

PRIVACY POLICY

GREEN HOME LOANS LLC takes its clients' financial privacy very seriously. During the course of processing your application, we accumulate nonpublic personal information from you and from other sources about your income, your assets and your credit history in order to allow us to make an informed decision about granting you credit. 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.

We collect nonpublic information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with our affiliates, others, or us; and (iii) information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you: (i) information we receive from you on applications or other forms such as your name, address, social security number, assets and income; (ii) information about your transaction with us, our affiliates or others such as your payment history or loan balances; and (iii) information we receive from a consumer reporting agency such as your credit worthiness, credit score or credit history.

We do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements: (i) information we receive from you on applications or other forms such as your name, address, social security number, assets and income; (ii) information about your transaction with us, our affiliates or others such as your payment history or loan balances; and (iii) information we receive from a consumer reporting agency such as your credit worthiness, credit score or credit history.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of these disclosures, that is, you may direct us not to make disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may sign and return a copy of our privacy policy form which will be provided in your mortgage application.

If more than one person has applied for a loan jointly, any one applicant acting on behalf of all may direct us not to share the nonpublic personal financial information of all the borrowers with third parties which are not our affiliates. We do not allow co-borrowers to opt out individually.

Pursuant to California state law, it is the policy of GREEN HOME LOANS LLC to protect the confidentiality of documents and systems files that contain social security numbers. GREEN HOME LOANS LLC collects social security numbers only when required by federal and state law and as required for the mortgage application process. Only authorized personnel have access to documents and system files that contain social security numbers. Social security numbers are not sent over the Internet unless the connection is secure and/or the transmission is encrypted. Documents that contain social security numbers are stored in a secure location. When these documents are destroyed, it is in a manner that ensures their confidentiality.

CONTACT US

If you have any questions, comments, or concerns regarding our Privacy Policy and/or practices, please send an email to: nick@mygreenhomeloans.com

You have the right to request:

- Access to your personal information
- To opt-out of “sales” of personal information. (GREEN HOME LOANS LLC does not sell your personal information), and
- The deletion of your personal information.

Please note that as a licensed mortgage company, GREEN HOME LOANS LLC is required to comply with applicable rules, regulations, and guidelines, which dictate

how GREEN HOME LOANS LLC retains your personal information and account information.

You can submit a verifiable consumer request via telephone by calling (810) 923-3365 or via email at nick@mygreenhomeloans.com

You may also submit your request in writing by mailing to:

GREEN HOME LOANS LLC

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