

Privacy Policy Disclosure

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our privacy policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of the notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of your customer information.
- Who is covered by the Privacy Policy
- How we gather information
- The types of information we share, why, and with whom
- Opting Out- How to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. When you submit sensitive information via our website, your information is protected both online and offline. Wherever we collect sensitive information (such as credit card data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page. While we use encryption to protect sensitive information transmitted online, we also protect your information off line. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information is kept in a secure environment.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customer or former customers.

How We Gather Information:

As part of providing you with financial product or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references.
- Your transaction with our affiliates, or others. This information may include your account balances, payment history, and account usage.
- Consumer reporting agencies. This information may include account information and information about credit worthiness
- Public sources. This information may include real estate records, employment records, telephone numbers etc.

Information We Share:

We May disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To consumer reporting agencies.
- To respond to a subpoena or court order, judicial process or regulatory authorities
- In connection with proposed or actual sale, merge, or transfer of all or portion of a business or an operating unit etc.

In addition, we may provide information about you to our service providers to help us process your applications or serve your accounts. Our service providers may include billing services providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described about under "How We Gather information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you or any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

You may prohibit the sharing of application information within our company at any time. If you would like to limit disclosures of personal information about you as described in the notice, please contact us by email or the phone number available on this website.

Borrowers Signature

Date