

## FACTS WHAT DOES STEARNS LENDING, LLC (NMLS #1854) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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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<b>What?</b>	<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"> <li>■ Social Security number and income</li> <li>■ Credit history and credit scores</li> <li>■ Mortgage rates and payments, account balances and payment history</li> </ul>
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<b>How?</b>	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 <b>STEARNS LENDING, LLC (NMLS # 1854)</b> 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?
<b>For our everyday business purposes -</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>To limit our sharing</b>	<p><b>Mail the form below</b>  <b>Please note:</b>          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. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (855)-839-6487, select <b>Option 5</b> or go to <a href="http://www.STEARNS.COM">www.STEARNS.COM</a> .
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### Mail-in Form

<b>Leave Blank OR</b>	<b>Mark any/all you want to limit:</b>				
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.				
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.				
<input type="checkbox"/> Apply my choices only to me	Name				
	Address				
	City	State	Zip		
	Loan #				
	<b>Mail to:</b> MARKETING DEPARTMENT 401 E. Corporate Drive, Suite 150 Lewisville, TX 75057				

Who we are	
Who is providing this notice?	STEARNS LENDING, LLC 401 E. CORPORATE DRIVE, SUITE 150 LEWISVILLE, TX 75057
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. <b>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.</b>
How does STEARNS LENDING, LLC (NMLS #1854) collect my personal information?	We collect your personal information, for example, when you; <ul style="list-style-type: none"> <li>■ apply for a loan, or provide your income information</li> <li>■ provide account information, or show your driver's license</li> <li>■ provide employment information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, other financial companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your creditworthiness information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> 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 - unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <b>STEARNS LENDING, LLC (NMLS #1854)</b> Our affiliates include companies with a Stearns' name.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <b>STEARNS LENDING, LLC (NMLS #1854)</b> does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <b>STEARNS LENDING, LLC (NMLS #1854)</b> doesn't jointly market</li> </ul>

Other Important Information:	
<b>Do Not Call Policy:</b> 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 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 TO BE PLACED ON THE Do Not Call list.	
<b>Nevada Residents:</b> 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 <b>1-855-839-6487</b> or Compliance Department 401 E. Corporate Drive, Suite 150, Lewisville, TX 75057. 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: <a href="mailto:bcpinfo@ag.state.nv.us">bcpinfo@ag.state.nv.us</a> .	
<b>For Vermont Members/Customers:</b> 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 <a href="http://www.stearns.com">www.stearns.com</a> or call <b>855-839-6487</b> .	