

PRIVACY AND SECURITY

Land/Home is wired for fast interoffice communication. Our in-house financial professionals and a staff of full-time technical experts who keep Land/Home Financial on the cutting edge while preserving client privacy. Confidentiality is a prerequisite for every technological advance we make. This technical infrastructure allows us to live up to our commitment of providing diversified funding options and consistent, superior, personalized service to our clients and partners.

Our Guide to Protecting Your Privacy

The purpose of this section is to explain how Land Home Financial protects and how we use your personal information when and after you obtain a home loan from us. We want you to know that information given to us is safe, secure and used in a responsible manner. Your privacy is a priority to all of us at Land/Home.

We use advanced data-encryption and storage technology to protect your sensitive personal information. In addition, we utilize the secure certificates. We have implemented extensive administrative, technical and physical safeguards and quality controls. These include:

- Setting policies and procedures for carefully handling your information
- Limiting physical access to central facilities through the use of security systems
- Requiring third-party business partners that do business with Land/Home to contractually agree to comply with privacy laws.
- Auditing company security practices

Clearly stated policies in our employee handbook and thorough on-the-job training in confidentiality and customer privacy ensure that our employees are committed to keeping your personal information safe and secure.

You are protected while on the Internet

Land/Home has designed many features of our websites to let you anonymously explore home loan options and other helpful functions, without revealing your identity. The only information we collect are from "cookies," which provide limited data, such as the date, time and areas of our websites that were visited. This general information enables us to serve you better by continually improving our websites and making them more convenient. Only when you're ready for one of our products or services do we ask for identifying information, so that we can quickly process your request.

When you are asked to enter any personal information on a Land Home Financial website, our systems automatically switch to a secure mode. The following security features are used to safeguard your privacy:

- Sophisticated, industry-leading encryption and authentication technologies
- Website design that blocks or limits online display of customer information when not necessary to you or the transaction
- IDs and passwords to protect sensitive information.

Information We Gather

In order to originate, close and provide servicing for your loan(s), comply with the required government regulations and improve our products and services, we collect and maintain a range of customer information which includes non-public information. This information may include:

- From applications: Supporting documents and other data (such as your phone, Social Security and account numbers, assets, income and employment history)
- Transactions: Such as your loan balance, payment history and other account information

- Credit Report: From a credit reporting agency (such as your credit worthiness and credit history)
- Other Third Party Business Partners, Vendors and Service companies: Such as a property appraisal, purchase contract or membership number

We are periodically required to disclose some of this data to third parties, such as credit reporting agencies, federal and state regulators and loan investors, in order to do business with you. We may also share all of this information with companies that perform services on our behalf (such as the vendor who performs our quality control or compliance reports). These business partners contractually agree to keep the information confidential and not use it for any other purpose.

Unless you opt out, we may periodically share your non-public personal information with affiliates of Land/Home Financial Services, Inc. in order to offer you other valuable services. These affiliates will take proper steps to fully safeguard your personal information in accordance with Land/Home Financial Services, Inc's privacy policy and state and federal law.