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Our site is intended for use only by visitors who are located in the United States.

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### **Security of Site and Login Credentials**

Certain portions of our site are only accessible if you have been issued login credentials. For example, the correspondent lending area of our site is intended only for correspondent lenders approved to do

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## **Applicable Law**

These Terms of Use shall be governed by and construed in accordance

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### **The Collection and Use of Anonymous Data**

Visitors can log on to our website to learn about ICON , our products and services and find out how to contact us without providing any non public personal information. We reserve the right to collect anonymous information when users access our web site. The type of information that is gathered includes, but is not limited to, the date, time of day, which pages are visited and how much time is spent on the web site. We only collect and use information about our users in the aggregate.. The general information we collect enables us to serve our customers better by continually improving our site based on up-to-date usage patterns.

### **The Use of Cookies**

We use standard web-based tracking technologies such as “cookies” and web server logs to collect information about how our site is used. A cookie is a small amount of data that is sent to your browser from a web server and stored on your computer’s hard drive. Cookies do not collect or store personal information, except information you have knowingly provided.

### **Promotional Materials That You May Receive**

In order to advise you of special offers provided by ICON or our affiliates, we may send our customers promotional materials concerning financial products and services.

### **Security**

We restrict access to your nonpublic personal information to only those authorized employees and agents who have a need to know such information to provide products or services to our customers. We maintain and monitor physical, electronic, and procedural safeguards that comply with applicable law and regulatory requirements to guard your nonpublic personal information.