

Construction Loan One, L.L.C.
constructionloanone.com

Financial Privacy Policy and Disclosure

Construction Loan One, L.L.C. takes its customers' financial privacy very seriously. We value our customers' trust and are committed to the responsible management, use and protection of personal information. During the course of processing your application, we accumulate nonpublic personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow us to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees, agents, and settlement service providers, lenders and investors who need to know that information to provide a mortgage loan to you. We will continue to follow this policy regarding personal information even when a customer relationship no longer exists. Employees who violate our Privacy Policy will be subject to disciplinary action, which may include termination. Your personal information is maintained in our offices, which are secured during non-business hours. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources: (i) information we receive from you or your lender on applications, other forms, or when you fill out an electronic form at our Internet website; (ii) information about your transactions with us, affiliates, or others; and (iii) information we receive from a consumer reporting agency and other third parties.

We may disclose the following kinds of nonpublic personal information about you: (i) information we receive from you or your lender on applications or other forms, such as your name, address, social security number, assets, income and the amount you wish to borrow; (ii) information about your transactions with us, our affiliates, or others, such as your payment history, payment of fees, closing costs or loan balances; (iii) information we receive from a consumer reporting agency, such as your creditworthiness, credit score, or credit history and employment information; and (iiii) information to contractors, subcontractors, material suppliers including lumberyards in regard to purchases of goods and services.

We may disclose nonpublic personal information about you to the following types of third parties: (i) service providers such as appraisers, title insurance companies and agencies, surveyors, credit bureaus, document preparation companies, accountants, and attorneys; (ii) lenders and investors who will fund, refinance or purchase your loan; (iii) government agencies and private mortgage insurance companies that insure or guarantee your loan; and (iiii) non-financial companies, such as building contractors and suppliers, auditors, and accountants. We may also disclose nonpublic personal information about you to other nonaffiliated third parties as permitted by law. **However, we do not disclose information about you to marketers or other persons who are not working to provide credit to you.**

Acknowledgment

We acknowledge receipt of a copy of this Disclosure.

Date: _____ x _____

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