

Cookie 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 Cookie Policy explains how Mortgage Vault Corp. uses cookies and similar technologies (local storage, session storage, and pixels) on mymortgagevault.com and in our applications, and the choices you have. It supplements our Privacy Policy (available at mymortgagevault.com/privacy).

1. What Cookies Are

Cookies are small text files placed on your device when you visit a website. They let a site remember your actions and preferences (for example, staying signed in) over time. Similar technologies such as local storage and session storage perform comparable functions.

2. Categories We Use

- **Strictly necessary (always on).** Authentication and session cookies, security and fraud-prevention tokens, load balancing, and remembering your cookie choice. The Services cannot function without these, so they are set without consent.
- **Functional (consent-based).** Remembering interface preferences such as theme, dashboard filters, and dismissed notices.
- **Analytics (consent-based).** Aggregated product-usage measurement that tells us which features are used and where errors occur, so we can improve the Services.
- **Advertising.** We do not use advertising or cross-context behavioral tracking cookies, and we do not sell or share personal information for advertising.

3. Third Parties That May Set Cookies

Some cookies are set by service providers acting on our behalf, including Stripe (payment pages and fraud prevention) and Plaid (account connectivity). Their cookies are governed by their own policies:

- Stripe: stripe.com/privacy
- Plaid: plaid.com/legal

A complete list of our service providers is available on our Subprocessor List at mymortgagevault.com/subprocessors.

4. Your Choices

On your first visit we show a consent banner with three equally prominent options: **Accept all**, **Reject non-essential**, and **Cookie preferences**. Non-essential cookies are set only after you consent. You can change your choice at any time using the "Cookie Preferences" button in the footer of every page.

We honor **Global Privacy Control (GPC)** signals. If your browser sends a GPC signal, we treat it as an opt-out of non-essential cookies and of any "sale" or "share" of personal information as those terms are defined under the California Consumer Privacy Act, without requiring any further action from you.

You may also block or delete cookies in your browser settings. Some parts of the Services may not work correctly if strictly necessary cookies are blocked.

5. How Long Cookies Last

Session cookies are deleted when you close your browser. Persistent cookies — including your cookie-consent record — last up to twelve (12) months unless you delete them sooner, after which we will ask for your choice again.

6. Changes to This Policy

We may update this Cookie Policy from time to time. Material changes will be posted here with an updated Effective Date and, where appropriate, announced in the product message center.

7. Contact Us

Questions about cookies:

Mortgage Vault Corp.
Attn: Legal
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Wilmington, DE 19802
Email: legal@mymortgagevault.com
Phone: 1-866-201-3079