

FACTS	WHAT DOES SIERRA PACIFIC MORTGAGE, Inc. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sierra Pacific Mortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sierra Pacific Mortgage share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To Limit Our Sharing	<ul style="list-style-type: none"> ▪ Visit www.sierrapacificmortgage.com ▪ Call 1-800-447-3386 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
To limit direct marketing contact	<ul style="list-style-type: none"> ▪ Visit www.sierrapacificmortgage.com ▪ Call 1-800-447-3386 <p>Please note: Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
Questions?	Call toll-free 1-800-447-3386. Or go to www.sierrapacificmortgage.com

Who we are	
Who is providing this notice?	Sierra Pacific Mortgage Company, Inc.
What we do	
How does Sierra Pacific Mortgage protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also contractually require third parties doing business with us to comply with all privacy and security laws.
How does Sierra Pacific Mortgage collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Apply for a loan or give us your income information ▪ Provide employment information or give us your contact information ▪ Provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Sierra Pacific Mortgage Company, Inc. has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Sierra Pacific Mortgage Company, Inc. does not share your personal information with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Sierra Pacific Mortgage Company, Inc. does not share your personal information to do joint marketing.</i>

Other important information

Certain of our policies are designed to address the laws of the individual state in which you reside. Please note those individual circumstances below that may apply to you (If you are not a resident of the state indicated, such policies do not apply to you.)

For Nevada Residents Only – We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the *To Limit direct marketing contact* section. Nevada law requires we provide the following contact information:

Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; email BCPINFO@ag.state.nv.us

For California Residents Only — In accordance with California Law, we will not share information we collect about you with non-affiliated third parties, except as permitted by California law, such as to service your accounts. We will limit sharing among our affiliates to the extent permitted by California law. If you live in California, you will receive a different notice that reflects your rights under California and federal law.

For Vermont Residents Only — In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by Vermont law.

ADDITIONAL ONLINE PRIVACY NOTICE FOR NEVADA RESIDENTS ONLY

Sierra Pacific Mortgage Company, Inc. ("Sierra Pacific") utilizes websites and/or online services to collect the following information that is covered Nevada Senate Bill 538 (2017), which amended Chapter 603A of the Nevada Revised Statutes (collectively hereinafter referred to as the "Covered Information"):

- First and last names of our customers;
- Home or other physical addresses, which may include the names of streets and/or the names of cities or towns where our customers reside or receive U.S. Mail;
- Electronic email addresses;
- Telephone numbers;
- Social security numbers;
- Identifiers that allow our customers to be contacted either physically or online; and/or
- Other personally-identifiable information that you may provide or be asked to provide during your online experience.

We do not share this information with third parties without your consent. We have no affiliated companies.

Prior to the time your account is opened, you may review and/or request changes to any of your Covered Information by contacting Sierra Pacific as follows:

Internet Privacy Notification - Compliance

Attn: Jeffrey W. Kibbey, General Counsel

Sierra Pacific Mortgage Company, Inc.

1180 Iron Pont Road, Ste. 200

Folsom, CA 95630

1-800-447-3386

Compliance@spmc.com

We and/or our third party vendors may collect additional Covered Information about your online activities over time or across different Internet websites or online services when you use this Internet website or our other online services. That information will be treated in accordance with (1) this Nevada Privacy Policy, (2) the Privacy Policies of the Sierra Pacific Website, and (3) the Privacy Policies of the Sierra Pacific Online service you access or use.

We will notify you of any material changes to this *Additional Online Privacy Notice for Nevada Residents Only* via amendments to this Notice posting at this website address/URL.

The effective date of this notice is July 31, 2017.