

YOUR RIGHT TO PRIVACY

Important Information to Know

OUR PRIVACY POLICY

What This Is

This is a disclosure required by federal law which is intended to tell you (among other things):

- Where we get information about you (our sources);
- What we do to protect the information we have about you; and
- What our policy is about sharing information about you with others.

Who You Are

This policy applies to you if you are a customer of ours.

A "customer" is a natural person (not a corporation) who – for personal, family, or household purposes – has, or recently had, a financial product with us, such as a mortgage loan.

Definitions

Here are other terms we will use in this disclosure:

Information means nonpublic personal information, a technical term that generally means

1. Information that can identify you;
2. That is not available publicly; and
3. That we collect in connection with providing a financial product or service to you.

We will use the word "information" to mean nonpublic personal information.

Affiliates are companies that are related to one another by ownership, common ownership, or control. For example, if one company owns or controls another company, they are affiliates of each other.

Nonaffiliate means a company that is not an affiliate of another company, and it also means a person who is not an employee of a company.

Joint Accounts

If you have a joint account with us (for example, you are, or you have, a co-borrower on a loan), you should share this notice with the person who shares your account. He or she may not get a separate notice.

Sources For Information

We collect information about you from the following sources:

- Information you might provide us on applications and other forms;
- Information about transactions we might conduct for you;
- Information about your transactions with nonaffiliated third parties; and
- Information from consumer reporting agencies.

Our Privacy Policy

WE DO NOT SHARE INFORMATION ABOUT YOU WITH ANYONE EXCEPT AS REQUIRED OR PERMITTED BY LAW. This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

Former Customers

We have the same policy against disclosing information about former customers as we do about current customers.

Security

We restrict access to the information we have about you to those employees who need to know that information in order to provide products or services to you.

We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information. We are required to do so by Federal regulations.

Change

We can change this policy, but we will tell you in advance if we do, and we will explain any further rights you might have at that time.

Who We Are

In this policy, "we" means **The Mortgage House, Inc.**



San Luis Obispo (800) 644-4030	Temecula (800) 305-9731
Santa Maria (805) 922-8005	Bakersfield (661) 328-9300
Stockton (888) 246-8730	Pasadena/SGValley (866) 518-8170
Beverly Hills (310) 247-0180	Woodland Hills (800) 645-1301