

# Trust Center

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**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

The Trust Center is your one-page view of how Mortgage Vault handles your data, your privacy, and your rights. It links to the full documents that govern the Services and gives you a plain-English summary of the choices we've made.

## The Short Version

- **What we are.** A U.S.-only personal financial-organization platform. We help you store your loan and property documents, connect your accounts to see balances and payments, model payoff scenarios, and share a Legacy Vault with people you choose.
- **What we are not.** A lender, broker, mortgage servicer, financial advisor, attorney, accountant, or credit-repair organization. Nothing on the Services is legal, tax, investment, or financial advice.
- **What we don't do.** We do not sell your personal information. We do not share it for cross-context behavioral advertising. We do not use your Vault content or Connected Data to train AI models. We do not make credit decisions about you.

## Where the Data Lives

- **Hosting.** Amazon Web Services (AWS), United States.
- **Database and authentication.** Supabase, United States.
- **Payments.** Stripe (card details are collected directly by Stripe and never touch our servers in full form).
- **Financial-account connections.** Plaid. Your bank credentials go directly to Plaid; we never see them.
- **Subscription management.** RevenueCat.
- **Email delivery.** Resend.

A current list is maintained at [mymortgagevault.com/subprocessors](https://mymortgagevault.com/subprocessors) and updated as we add or replace providers.

## How We Protect Your Data

- **Encrypted in transit** with TLS 1.2 or higher, and HSTS enabled.
- **Encrypted at rest** using industry-standard algorithms.
- **Passwords** stored as salted hashes, never in plain text.
- **Multi-factor authentication (MFA)** is available for all Accounts and required for administrator accounts.
- **Least-privilege access** to production systems, with prompt off-boarding.
- **Audit logging** of sign-ins, administrator actions, payment events, and Legacy Vault access events.
- **Backups** are encrypted and retained on a rolling schedule.
- **Vendor due diligence** — every provider that touches personal information has a written agreement with security and confidentiality obligations.

Full detail is in the Security Overview at [mymortgagevault.com/security](https://mymortgagevault.com/security).

## What We're Honest About

- **We are not a bank, lender, or servicer.** We display information from accounts you connect and give you tools to organize it. We do not move money for you or make credit decisions about you.
- **Payoff scenarios and other model outputs are illustrative.** Real results depend on your loan, your servicer, and your circumstances. Talk to your servicer or a licensed professional before acting on any Output.
- **The Legacy Vault is a document-delivery mechanism, not a legal instrument.** It does not replace a will, trust, power of attorney, or advance directive.
- **We do not currently hold SOC 2, ISO 27001, or a published third-party penetration-test report.** As we mature, we will update this page and add certifications truthfully.

## Your Rights and Choices

- **Access, correct, delete, or export** your Vault content at any time in Account settings.
- **Disconnect** any financial account at any time; historical data you have already stored remains until you delete it.
- **U.S. state privacy rights.** If you live in a state with a privacy law that grants access, correction, deletion, or opt-out rights, exercise those rights by emailing [privacy@mymortgagevault.com](mailto:privacy@mymortgagevault.com).
- **Global Privacy Control (GPC).** We honor GPC as an opt-out of any "sale" or "sharing" of personal information.

- **Marketing.** Every marketing email has an unsubscribe link. You can also email [privacy@mymortgagevault.com](mailto:privacy@mymortgagevault.com).
- **Cookies.** Manage your choices from the Cookie Preferences link in the footer.

## Reporting a Security Concern

If you believe you have found a security issue, email [security@mymortgagevault.com](mailto:security@mymortgagevault.com). We appreciate reports made in good faith and will not pursue legal action against researchers who follow responsible-disclosure practices, avoid privacy violations, and give us a reasonable opportunity to fix the issue before publishing.

## Documents We Publish

- **Terms of Use** — [mymortgagevault.com/terms](https://mymortgagevault.com/terms)
- **Privacy Policy** — [mymortgagevault.com/privacy](https://mymortgagevault.com/privacy)
- **Cookie Policy** — [mymortgagevault.com/cookies](https://mymortgagevault.com/cookies)
- **Acceptable Use Policy** — [mymortgagevault.com/aup](https://mymortgagevault.com/aup)
- **E-Sign Consent Disclosure** — [mymortgagevault.com/e-sign](https://mymortgagevault.com/e-sign)
- **Accessibility Statement** — [mymortgagevault.com/accessibility](https://mymortgagevault.com/accessibility)
- **Security Overview** — [mymortgagevault.com/security](https://mymortgagevault.com/security)
- **Subprocessor List** — [mymortgagevault.com/subprocessors](https://mymortgagevault.com/subprocessors)
- **Data Processing Agreement** — [mymortgagevault.com/dpa](https://mymortgagevault.com/dpa) (for business customers)

## Changes

We update the Trust Center as our practices evolve. Material changes will be posted here with an updated Effective Date.

## Contact Us

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