

Acceptable Use Policy

Effective Date: August 26, 2026

Mortgage Vault Corp., doing business as My Mortgage Vault ("Mortgage Vault," "we," "us," and "our")

mymortgagevault.com · 2810 N. Church St., Unit 558336, Wilmington, DE 19802

This Acceptable Use Policy ("AUP") describes conduct that is not allowed on Mortgage Vault. It is incorporated into our Terms of Use (available at mymortgagevault.com/terms) and applies to everyone who uses the Services. Capitalized terms not defined here have the meanings given in our Terms of Use.

1. Use the Services Lawfully

You may use the Services only for your own personal, non-commercial financial organization, and only in compliance with Applicable Law. You may not use the Services to facilitate money laundering, fraud, tax evasion, sanctions evasion, human trafficking, terrorism financing, or any other unlawful activity.

2. Do Not Misuse Other People's Accounts or Data

- Do not connect a financial account you do not own or are not legally authorized to connect.
- Do not use another person's credentials, and do not share yours with anyone else.
- Do not upload personal information about another person unless you have the legal right to do so.
- Do not use the Services to harass, stalk, or intimidate another person.

3. FCRA-Prohibited Uses

Mortgage Vault is not a consumer-reporting agency, and Connected Data is not a consumer report. **You may not use the Services or any Output to make credit, insurance, employment, housing, or tenant-screening decisions**, or for any other purpose that would require a consumer report under the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.).

4. Do Not Harm the Services

- No scraping, crawling, automated bulk access, credential stuffing, or account-creation bots.

- No probing, scanning, penetration testing, or circumventing authentication, rate limits, or security controls without our prior written permission.
- No malware, harmful code, denial-of-service attacks, or interference with other users.
- No reverse engineering, decompiling, or creating derivative works of the Services, except where Applicable Law expressly permits it.
- No reselling, sublicensing, or white-labeling the Services.
- No use of the Services to train, fine-tune, or evaluate any machine-learning or artificial-intelligence model without our prior written permission.

5. Content Rules

Do not upload content that is unlawful, defamatory, harassing, threatening, obscene, infringing, or misleading, or that contains malware. We may remove, refuse to host, or restrict access to content that violates this AUP or creates a security or legal risk.

6. Reporting and Enforcement

Report abuse to support@mymortgagevault.com.

Report a suspected security vulnerability or data-security concern to security@mymortgagevault.com.

We investigate reports and may warn you, remove content, limit features, suspend, or terminate your Account as described in Section 12 of the Terms of Use. Where the conduct involves fraud, threats to safety, or unlawful activity, we may notify law enforcement.

7. Changes to This Policy

We may update this AUP as the product and threat landscape evolve. Material changes will be posted here with a new Effective Date and announced through the product message center.

8. Contact Us

Mortgage Vault Corp.

Attn: Legal

2810 N. Church St., Unit 558336

Wilmington, DE 19802

Email: legal@mymortgagevault.com

Support: support@mymortgagevault.com

Security: security@mymortgagevault.com

Phone: 1-866-201-3079