your device. This identifier is captured alongside any form submission you make and is used to measure advertising effectiveness. We may also use Google Ads remarketing to show advertisements to previous Site visitors on other websites across the internet.

Your choices: You may control cookies through your browser settings. You may opt out of Google Analytics by installing the Google Analytics Opt-out Browser Add-on (tools.google.com/dlpage/gaoptout). You may opt out of Google Ads personalization at adssettings.google.com. You may also opt out of interest-based advertising from participating companies at optout.networkadvertising.org. Disabling cookies may affect Site functionality.

6. DATA RETENTION

We retain your personal information for the following periods:

- **MARS Rule records:** Customer names, addresses, phone numbers, services provided, amounts paid, contracts, agreements, disclosures, advertising materials, and communications are retained for a minimum of 24 months from creation, as required by 12 CFR 1015.9.
- **Service agreement records:** Your signed Fresh Start Service Agreement and all records related to services performed are retained for a minimum of five (5) years from the date of completion or termination of services, consistent with 12 CFR 1024.14(h).

-
- **Consent records:** Records of your consent to communications (including the date, time, IP address, exact consent language displayed, and phone number provided) are retained for a minimum of five (5) years.
 - **Call and video recordings:** Retained for a minimum of 24 months from the date of recording.
 - **Inquiry data (non-clients):** If you submit an inquiry but do not become a client, your information is retained for 24 months from the date of submission and then deleted.

7. DATA SECURITY

We implement reasonable administrative, technical, and physical safeguards designed to protect your personal information from unauthorized access, use, alteration, or disclosure. These measures include access controls limiting who within our organization can access your data, encryption of sensitive data, multi-factor authentication for system access, and regular review of our security practices. No method of transmission over the internet or method of electronic storage is completely secure. While we strive to protect your personal information, we cannot guarantee its absolute security.

8. YOUR RIGHTS AND CHOICES

All Consumers

Regardless of your state of residence, you have the following rights:

- **Access:** You may request access to the personal information we hold about you.
- **Correction:** You may request that we correct inaccurate personal information.
- **Deletion:** You may request that we delete your personal information, subject to our legal retention obligations described in Section 6.
- **Communication opt-out:** You may revoke consent to receive calls, text messages, or emails from UFR at any time by any reasonable method, including calling us, emailing us, texting STOP, or submitting a written request. We will honor your revocation within 10 business days. See Section 9 for details.
- **Recording opt-out:** You may decline to have any call or video meeting recorded. If you decline, we will not record the communication.
- **Opt-out of advertising cookies:** You may opt out of Google Analytics and Google Ads personalization as described in Section 5.

To exercise any of these rights, contact us using the information in Section 13. We will respond to your request within 30 days. We will not discriminate against you for exercising any of these rights.

GLBA Opt-Out Right

Under the Gramm-Leach-Bliley Act, you have the right to opt out of sharing your nonpublic personal information with nonaffiliated third parties, except where sharing is necessary to process a transaction you have authorized (such as communicating with your lender at your request) or where required by law. To opt out, contact us using the information in Section 13.

9. COMMUNICATIONS AND CONSENT

Consent to Communications

When you submit an inquiry through our Site, you provide consent to receive calls, text messages, and emails from United Foreclosure Relief at the phone number and email address you provide. Your consent is obtained through an unchecked checkbox on our web form that you must affirmatively select before submission. Consent to receive

communications is not a condition of purchasing our services.

Revoking Consent

You may revoke consent to communications at any time by any reasonable method, including:

- Replying STOP, QUIT, END, REVOKE, OPT OUT, CANCEL, or UNSUBSCRIBE to any text message
- Calling us at 385-380-3962
- Emailing Info@UnitedForeclosureRelief.com
- Sending written notice to our mailing address

We will honor your revocation within 10 business days. We may send one confirmation message within 5 minutes of receiving your opt-out request.

