

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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and credit history ▪ credit scores and income ▪ mortgage rates and payments and payment history When you are <i>no longer</i> 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 STEARNS LENDING, LLC (NMLS #1854) chooses to share; and whether you can limit this sharing.

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 don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-855-839-6487 EXT. 1058 or go to STEARNS.COM
-------------------	---

Who we are

Who is providing this notice?

STEARNS LENDING, LLC
4 HUTTON CENTRE DR., 10TH FLOOR
SANTA ANA, CA 92707

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 give us your income information
- provide account information or provide employment information
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, 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. 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 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 STEARNS' DO NOT CALL POLICY UNDER THE TELEPHONE CONSUMER PROTECTION ACT FOR ALL CUSTOMERS. STEARNS MAINTAINS AN INTERNAL DO NOT CALL PREFERENCE LIST. DO NOT CALL REQUESTS WILL BE HONORED WITH 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 STEARNS OR ITS EMPLOYEES TO RESIDENTIAL OR CELLULAR PHONE NUMBERS THAT APPEAR ON THE STEARNS LENDING 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 FROM STEARNS LENDING, LLC, PLEASE CONTACT US AT: STEARNS LENDING COMPLIANCE, 700 STATE HIGHWAY 121 BYPASS, SUITE 180, 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.

VERMONT RESIDENTS: IF (AND WHILE) YOUR BILLING ADDRESS IS IN VERMONT, WE WILL TREAT YOUR ACCOUNT(S) AS IF YOU HAD EXERCISED THE CHOICE TO LIMIT SHARING AS DESCRIBED ABOVE, AND YOU DO NOT NEED TO CONTACT US. YOUR PERSONAL DATA WILL ONLY BE SHARED WITH OUR SERVICE PROVIDERS AND ANY THIRD PARTIES AS PERMITTED BY LAW.