



Pacific Trust Deed Servicing Co., Inc.

LOCALLY OWNED SINCE 2004

222 NE "B" Street Grants Pass, OR 97526 / PO Box 697 Grants Pass, OR 97528
P. 541-955-6672 F. 541-955-6673

PRIVACY OF CONSUMER FINANCIAL INFORMATION PACIFIC TRUST DEED SERVICING COMPANY, INC. An Oregon Corporation

At Pacific Trust Deed Servicing Company, we hold your financial privacy in the highest regard. As such, we strictly comply with laws and regulations designed to secure that privacy. We will keep confidential any information which you provide to us to serve your financial needs. "Information" means nonpublic, personal information. If you have any questions regarding the Consumer Privacy Policy or Procedures of Pacific Trust Deed Servicing Company, please contact our office.

Information About You: We collect personal information about you that is necessary to open a loan account with Pacific Trust Deed Servicing Company. We collect information from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency.

Safeguarding Information About You: Information that we have about you is available to our employees on a "need to know" basis so they can provide services to you. We prohibit our employees from giving information about you to anyone in a manner that would violate any applicable law or our privacy policy. We do not provide information about you to anyone without first verifying who they are and whether they may have legal access to the information. We train our employees to protect information we have about you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Maintenance of Accurate Information: We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

Account Numbers: We will not disclose your account number for a loan account to a nonaffiliated third party in order for them to sell you products or services. We may give your account number to consumer reporting agencies because we are allowed or required to do so by law.

Information Sharing: We share information we collect as described above to certain companies that perform financial services on our behalf. This sharing is permitted by law. These companies are required to keep confidential any information about you that we give them.

Prohibited Information Sharing: We do not disclose consumer financial information to non-affiliated third parties for their independent use. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Ending Customer Relationship: When you end your customer relationship with us or when we end our customer relationship with you, we will treat the information we have about you as if you were still our customer.

Approved By: _____

Approved By: _____