

Terms & Conditions

Genstone Financial Website Terms of Use

Fay Servicing, LLC, d/b/a Genstone Financial ("Genstone Financial") operates the website at www.genstonefinancial.com . We respect the privacy of each user of the website.

We will retain your Personal Information for as long as we maintain an ongoing relationship with you, or for:

- Consumer related Information: a minimum period of seven years after the liquidation or service transfer of your loan.
- Non-consumer related Information: a minimum period of two years after employment or vendor-relationship termination.

We reserve the right to retain your Personal Information for a longer period to comply with obligations by our regulators, and to defend our legal interests. Your Personal information will not be used for any other purpose, will not be sold, and will not be shared.

BY REGISTERING FOR OR USING THE WEBSITE, YOU SIGNIFY YOUR ACCEPTANCE OF THESE TERMS OF USE. IF YOU DO NOT AGREE TO THESE TERMS OF USE, YOU CANNOT USE THE SITE.

The website is hosted by servers in the United States. If you are located outside of the United States, your Personal Information will be transferred to the United States. By submitting your Personal Information, you consent to its transfer to the United States and to its storage, processing, and use there in accordance with these Terms of Use.

These Terms of Use apply to your use of this website only. We do not own, operate, or control the websites of third parties, including sales associates, outside referral agents, or their brokers. Accordingly, these Terms of Use do not apply to such parties' websites or their respective collection, use, storage, and disclosure of your Personal Information.

Our hosting services maintain their systems in accordance with reasonable industry standards to reasonably secure the information of its customers. However, no data transmission over the Internet can be guaranteed to be 100% secure. "Perfect security" does not exist on the Internet, and you use the website at your own sole risk.