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Privacy policy

Zillow Home Loans, LLC (“ZHL”) is committed to protecting the privacy of our users and consumers. This privacy statement explains what personal information we collect both online and offline, and how we use, share, and protect that information.

- Information we collect
- How we use your information
- How we share your information
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Information we collect

When you use Zillow Home Loans to inquire about or apply for a mortgage or otherwise use our services, we collect personal information about you.

When you submit an inquiry about applying for a new loan, we collect basic contact information from you along with information about your home or the home you’re interested in purchasing, your current loan status (for refinance applications), demographic information like veteran and employment status, and income and credit score.

If you decide to apply for a mortgage, whether for a new home purchase or a refinance, we collect additional information about you on the application forms we ask you to complete. This can include basic information like your name and contact information, but also includes more sensitive information about your job history, education, income, assets, family status, Social Security number, and other data we need to process your loan application. We also collect information about you from third parties like consumer reporting agencies, including the credit bureaus that furnish your credit report.

We may also collect information about your previous interactions and transactions with other Zillow Group businesses, like your home search activity on Zillow and Trulia.

You can see more information about the information we collect and the third parties we share it with in the Legal Disclosures section at the bottom of this statement.

Cookies and web tracking technologies

Like most websites, we and our partners use various tools to automatically collect data when you visit our sites and apps, including cookies, pixel tags, and other similar technologies (collectively, “cookies”). Cookies are bits of electronic data that can be transferred to your computer or other device to identify your browser.

When you use our website Zillow Home Loans, we and our partners may use cookies and other tools to gather information about how you view and use our services and content, and to connect your activity with other data we store about you. The use of cookies helps us serve you better by understanding what you’re interested in, tracking trends, measuring the effectiveness of ads, saving

your preferences, and storing information you may want to retrieve on a regular basis, such as your favorite homes. We also allow approved partners to collect data from your browser or device for advertising and measurement purposes using their own cookies or similar tools.

You always have full control over whether these technologies work on your devices. However, if you choose to disable some or all cookies, some parts or features of our websites may no longer work. You can disable cookies at any time by using our cookie consent preference tool (see the “Cookie Preference” link at the bottom of our websites for instructions). You can also disable cookies altogether by adjusting the settings on your browser.

Our websites have enabled Google Analytics (a website tracking and reporting program) to collect data about website visits using Google advertising cookies and anonymous identifiers. No personally identifiable information is collected, and anonymously collected data will never be merged with personally identifiable information. Information is collected using “Remarketing with Google Analytics” and “Google Analytics Demographics and Interest Reporting” features. Data collected will be used to improve site performance and possibly to personalize which advertisements you see. Website visitors may opt out from advertising features using the Google Analytics Opt-out Browser Add-on located here.

How we use your information

ZHL will share information regarding the status of your loan or other accounts with consumer reporting agencies (like credit bureaus) as provided by the Fair Credit Reporting Act. The FCRA gives you the right to ensure that the content of your credit report is accurate. If you believe that we have sent inaccurate information to the credit bureaus, please contact our customer care department at 888-852-2212.

Our Affiliates

We sometimes share Personal Information with its affiliates to improve your experience or let you know about other Zillow Group products or services you might be interested in. For example, if you submit a loan inquiry or apply for a loan with ZHL, we may share information about you as described in our Privacy Disclosures, which you’ll receive when you initiate a customer relationship with ZHL.

Service providers and business partners

When we hire a service provider to help operate our businesses, we may need to give them access to information to provide their service. We allow them to use the information only to perform the service we’ve asked them to perform. We vet all service providers carefully, and we always remain responsible for the privacy of your information that is shared with our service providers.

When we partner with other businesses to offer products and services to you, we may share information with those partners only as needed to provide those products and services and only subject to the terms of this privacy statement. We’ll let you know exactly what kinds of Personal Information we share, and what you can do to opt out in separate disclosures, which you’ll receive when you initiate a customer relationship with ZHL.

If you’re working with a real estate agent or other real estate professional, we’ll share information about your loan or transaction when it’s necessary to provide the service you’ve requested.

If you grant consent to us to send you text messages, we may generate or collect usage data, referred to as text messaging originator opt-in data, to prove that you gave your consent. We will not share your consent or your usage data with any third parties, except to prove that you gave your consent.

