

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.

What?

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

- Social Security number and Income
- Credit History and Credit Scores
- Mortgage rates and payments and Employment Information

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
What we do	
How does American Pacific Mortgage Corporation protect my personal information?	<p>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.</p> <p>We restrict access to your information to those who have a legitimate business purpose, and we train employees on data security and confidentiality.</p>
How does American Pacific Mortgage Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for a loan ■ Give us your income information or give us your contact information ■ Provide employment information and/or employment history ■ Show your government issued-ID and/or driver's license <p>We also collect your personal information from other companies, such as credit bureaus, during the loan application process.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>American Pacific Mortgage Corporation has no affiliates</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>American Pacific Mortgage Corporation does not share with non-affiliates so they can market to you</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>American Pacific Mortgage Corporation does not jointly market</i>

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

[This area intentionally left blank.]