Email Communications

All commercial email messages from UFR include our physical mailing address, clear identification of the message as an advertisement where applicable, and a functional unsubscribe mechanism. Unsubscribe requests are honored within 10 business days. After you unsubscribe, we will not share your email address with any third party for marketing purposes.

10. DO NOT CALL COMPLIANCE

UFR maintains an internal Do Not Call list. If you ask us not to call you, we will add your number to our internal list and cease calling within 10 business days. UFR honors the National Do Not Call Registry. UFR does not engage in cold calling. All outbound calls are made to consumers who have submitted an inquiry through our Site or who have an existing business relationship with UFR.

11. DATA BREACH NOTIFICATION

In the event of a data breach involving your personal information, we will notify you in accordance with applicable state law. Florida (Florida Statute 501.171) and Colorado (C.R.S. 6-1-716) require notification within 30 days of determining a breach has occurred. Utah (Utah Code 13-44-202) requires notification in the most expedient time possible. We will also notify the applicable state attorney general and, where required, consumer reporting agencies. If the breach involves information subject to the GLBA Safeguards Rule and affects 500 or more consumers, we will notify the Federal Trade Commission within 30 days.

12. CHILDREN'S PRIVACY

Our services are not directed to individuals under the age of 18. We do not knowingly collect personal information from children. If we learn that we have collected personal information from a child under 18, we will promptly delete that information.

13. CONTACT US

To exercise any of your rights, ask questions about this Privacy Policy, or file a complaint, contact us at:

United Foreclosure Relief

3214 N. University #424, Provo, Utah 84604

Phone: 385-380-3962

Email: Info@UnitedForeclosureRelief.com

You may also file a complaint with the Federal Trade Commission at ftc.gov/complaint, the Consumer Financial Protection Bureau at consumerfinance.gov/complaint, or your state attorney general.

14. FREE HOUSING COUNSELING

You do not need to use our services. Free housing counseling is available from HUD-approved housing counseling agencies. Contact the Homeowner's HOPE Hotline at **1-888-995-4673** or visit hud.gov/counseling to find a HUD-approved counselor in your area.

15. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated "Last Updated" date. If we make material changes to how we treat your personal information, we will notify you by posting a notice on our Site. Your continued use of our Site after changes are posted constitutes your acceptance of the revised Privacy Policy.

VERSION: UFR-PP-v1.0-20260224

This policy covers operations in Utah, Florida, and Colorado. It satisfies disclosure requirements under the Mortgage Assistance Relief Services Rule (12 CFR Part 1015), the Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.), the Telephone Consumer Protection Act (47 U.S.C. 227), the CAN-SPAM Act (15 U.S.C. 7701 et seq.), Florida Statute 934.03 (all-party recording consent), Google Analytics and Google Ads Terms of Service, and state data breach notification statutes (F.S. 501.171, C.R.S. 6-1-716, Utah Code 13-44-202).

IMPORTANT NOTICE

UNITED FORECLOSURE RELIEF IS NOT A LAW FIRM AND DOES NOT PROVIDE LEGAL ADVICE OR LEGAL REPRESENTATION. WE DO NOT REPRESENT HOMEOWNERS IN COURT OR BEFORE ANY GOVERNMENTAL AGENCY. UNITED FORECLOSURE RELIEF IS NOT ASSOCIATED WITH THE GOVERNMENT, AND OUR SERVICE IS NOT APPROVED BY THE GOVERNMENT OR YOUR LENDER. EVEN IF YOU ACCEPT THIS OFFER AND USE OUR SERVICE, YOUR LENDER MAY NOT AGREE TO CHANGE YOUR LOAN. YOU MAY STOP DOING BUSINESS WITH US AT ANY TIME. YOU MAY ACCEPT OR REJECT THE OFFER OF MORTGAGE ASSISTANCE WE OBTAIN FROM YOUR LENDER. IF YOU REJECT THE OFFER, YOU DO NOT HAVE TO PAY US. YOU ARE NOT REQUIRED TO USE ANY PARTICULAR SETTLEMENT SERVICE PROVIDER. YOU MAY SELECT ANY LICENSED REAL ESTATE BROKERAGE OF YOUR CHOICE OR OTHER QUALIFIED PROFESSIONAL OF YOUR CHOOSING.

