

## Residential Mortgage Services (“RMS”) Privacy Policy for Individuals:

This policy is effective as of January 1, 2004.

In this disclosure, you'll find details about our privacy policies and procedures. We are committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose.

We do not sell customer information to third parties.

We do not share customer information with outside parties who may wish to market their products to you.

You do not have to take any action or instruct us to keep your information confidential. We will protect your privacy automatically.

Within RMS, we safeguard your customer information carefully.

We are committed to protecting your customer information in every transaction, at every level of our organization.

For this purpose, we have designed procedures, standards and technology, which are described in our policy.

We are committed to helping you protect your privacy every day.

For nearly ten years, the RMS name has been a trusted symbol of service and reliability, and we remain dedicated to those principles today. You can count on us to provide you with the responsive, professional service you deserve, and to protect your privacy and security along the way.

The RMS Privacy Policy describes how we protect and use your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you. This is the reason why we do not share customer information with outside parties who may wish to market their products to you.

At RMS, we value your relationship and we work diligently every day to honor the trust you place in us. Thank you for considering RMS as your preferred lender.

### HOW WE PROTECT AND USE CUSTOMER INFORMATION

1. We begin by safeguarding the security and integrity of customer information. We are committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose. For example:

We limit employee access to customer information to those who have a business reason to know this information. Employees are required to honor our code of conduct, which includes standards to protect customer confidentiality. They are subject to disciplinary action if they fail to do so.

We maintain policies and procedures covering the proper physical security of workplaces and records.

Our physical, electronic, and procedural safeguards meet or exceed regulatory standards regarding the protection of customer information.

We require independent contractors and outside companies who work with us to adhere to strict privacy standards through their contracts with us.

We use technological means (such as backup files, virus detection and eradication software, firewalls, and other computer software and hardware) to protect against unauthorized access or alterations to customer data.

2. We collect and maintain customer information as part of servicing your account and your customer relationship.

In the course of serving you, we collect information about you and your business from a variety of sources, such as:

Information you provide to us on applications or forms, such as your income and accounts with others; and

Information we receive from an outside company, such as a business or consumer reporting agency, regarding your credit history or employment status; or information about your prior transactions or experiences with our company.

3. The customer information we collect is used to serve your account and meet your mortgage lending needs.

Information may be used within the various departments of RMS, as well as with authorized third parties (described in section 4), for a number of purposes, such as:

To protect your accounts from unauthorized access or identity theft;

To process your requests such as loan applications;

To service your accounts by issuing account statements;

To keep you informed about mortgage lending services of interest to you.

4. We do not share information with outside parties who may wish to market their products to you.

We may disclose the information we collect, as described above, with nonaffiliated third parties that are acting on our behalf, including:

Companies that perform support services for us, such as data processors, technical systems consultants and programmers, check printers, or companies that help us market our mortgage loan products and services to you.

There are other situations when we may disclose to third parties the customer information we collect as permitted or required by law. In these cases, third parties could include credit bureaus, government entities, courts or other entities (in response to subpoenas and other legal processes), and those with whom you have requested us to share information.

It is important to note that we do not share customer information with other companies for the purpose of marketing their products to you, unless you specifically request in advance that we do so. It is not necessary for you to instruct us not to share information with these outside companies, because we will automatically keep your information confidential.

Some state laws may impose additional restrictions, with which we comply, regarding disclosure of information about customers in those states to nonaffiliated third parties for certain purposes.

5. Within RMS, we share information so that we can work together to serve you. We may disclose all of the information we collect, as described above, within the various departments of our company, including: our administrative and service units which, for example, process your transactions and prepare your loan documents.

The policies and practices described in this disclosure are subject to change, but we will communicate any significant changes to you as required by applicable law. The policies and practices described in this disclosure replace all previous notices or statements regarding this subject.

Si usted desea una traducción completa en español de la Póliza de Privacidad de RMS, por favor pida una copia en su sucursal local de RMS o escriba a: RMS Corporate Headquarters, 3585 E. Flamingo Rd., #103, Las Vegas, NV 89121.

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