



PACIFIC COAST LENDING

NOTICE OF PRIVACY

PACIFIC COAST LENDING

To Our Valued Clients:

In the course of providing mortgage brokerage services to you, we receive personal nonpublic information about you, including financial and other personal information concerning you, your family and your business. We receive this information from applications and other forms we receive from you and information we receive from credit reporting agencies, your bank(s) and your employer. We may also receive information from your accountant, bank(s) and employer that we use in providing mortgage brokerage services to you.

We do not disclose any nonpublic personal information about you, your family or your business, whether you are a client or a former client of ours, to any third party except as permitted by law or with your express prior consent. With your consent, we may disclose all of the information that we collect about you to banks and other lenders in connection with the mortgage brokerage services we provide to you, to the extent necessary for these third parties to make lending decisions concerning your loan application. Also with your consent, we may share information about you and your loan with your accountant, in order to allow your accountant to provide professional services to you.

We restrict access to nonpublic personal information about you to those of our representatives and employees who need to know that information to provide our services to you. We maintain physical, electronic and procedural safeguards to protect against the unauthorized disclosure of your nonpublic personal information.

Sincerely,

PACIFIC COAST LENDING