Legal and compliance transfers

When ZHL needs to share information to satisfy a legal or regulatory requirement, including responding to a subpoena, court order, or other lawful government request for information, we will share it only as needed to comply with that requirement. We'll tell you before sharing your information in these situations unless we're not allowed by law to do so. To learn more about how we respond to requests for information, see Government and Civil Information Requests

We may also share information if needed to enforce our legal rights, detect or prevent fraud or security concerns, protect public safety, protect against misuse or unauthorized use of our sites, limit our legal liability, enforce or apply our rights and agreements, or as otherwise permitted by law.

We may also disclose Personal Information to credit bureaus and similar organizations and may exchange personal information with reference sources and clearinghouse services for fraud protection and credit reporting and verification.

If ZHL, or our corporate parent, Zillow Group, is involved in a merger, acquisition, or any form of transfer or sale of some or all of our business, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, we may share your Personal Information in connection with that transaction.

Information you ask us to share

We share information when you ask us to share it. For example, if you choose to contact a real estate agent, closing agent, or other real estate pro through our platform, we will send them your name and contact information. We may also share information related to your loan or transaction with the real estate professionals with whom you've chosen to work, in order to improve your experience, as long as you have agreed to share that information.

How we protect your information

We understand that no matter how we collect your information, we have a responsibility to protect it. We take that responsibility seriously. We build security into our products and features from the ground up to help protect data from unauthorized access, disclosure, alteration, and destruction. We restrict access to your Personal Information to only those authorized employees and agents who need to know that information to provide products or services to our customers.

We're always looking for threats and take reasonable steps to respond to those threats, protecting the information users share with us. Of course, no method of Internet transmission or data storage can provide guaranteed protection to your information. If anything should ever happen to your information, we'll let you know as soon as we can and try our best to make it right.

ZHL is based in the United States and the information we collect is governed primarily by U.S. law. Where we are subject to the privacy laws of other countries, we comply with those requirements. If you access or use our services or provide information to us, your information will be processed and stored in the United States, where you may not have the same rights and protections as you do under your local law.

Updating Your Personal Information

To maintain accurate information about our customers, we ask that you update your Personal Information when any changes take place. Please notify us if you change your address or telephone number by contacting our customer care department at:

Zillow Home Loans

Customer Experience
866-961-2579

ZHLCustomerExperience@zillowhomeloans.com
https://www.zillowhomeloans.com/contact

Applicability of this Privacy Statement

This statement applies to Zillow Home Loans. It does not apply to other Zillow Group consumer businesses, which have a separate Privacy Policy available here.

Changes to this Privacy Statement

We are always reviewing our privacy practices to ensure this statement remains accurate. Sometimes, we'll need to update the statement to reflect changes in our products, technology, and uses of data. We won't change the statement in a way that reduces your rights or significantly changes the way we use or share data without telling you ahead of time and giving you a chance to stop using our services if you want.

Legal Disclosures

In this section, we've provided some legally required disclosures under state privacy laws. There shouldn't be anything surprising in this section, and we've tried to explain our privacy practices in plain English throughout the rest of the statement.

Under California law, California residents have certain rights regarding their data, including:

- The right to know the categories of personal information we've collected and the categories of sources from which we got the information (see Information collected by Zillow and the chart just below)
- The right to know the business purposes for sharing personal information (see Why Zillow uses your information)
- The right to know the categories of third parties with whom we've shared personal information (see Sharing your information)
- The right to access the specific pieces of personal information we've collected and the right to delete your information (see Privacy tools and choices)

California residents also have the right to not be discriminated against if they choose to exercise their privacy rights, and we will not do so.

Please keep in mind that many state laws such as the CCPA do not apply to information collected in relation to a mortgage loan because that information is governed instead by federal and state laws such as the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and others.

