

Privacy

DMC Inc. Diversified Mortgage Company Privacy Information

FACTS	WHAT DOES DMC INC. DIVERSIFIED MORTGAGE COMPANY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Social Security number and income Assets and transaction history Account balances and investment experience Loan payment history Title and Fire Insurance policy information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 DMC Inc. Diversified Mortgage Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DMC Inc. Diversified Mortgage Company 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, report to credit bureaus or deal with Title and Fire Insurance companies	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	DMC Inc. Diversified Mortgage Company

What we do	
How does DMC Inc. Diversified Mortgage Company 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 in our office.
How does DMC Inc. Diversified Mortgage Company collect my personal information?	We collect your personal information, for example, when you: Apply for a loan with us or we acquire your loan from a previous beneficiary, or When you fill out an investor questionnaire and purchase investment loans with us
Why can't I limit all sharing?	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 State laws and individual companies may give you additional rights to limit sharing

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>DMC Inc. Diversified Mortgage Company affiliates include Diversified Mortgage, our loan servicing department.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>DMC Inc. Diversified Mortgage Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>DMC Inc. Diversified Mortgage Company does not jointly market.</i>

Re: Privacy policy notice

Dear Borrower,

My name is Larry Newfield, d/b/a Diversified Mortgage. I am the loan service agent on your mortgage loan. I am a licensed Bureau of Real Estate Broker (CalBRE Lic. #00698424), first licensed in April 1979. As a licensed Broker, the activity of loan servicing is overseen by the Bureau of Real Estate. My duties are to collect payments, oversee your loan terms and serve both you and the loan beneficiary to enforce the terms of your loan. As a loan service agent I collect certain information, such as your name, phone number, address, tax I/D number, fire insurance information, etc. I also have some of your information from others, credit bureaus, former beneficiaries of your loan, public records. In addition to that information, I also have your payment history on file and loan balance as well as other certain information regarding you as a borrower.

How does Diversified Mortgage protect my personal information? Who would it be shared with?

Regarding any marketing, I do not share your information or sell it to marketing companies. I do not conduct marketing myself to my borrowers either directly or through my affiliate company, DMC Inc. (Diversified Mortgage Co., the corporation I own 100% of). Had I done so, you do have the right to limit that type of sharing, but since I don't do so, there is no need to instruct me. If my policy changes, I will notify you. I follow the Privacy Rule that protects you by having me keep non-public information non-public.

I do share your information with certain privileged persons or companies in order to run my everyday business, for instance I share your information with the beneficiaries of your loan. Your loan is transferrable, if directed so by the beneficiary, I would share your information with the potential loan buyer (potential new beneficiary). I also share your information with certain others, such as your fire insurance agent, your title company or for tax reporting with the IRS and Franchise Tax Board. You cannot elect to limit sharing concerning those activities.

I follow the Privacy Rule regarding nonaffiliated third parties. All nonpublic personal information is restricted from others that are not entitled to it.

There is certain information about you that is public record concerning your loan. Your deed of trust is recorded as a public record, it shows the address of the property that the loan is against and the initial loan balance, it also shows your name as a borrower and that there in fact is a lien on your property. Other information about you may be on public websites such as whitepages.com or peoplefinders.com. You cannot limit our sharing that information with my affiliate, DMC Inc. (Diversified Mortgage Co.) for everyday business purposes (information about your transactions and experiences). However you can limit sharing of information about your creditworthiness with DMC Inc. or marketing purposes (had we

conducted marketing). I do want to give you the opportunity to opt-out of our firm sharing information about your creditworthiness and/or public information about you with my affiliate company, DMC Inc. You can direct me by opting out regarding that particular type of sharing by calling my toll free number (800) 834-9188 and discussing it with me, or you can fill in the form enclosed, or you can visit my website www.diversifiedmortgageco.com and click the link for an e-mail to me.

If you have any questions about our privacy policy, feel free to contact me.

Sincerely,
Diversified Mortgage

Larry F. Newfield
CalBRE Lic.#00698424