

Privacy Policy: We respect the privacy of every customer. We strive to protect personal information and maintain customer trust. Please see our privacy policy: Information we may collect:

Information we receive from you (or on your behalf) on applications, company-affiliated web sites or other forms, such as your name, address, telephone number, social security number, employer, and income;

- Information about your transaction with us, our affiliates, or others, such as your account number, account balance, transaction history, or parties to the transaction; and
- Information we receive from consumer-reporting agencies, public records, and data collection agencies, such as your obligations to others, credit worthiness, and credit history.

The nonpublic personal information we collect may be disclosed in order to deliver products and services to you, provide customer service or administer your account. It is not our policy to sell or rent nonpublic personal information to outside parties. However, nonpublic personal information may be disclosed to the following parties:

- Affiliated companies, such as the retail, manufacturing, finance, insurance, and divisions of our parent company;
- Parties who assist in processing and servicing loan transactions, protect against fraud and maintain our software;
- Others, such as parties with whom we have agreements to market financial products; or Nonaffiliated third parties as permitted by law, such as law enforcement, State insurance or **Joint marketing and servicing:** We may disclose information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. The information we generally receive is included in the categories listed above. To protect our customers' nonpublic personal information:
- We restrict access to team members or parties who need the information for legitimate business purposes, such as providing and maintaining services to you
- We maintain physical, electronic, and procedural safeguards for all nonpublic personal information.

Information from former customers: We treat information collected from former customers with the same security as current customers. As such, any nonpublic personal information collected will not be sold or rented to outside parties, but may be shared in accordance with this privacy policy.

Notice and changes to this privacy policy: We will provide notice of our privacy policy and any relevant changes on an annual basis.

State law: State law may provide you with greater or additional privacy protection. We will comply with state law regarding your information where applicable.

The examples provided in this privacy policy are illustrative and should not be considered an exhaustive list of uses or parties with whom information may be shared. Additionally, this policy will not apply to other financial service providers that are not affiliated with the companies listed below. Their privacy policy will govern how they collect, use, and disclose personal information you allow them to access.

Should we disclose your nonpublic personal information with a nonaffiliated third party in a manner inconsistent with this policy, we will provide you with a reasonable opportunity to opt-out of such disclosure as required by law.

Our intent is to maintain any data provided as confidential: however, information transmitted on the Internet cannot be guaranteed to remain confidential and Manufactured Home Loans assumes no responsibility for maintaining such information as confidential.

This privacy policy shall apply to the following companies:

- Manufactured Home Loans
- NW HomeBuyers.net LLC
- other government officials