

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice for our customers. We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We first define some terms.

When we use the words "**you**" and "**your**" we mean all of our consumer customers who:

- Have applied for a loan with **Sierra Pacific Mortgage Company, Inc.**
- Have applied for a loan with a company who has submitted that application to **Sierra Pacific Mortgage Company, Inc.**

We, our, and us means **Sierra Pacific Mortgage Company, Inc.**

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, and a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- * Information we receive from you on applications or other forms
- * Information about your transactions with us
- * Information about your transactions with nonaffiliated third parties
- * Information from a consumer-reporting agency
- * Information obtained when verifying the information you provide us

We do not disclose any nonpublic personal information about you to anyone, except as authorized by law.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATED COMPANIES

Lender has no affiliated companies with which nonpublic personal information is shared.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

We may disclose the five categories of Customer Information described above to other financial institutions with whom we have joint marketing agreements or with which we are related by common ownership or affiliated by corporate control. We may disclose information about your accounts and transactions: (a) where it is necessary or helpful to effect, process or confirm your transactions; (b) to verify the existence, history and condition of your account for credit reporting agencies; (c) to comply with legal process such as subpoenas and court orders, to law enforcement authorities if we believe a crime has been committed or if you give us your consent to share information.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic personal information about former customers.