

FACTS What Does Sierra Pacific Mortgage Company, 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 required 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:

- * Social Security Number and Income
- * Account balances and payment history
- * Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

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 Company, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Mortgage Company, Inc. Share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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	NOT APPLICABLE
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	NOT APPLICABLE
For our affiliates' everyday business purposes -- information about your creditworthiness	No	NOT APPLICABLE
For nonaffiliates to market to you	No	NOT APPLICABLE

Questions?

Call 1-800-447-3386 or go to 1180 Iron Point Drive, Suite 200, Folsom, CA. 95630

Who we are	
Who is providing this notice?	SIERRA PACIFIC MORTGAGE COMPANY, INC.

What we do	
How Does Sierra Pacific Mortgage Company, Inc. 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.
How Does Sierra Pacific Mortgage Company, Inc. collect my personal information?	We collect your personal information, for example, when you * Apply for a loan or permit us to obtain a credit report * Make a payment or personally give us the information We also collect your personal information from others, such as credit bureaus or other companies
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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. * Sierra Pacific Mortgage Company, Inc. has no affiliated companies with which nonpublic personal information is shared.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. * Sierra Pacific Mortgage Company, Inc. does not share with nonaffiliates except as permitted by law.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * Sierra Pacific Mortgage Company, Inc. does not share customers' information nor conduct joint marketing using customers' personal information.

Other important information
Sierra Pacific Mortgage Company, Inc. restricts 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. Sierra Pacific Mortgage Company, Inc. may disclose information about your accounts and transactions (a) where it is necessary or helpful to effect, process, or confirm your transactions; (b) to verify the existence, history or condition of your account for credit reporting agencies; (c) to comply with legal processes such as subpoenas and court orders, or to law enforcement authorities if we believe a crime has been committed; (d) if you give us your consent to share information.