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PRIVACY POLICY

This Privacy Policy describes the personally identifiable information that American Pacific Mortgage Corporation (“APMC,” “we,” or “us”) collects through our loan process and describes our use of that information.

FACTS WHAT DOES AMERICAN PACIFIC MORTGAGE CORPORATION 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?**
- Social Security number and income
 - Credit history and Credit scores
 - Employment information and Mortgage rates and payments

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 American Pacific Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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 non-affiliates to market to you	No	We don't share

Questions? Call (855) 551-3478 or 916-960-1325 or www.apmortgage.com

Who we are

Who is providing this notice? American Pacific Mortgage Corporation

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What we do

How does American Pacific Mortgage Corporation 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. We restrict access to your information to those who have a legitimate business purpose, and we train employees on data security and confidentiality.

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

Why can't I limit all sharing?

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. We have no affiliates

Non-affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. We do not share with non-affiliates so they can market to you

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. We do not jointly market

Other important information

Important notice about credit reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporation, except as permitted by law, including, for example, with your consent or to service your loan. We will limit sharing among our corporation to the extent required by California law.

Nevada residents: Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling (916) 960-1325 or writing to American Pacific Mortgage Corporation, 3000 Lava Ridge Ct #200, Roseville, CA 95661, ATTN: Privacy Opt Out. You may also contact the Nevada Attorney General's office:

Bureau of Consumer Protection Office of the Nevada Attorney General
 555 E. Washington St., Suite 3900
 Las Vegas, NV 89101
 Phone: 702-486-3132 or email: BCPINFO@ag.state.nv.us

Information We Collect

The Site does not collect personally identifiable information about you unless you expressly provide such information, such as your name, physical address, and email address, to us on a voluntary basis, for example, when submitting a request for a call back or a complaint. We may also add the information you expressly provide to our databases or contact lists. We use such personally identifiable information to send you the information you request, to respond to your inquiries and comments, and, from time to time, to send you information regarding events and developments that we think may be of interest to you.

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If you decide at any time that you no longer wish to receive information from us, please see “Contact Us” below. On rare occasions, we may send important administrative information regarding the Site or services to users using their email addresses; because such information may be important to your use of the Site, it may not be possible to “opt out” of receiving such emails.

Non-personally Identifiable Information

We also automatically collect non-personally identifiable information through cookies and log files when you access the Site. Such information includes, without limitation, the following: your internet service provider, the IP address of the computer you are using, the type of browser software and operating system that you use, the date and time you access the Site, your length of stay on the Site, the pages that you visit on the Site, the Web site address, if any, from which you linked directly to the Site, the Web site address, if any, to which you travel from the Site, and other similar traffic information. We may aggregate your information with similar data collected from other users to help us improve our Site and the services we provide through our Site. We do not use such data in any way to create or maintain a personal profile of you or to collect personally identifiable information from you.

Our Use of Information We Collect

Generally, we do not disclose personally identifiable information that we collect through your use of the Site to unaffiliated third parties without your consent. However, we reserve the right to provide such information to our employees, contractors, agents, and designees to the extent necessary to enable them to perform certain Site-related services on our behalf. We also reserve the right to disclose such information to any third party if we believe that we are required to do so for any of all of the following reasons: (i) by law; (ii) to comply with legal processes or governmental requests; (iii) to prevent, investigate, detect, or prosecute criminal offenses or attacks on the technical integrity of the Site or our network; or (iv) to protect the rights, property, or safety of APMC and its employees, users of the Site, or the public.

Third parties may use cookies, web beacons, and similar technologies to collect or receive information from our website and elsewhere on the Internet and use that information to provide measurement services and target ads. You can opt out of the collection and use of information for ad targeting by visiting www.aboutads.info/choices.

APMC reserves the right to transfer any and all information we collect from users, or that we otherwise collect in connection with the Site, including, without limitation, to unaffiliated third parties, in the event of a sale or transfer of assets or portion of our business.

Security

APMC employs industry standard security measures designed to protect against loss, misuse or alteration of personally identifiable information under our control. Unfortunately, no security system, or system of transmitting data over the Internet, can be guaranteed to be 100% secure. Therefore, while we employ industry standard security measures to protect your personally identifiable information, we cannot guarantee the security of our servers, the means by which information is transmitted between your computer and our servers, or any information provided to us or to any third party through or in connection with the site.

Links to Other Web Sites

The Site may contain links to Web sites owned by third parties. If you link to any such Web site, any information you disclose on that site is not subject to this Privacy Policy. You should consult the privacy policies of each Web site you visit. We are not responsible for the privacy practices of others. Any Site link to a Web site owned by a third party does not constitute an endorsement, approval, association, sponsorship or affiliation with the linked site unless specifically stated.

Children Under 13

The Site is not directed to children under thirteen years of age, and we do not knowingly collect personally identifiable information from such children. If you are younger than thirteen, please do not provide any personally identifiable information while using the Site.

Changes to Privacy Policy

We reserve the right to update, revise or otherwise change this Privacy Policy at any time and any changes to the Privacy Policy will be effective upon posting. Your use of the Site constitutes your acceptance of the currently posted Privacy Policy, and you should therefore review this Privacy Policy regularly to ensure that you are aware of its terms.

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Contact Us; Opt-Out

If you would like to update or otherwise change the personally identifiable information you have provided to us, or if you no longer wish to receive materials from us or want your personally identifiable information removed from our databases, please contact us at compliance@apmortgage.com. Alternatively, if and when you receive materials from us by email, you may make use of the "opt out" provision in such email to let us know that you no longer wish to receive such materials from us. If you have any questions about this Privacy Policy or our collection and use of your personally identifiable information, please contact us at compliance@apmortgage.com.

GET A HOME LOAN

Want to **join our team**? We'd love to hear from you.

BUYING A HOME

- Buying Your First Home
- Moving & Buying A Home
- Financing A Second Home
- Buying An Investment Home
- The Loan Process
- Home Buyer Blog

REFINANCE

- Lower Your Payment
- Consolidate Your Debt
- Get Cash From Your Home
- Keep Your Payments From Rising
- The Loan Process

LOAN OPTIONS

- Home Loans
- APM Specialty Products
- Mortgage Rates
- Calculators
- Learning Center

FIND AN ADVISOR

BRANCHES

- Where We Serve

ABOUT

- Our History & Vision
- Our Values
- Leadership Team
- News & Press
- Community Involvement

CONTACT

American Pacific Mortgage Corporate Office
 3000 Lava Ridge Court
 Suite 200
 Roseville, CA 95661
 916.960.1325



NMLS CONSUMER ACCESS LINK:
 NMLS #1850

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