

# Our Commitment To Privacy

We take your privacy seriously at Sierra Pacific Mortgage Company, Inc. We are committed to protecting the personal information and privacy of our customers. Our Online Privacy Statement describes how we collect, protect and use information about you either during your transaction with Sierra Pacific Mortgage Company, Inc.

## Information We Collect About You

When you browse our website as a visitor or are a registered user of the website, we may collect and store information about your online visit. This information may include the time and length of your visit, the pages you view on our website, the last site you visited before coming to our website, and the name of your internet service provider.

We use this data on an aggregate basis to measure website activity, and on an individual basis to make the site more useful and provide information that may be of interest to you.

We may use Web cookies for security purposes to recognize your computer when you access our website. We may also make use of Web cookies, or similar data, on certain parts of our website for fraud prevention and other purposes. If you disable your Web browser's ability to accept our Web cookies, it may not be possible for you to access all areas of our website.

Certain portions of our website may be protected with a timed logout feature. This can help protect your information from being potentially viewed or used by others if your computer becomes unattended.

We may use encryption to protect your information as it travels across the Internet. This can help prevent others from potentially eavesdropping on your browser sessions with our Web servers.

Our website may be protected with firewall technology, which can help prevent your information and our website from potentially being improperly accessed.

Certain portions of our website may be monitored by advanced technologies. These technologies can help to ensure that both your information and our Web servers are protected from potential compromise.

As a customer of Sierra Pacific Mortgage Company, Inc., details about the information we collect and how it may be disclosed is contained in our Privacy Notice, which includes additional information regarding your privacy choices. Briefly, we collect information about you for example, when you apply for a Mortgage Loan.

We also collect personal information from you or others, such as credit bureaus, affiliates, employers, or other parties.

## Information We Share About Our Existing Customers

We may collect and subsequently share personal information about you to:

- Run our everyday business
- Respond quickly to customer needs
- Help us communicate with you
- Evaluate eligibility for additional products and services that may be of interest to you

## What We Share

We may share personal information that includes, but is not limited to your:

- Name, address, and other account application information
- Account balances, transactions, and payment history
- Creditworthiness including credit history and credit score

## **With Whom We Share**

We disclose some of the information we collect about you to third parties such as credit reporting agencies, regulators and loan investors. These types of third parties are called non-affiliated third parties.

We may also share some of this information with companies performing services on our behalf such as the vendor who prepares and mails our monthly statements. These types of vendors are called service providers.

## **Benefits of sharing**

We need to collect and share information about our customers to help us communicate with you.

We also may share customer and former customer information within our Company and with our employees to evaluate eligibility, offer and recommend valuable products and services that may be right for you.

## **Federal Law**

Federal law requires us to tell you how we collect, share, and protect personal information about our customers. While Federal law allows us to share information about you to run our business, to perform services and offer our products, Federal law also gives you the right to limit some, but not all, sharing of your personal information.

## **State Laws**

State laws may give you additional rights regarding our information sharing limitations.

We share personal information about you as permitted by the law of the state in which you reside and in accordance with federal law. As a Sierra Pacific Mortgage Company, Inc. customer, you received our Privacy Notice when you became our customer and you may receive updated Privacy Notices each year or as they may affect you as a customer.

## **Customer Data Protection**

We are a company committed to securing personal information and protecting the privacy of our customers. We use security measures that comply with federal law including assessing risk and using reasonable controls to protect customer information.

Our employees are trained on handling and securing customer data to maintain protection and security. It is the responsibility of every associate, affiliate, and non-affiliate to care for personal information about our customers.

## **Correcting Information**

We are committed to maintaining accurate and up-to-date information on all of our customers. We may provide customers with access to account information in different ways, for example, over the telephone, by electronic means or on paper.

## **Policy Effective Date**

This Online Privacy Statement is effective February 1, 2010 and remains in effect until amended. Sierra Pacific Mortgage Company, Inc. reserves the right to amend this Privacy Statement or alter its privacy principles at its sole discretion without notice. We will post any alterations to this Privacy Statement on our web site in a timely manner so you are encouraged to please check our site periodically.

## Identity Theft/Fraud

Identity Theft occurs when someone uses sensitive information, called Personally Identifiable Information (or PII) of another person without their permission to commit fraud or other crimes, such as Account Takeover or Application Fraud. Account Takeover has occurred when an individual acquires another person's existing credit account information and purchases products and services at the victim's expense. Application Fraud has occurred when an individual uses another's Social Security Number or other Personally Identifiable Information to open new credit accounts in the victim's name.

If you believe you are a victim of Identity Theft, contact the three major credit bureaus to place a fraud alert message on your credit file. When you place a fraud alert on your file, the credit reporting agencies will send you a copy of your credit report at no charge.

- Experian (888) 397-3742
- Equifax (800) 525-6285
- TransUnion (800) 680-7289

Carefully review your credit reports for: accounts you did not open, inquiries from creditors you did not initiate, and for personal information (such as home address and social security number) that is not accurate. If you see anything you do not understand or any accounts you did not open, call the credit reporting agency at the telephone number on the report.

To learn more about identity theft, visit the Federal Trade Commission's web site to receive further information and insights about how to protect your identity from identity thieves.

- Identity Theft Hotline: (877) 438-4338
- Web: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
- Mail: Identity Theft Clearinghouse,  
Federal Trade Commission  
600 Pennsylvania Ave., N.W.,  
Washington, DC 20580

## Privacy Protection Policy

Sierra Pacific Mortgage Company, Inc. collects social security numbers as necessary to support state and federal legal requirements, to provide products or services to you, and to meet our human resources needs. We restrict access to social security numbers to employees, agents, and subcontractors who need social security numbers to support these purposes. We provide social security numbers to government agencies, as required by law. We strive to protect social security numbers from unlawful disclosure and keep them confidential by maintaining physical, electronic, and procedural safeguards that comply with applicable state and federal regulations.

**Sierra Pacific Mortgage Company, Inc.  
is an Equal Housing Lender.**