Categories of Personal Information We Collect

Category and sources of Information	Category and sources of Information	Types of individuals affected	How we share it
Identifiers - We collect	To enable use of our sites, services, and products, to	People who submit	We share this data with

this information from our users, customers, and business partners. We also generate identifiers internally.	communicate with you, to understand how our users interact with our sites, and to improve our offerings. We may also use this information to market our other products and services if you have not opted out of that use.	an inquiry or who apply for home loans or use our closing services to complete real estate transactions	our affiliates and service providers and with business partners, including those to whom you instruct us to send this information
Personal information under California Civil Code section 1798.80 - We collect this information from our users, customers, and business partners	To enable use of our sites, services, and products, to communicate with you, to understand how our users interact with our sites, and to improve our offerings. We may also use this information to market our other products and services if you have not opted out of that use.	People who submit an inquiry or who apply for home loans to complete real estate transactions	We share this data with our affiliates and service providers and with business partners, including those to whom you instruct us to send this information
Protected classifications - We collect this information from our users and business partner	To understand how our users interact with our sites, and to conduct research into housing and real estate trends and markets	People who submit an inquiry or who apply for home loans to complete real estate transactions	We don't share this information
Commercial information - We collect this information from our customers, and generate it internally during transactions with our customers	To transact with you if you use our services or products, and to enable transactions you've requested, and to understand how our users interact with our sites, and to improve our offerings. We may also use this information to market our other products and services if you have not opted out of that use.	People who who submit an inquiry or apply for home loans to complete real estate transactions	We share this data with our affiliates and service providers and with business partners, including those to whom you instruct us to send this information
Identifiers - We collect this information from our users, customers, and business partners. We also generate identifiers internally.	To enable use of our sites, services, and products, to communicate with you, to understand how our users interact with our sites, and to improve our offerings. We may also use this information to market our other products and services if you have not opted out of that use.	People who submit an inquiry or who apply for home loans to complete real estate transactions	We share this data with our affiliates and service providers and with business partners, including those to whom you instruct us to send this information
Biometric information	We don't collect this information.	None	None
Electronic network activity information - We collect this information from our users and customer	To enable use of our sites, services, and products, to communicate with you, to understand how our users interact with our sites, to market our services, and to improve our offerings	People who use our website or mobile applications	We share this data with our affiliates and service providers and with business partners, including those to whom you instruct us to send this information
Geolocation data - We	To enable use of our sites, services, and products, to	People who use our sites or mobile	We share this data with

collect this information from our users and customers	understand how our users interact with our sites, and to improve our offerings	applications and allow us to collect their location data	our affiliates and service providers
Audio, electronic, visual, thermal, olfactory, or similar information - We collect this information from our users and customers	To identify and communicate with you, to enable use of our sites, services, and products, and for safety purposes	People who call us	We share this data with our affiliates and service providers
Professional or employment-related information - We collect this information from our customers and business partners	To provide services or products you've requested		
People who apply for home loans to complete real estate transactions	We share this data with our affiliates and service providers and with business partners, including those to whom you instruct us to send this information		
Education information - We collect this information from our customers	To provide services or products you've requested	People who submit an inquiry or who apply for home loans to complete real estate transactions	We share this data with our service providers and with business partners, including those to whom you instruct us to send this information
Inferences - We generate these internally	To understand how our users interact with our sites, to develop and offer more relevant and useful services and products, and to improve the products and services we offer	People who submit an inquiry or who apply for home loans to complete real estate transactions	We don't share this information

You can find the previous versions of this Statement at the following links:

Zillow Home Loans
Zillow Closing Services

Effective April 30, 2024

Terms of use

Privacy policy

Licensing info

Cookie preference

Zillow HomeLoans
2600 Michelson Drive, Suite 1201 Irvine, CA 92612

888-852-2212

Submit concerns or questions through our contact form.

© Zillow Home Loans, LLC
An Equal Housing Lender
NMLS ID#: 10287
www.nmlsconsumeraccess.org

All mortgage lending products and information provided by Zillow Home Loans, LLC, NMLS #10287. | Licensed Mortgage Banker, N.Y.S. Department of Financial Services

For subject properties located in Texas, a conditional pre-qualification will be issued in lieu of a pre-approval, per state requirements.

Zillow Group is committed to ensuring digital accessibility for individuals with disabilities. We are continuously working to improve the accessibility of our web experience for everyone, and we welcome feedback and accommodation requests. If you wish to report an issue or seek an accommodation, please contact us.