OUR SERVICES INCLUDE PROVIDING FREE EDUCATION AND RESOURCES TO HOMEOWNERS FACING FORECLOSURE, INCLUDING REFERRALS TO HUD-APPROVED HOUSING COUNSELORS AND OTHER QUALIFIED PROFESSIONALS. WHEN A HOMEOWNER CHOOSES TO WORK WITH US BEYOND FREE EDUCATIONAL SERVICES, WE PROVIDE THE HOMEOWNER WITH A NEUTRAL, ALPHABETICAL LIST OF LICENSED REAL ESTATE BROKERAGES FROM WHICH THE HOMEOWNER INDEPENDENTLY SELECTS, COMMUNICATE WITH THE HOMEOWNER'S LENDER TO REQUEST TIME FOR A MARKET-VALUE SALE, AND COORDINATE FORECLOSURE TIMELINES THROUGH CLOSING.

WE DO NOT GUARANTEE RESULTS OR OUTCOMES. FORECLOSURE TIMELINES, LENDER DECISIONS, AND AVAILABLE OPTIONS VARY BY INDIVIDUAL CIRCUMSTANCES AND BY STATE AND FEDERAL LAW. UNITED FORECLOSURE RELIEF DOES NOT INSTRUCT OR ADVISE HOMEOWNERS TO STOP COMMUNICATING WITH THEIR LENDER, LOAN SERVICER, OR ANY GOVERNMENT AGENCY. YOU MAY CONTINUE TO COMMUNICATE WITH YOUR LENDER OR SERVICER AT ANY TIME. YOU MAY ALSO SEEK ASSISTANCE FROM A LICENSED ATTORNEY, HUD-APPROVED HOUSING COUNSELOR, OR

OTHER QUALIFIED PROFESSIONAL OF YOUR CHOOSING.

YOU MAY ALSO CONTACT A HUD-APPROVED HOUSING COUNSELOR FOR FREE ASSISTANCE AT

1-800-569-4287

NO ADVANCE FEES

UNITED FORECLOSURE RELIEF DOES NOT CHARGE ANY ADVANCE FEES. YOU ARE NOT REQUIRED TO PAY ANY FEE BEFORE SERVICES ARE FULLY PERFORMED. IF ANY FEE-BASED SERVICE IS OFFERED, IT WILL ONLY BE AFTER SERVICES ARE COMPLETED AND ONLY WHERE PERMITTED BY APPLICABLE LAW.

CONSENT TO COMMUNICATIONS

UNITED FORECLOSURE RELIEF DOES NOT SELL, SHARE, OR DISCLOSE MOBILE PHONE NUMBERS TO THIRD PARTIES FOR MARKETING OR PROMOTIONAL PURPOSES. A RELIEF SPECIALIST MAY CONTACT YOU IN RESPONSE TO YOUR INQUIRY. STANDARD TEXT MESSAGING RATES AS DETERMINED BY YOUR WIRELESS CARRIER MAY APPLY. THIS CONSENT APPLIES TO BOTH AUTOMATED AND NON-AUTOMATED METHODS OF CONTACT. YOU MAY REVOKE CONSENT AT ANY TIME BY REPLYING STOP TO ANY TEXT MESSAGE, EMAILING INFO@UNITEDFORECLOSURERELIEF.COM, OR CALLING 385-380-3962. OPT-OUT REQUESTS ARE PROCESSED WITHIN 10 BUSINESS DAYS AND APPLY ACROSS ALL COMMUNICATION CHANNELS.

United Foreclosure Relief | 3214 N. University #424, Provo, UT 84604 | (385) 380-3962 | unitedforeclosurerelief.com

© 2026 United Foreclosure Relief