# NOTICE OF PRIVACY

Date: OCTOBER 5, 2018

Loan #: UAT.72-107407A

Applicant(s): JACIE TEST VETERAN

Property Address: 478 GREENWAY CIR, ALAMO, CA 94507

Lender/Broker: PULTE MORTGAGE LLC

## Your Privacy Is Important to Us

**PULTE MORTGAGE LLC** ("Lender") respects your privacy and is committed to treating information about you responsibly. Lender understands the need to safeguard sensitive information that you have provided and appreciates that you expect privacy and security for your personal and financial affairs. Lender attempts to minimize the information it collects to that which it reasonably believes is necessary in processing or administering a mortgage or home equity loan or providing products, services and other opportunities that may be of interest to you.

## Information Collected by Lender

Personal and financial data that you submit to Lender as part of the mortgage application and/or servicing process is segregated and used solely for the purposes of providing mortgage or related financial products or services. To the fullest extent practicable, only those Lender employees who need to know information about you to provide products or services to you will have access to that information. Personal and financial data will not be disclosed by Lender, except as described in the following paragraphs.

When you submit a loan application to Lender, you should know that as part of processing your application and/or servicing your loan, Lender collects personal and financial information about you from the following sources:

- Information it receives from you on applications or other related forms
- Information about your transactions with Lender, Lender's affiliates or others
- Information Lender receives from consumer reporting agencies. This additional information is needed as part of the mortgage process.

Lender recognizes the sensitivity of the above information and, as such, will not share personal and financial information with its affiliates (an "affiliate" is a company that Lender owns or controls, or that is commonly owned or controlled by Lender's parent holding company), except as permitted by you, or as necessary to complete the mortgage lending process. Lender's affiliates include financial service providers, such as title insurance agencies, and non-financial companies, such as PulteGroup homebuilders.

Lender will not share your personal and financial information with non-affiliated companies or third parties, except as permitted by you, or as necessary to complete the mortgage lending process. Lender may disclose personal information about you to other financial institutions with whom Lender may have joint marketing agreements, but Lender will not share income or asset information with those financial institutions.

Lender may also share personal and financial information about you (as described above) with either affiliates or non-affiliates as otherwise permitted by law. Such instances could include (but are not limited to) reports filed with certain government agencies or documents produced in response to a court order or subpoena.

Lender maintains physical, electronic, and procedural safeguards to comply with federal standards to safeguard personal and financial information about you.

Lender has established procedures designed to ensure that personal information about you is as accurate and complete as possible, in accordance with reasonable commercial standards. If you believe that any information about you is inaccurate or incomplete, please notify Lender. Lender will take commercially reasonable steps to investigate your concerns and correct inaccurate information in a timely manner.

 PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 9898989897, NMLS #: 987654)

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### **Former Customers**

After you are no longer an active PulteGroup or Lender customer, PulteGroup and/or Lender will continue to treat information you have provided as if you were still a customer.

### Cookies

Lender's website, <u>www.pultemortgage.com</u>, uses cookies to better serve you. In order for Lender to consistently and securely identify you during your session we require cookies to be enabled for our site. The cookie is cleared after your session expires automatically, as well as allowing you to 'Sign Out' to remove the cookie yourself.

### JavaScript

Lender's website, <u>www.pultemortgage.com</u>, uses JavaScript to serve your needs. To provide you with a more pleasant, efficient, and accurate user experience, we require that JavaScript be enabled while accessing our site. Without enabling JavaScript, our site will not view correctly.

#### Questions

If you have any questions or comments regarding this Privacy Policy please feel free to contact:

Pulte Mortgage LLC Privacy Officer **Pulte Mortgage LLC** 7390 S Iola Street Englewood, Colorado 80112 <u>privacy@pulte.com</u> (877) 295-0952

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