



DEPARTMENT of SAVINGS & MORTGAGE LENDING

Caroline C. Jones, Commissioner

Website Disclaimer

Although reasonable efforts have been made to ensure that electronic information on the Department of Savings and Mortgage Lending (Department) website is complete, accurate and timely, the Department does not represent that the information is complete, accurate and timely in all instances. In addition, the information provided does not necessarily represent the official position or views of the staff of the Department, or the members of the Finance Commission, or the State of Texas. Visitors to the Department's website are urged to seek legal advice and confirmation of critical information found on this website before relying on it. The Department assumes no responsibility for any errors appearing in rules or otherwise. Further, the Department assumes no responsibility for the use of the information provided. Unless otherwise noted on an individual document, file, webpage or other website item, the Department grants permission to copy and distribute the information for non-commercial use, as long as the content remains unaltered.

Right to Notice About Certain Information Laws and Practices

With few exceptions, visitors to the Department's website are entitled on request to be informed about the information that this state governmental body collects about them. Under Sections 552.021 and 552.023 of the Government Code, visitors are entitled to receive and review the information. Additionally, under Section 559.004 of the Government Code, visitors are entitled to have the state governmental body correct information about them that is incorrect.

Privacy Policy Notice

The Department maintains this website as a public service. The following is the privacy policy for the Department's website.

1. The Department does not use cookies to collect information. Note: a cookie contains unique information a website can use to track such things as passwords, lists of pages visited, the date when a website visitor last looked at a specific page, or to identify a visitor's session at a particular website.
2. If you send the Department an electronic mail message with a question or comment that contains personally identifying information, or fill out a form that e-mails the Department this information, the Department will only use the personally-identifiable information to respond to your request and analyze trends. The Department may redirect your message to another government agency or person who is in a better position to answer your question.
3. For website management functions, information is collected for analysis and statistical purposes. This information is not reported or used in any manner that would reveal personally



DEPARTMENT of SAVINGS & MORTGAGE LENDING

Caroline C. Jones, Commissioner

identifiable information, and will not be released to any outside parties unless legally required to do so in connection with law enforcement investigations or other legal proceedings.

The Department uses log analysis tools to create summary statistics, which are used for purposes such as assessing what information is of most interest, determining technical design specifications, and identifying system performance or problem areas. The following information is collected for this analysis:

User Client hostname - The hostname (or IP address if DNS is disabled) of the user/client requesting access.

HTTP header, "user-agent" - The user-agent information includes the type of browser, its version, and the operating system it is running on.

HTTP header, "referrer" - The referrer specifies the page from which the client accessed the current page.

System date - The date and time of the user/client request.

Full request - The exact request the user/client made.

Status - The status code the server returned to the user/client.

Content length - The content length, in bytes, of the document sent to the user/client.

Method - The request method used.

Universal Resource Identifier (URI) - The location of a resource on the server.

Query string of the URI - Anything after the question mark in a URI.

Protocol - The transport protocol and version used.

Search Terms - The words entered in the Department's website search bar.

Question about this policy should be sent to smlinfo@sml.texas.gov