

FACTS WHAT DOES STEARNS LENDING, LLC (NMLS #1854) 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.
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What?	<p>These types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Information we receive on applications or other forms including your Social Security number and income ■ Information we receive from third parties, including your credit history, credit scores and verifications ■ Transaction information such as mortgage rates, balances, payments and payment history
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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 STEARNS LENDING, LLC (NMLS # 1854) chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does STEARNS LENDING, LLC (NMLS #1854) 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 nonaffiliates to market to you	No	We do not share

Questions?	Call (855)-839-6487, select Option 5 or go to www.STEARNS.COM with questions regarding your privacy.
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Who we are**Who is providing this notice?**

STEARNS LENDING, LLC
4 HUTTON CENTRE DRIVE, 10TH FLOOR
SANTA ANA, CA 92707-8788

What we do**How does STEARNS LENDING, LLC (NMLS #1854) 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.

ONLY AUTHORIZED EMPLOYEES ARE ALLOWED ACCESS TO YOUR INFORMATION WHEN NEEDED TO COMPLETE THEIR WORK. ANY COMPANY WE WORK WITH IS REQUIRED TO HAVE SAFEGUARDS TO PROTECT CUSTOMER INFORMATION.

How does STEARNS LENDING, LLC (NMLS #1854) collect my personal information?

We collect your personal information, for example, when you;

- apply for a loan, or provide your income information
- provide account or employment information, or show your driver's license
- provide information to set up payments on your loan

We also collect your personal information from others, such as credit bureaus, affiliates, other financial companies or vendors

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates 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.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **STEARNS LENDING, LLC (NMLS #1854) does not share with our affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **STEARNS LENDING, LLC (NMLS #1854) does not share with nonaffiliates so they can market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **STEARNS LENDING, LLC (NMLS #1854) doesn't jointly market.**

Other Important Information:

Do Not Call Policy: This Privacy Policy constitutes the Lender's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. The Lender maintains an internal Do Not Call preference list. Do Not Call requests will be honored within thirty (30) days of receiving the information, and will be honored for at least five (5) years from the date of request. No telemarketing calls will be made by the Lender or its employees to residential or cellular phone numbers that appear on the Lender's Do Not Call List. Please fill out and return the Mail-in Form below TO BE PLACED ON THE Do Not Call list.

Nevada Residents: Nevada law allows marketing calls to existing customers even if you are listed in the national do not call list. To opt out of receiving marketing calls, please contact us at **1-855-839-6487** or Compliance Department 750 State Highway, 121 Bypass, Suite 250, Lewisville, TX 75067. For additional information, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. Suite 3900, Las Vegas, NV 89101; phone: 702-486-3132; email: bcpinfo@ag.state.nv.us.

For Vermont Members/Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.stearns.com or call **855-839-6487**.

Mail-in Form

Mark any/all you want to limit:

Please place me on your Lender Do Not Call List.

VERMONT Members/Customers

Yes, you may share information about my creditworthiness to affiliates

Yes, you may share information about me to third parties for marketing purposes

Revocation - I am revoking my prior consent to share my information; you may no longer share my creditworthiness information with affiliates, or my information with third parties

Name

Address

City State Zip

Loan #

Mail to:
COMPLIANCE DEPARTMENT
750 State Hwy. 121 Bypass, Suite 250
Lewisville, TX 75067