

## **GOLDEN EMPIRE MORTGAGE, INC. PRIVACY POLICY STATEMENT**

### **OVERVIEW**

Golden Empire Mortgage, Inc. (“Golden”) understands the importance of protecting the privacy of consumers and our customers. As such, we are committed to maintaining the confidentiality of each customer's financial information consistent with applicable state and federal laws. This Privacy Statement explains how we collect and share your nonpublic personal information (information that is not available publicly) and further describes your rights to limit what information we may share about you.

This Privacy Statement replaces any previous privacy notices from us. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our current customers with copies of our new policies at that time.

We have implemented privacy policies consistent with applicable federal and state laws. We also have adopted policies and procedures reasonably designed to ensure the security and confidentiality of customer records and information.

### **INFORMATION WE COLLECT**

During the course of business, we may collect nonpublic personal information about you from the following sources:

- Nonpublic personal information obtained from you in person, in writing, or through the Internet.
- Nonpublic personal information obtained through your transactions and experiences with our affiliates and us.
- Nonpublic personal information we receive from nonaffiliated third parties about their transactions and experiences with you.
- Nonpublic personal information provided by credit reporting agencies and similar companies.

### **DISCLOSURE OF NONPUBLIC PERSONAL INFORMATION**

A. We may disclose the following kinds of nonpublic personal information about you:

- Information we received from you on applications or other forms, such as your name, date of birth, mailing address, social security number, employment information assets, and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, and parties to transactions; and
- Information we receive from consumer reporting agencies, such as your credit worthiness and credit history.

We do not disclose any non-public personal information about customers or former customers to anyone, except as permitted by law. For example, we are required to share your financial information with parties named in a lawsuit or administrative action when we are served with a subpoena or court order and with federal or state regulatory authorities, such as the Internal Revenue Service, as authorized by federal or state law. Consistent with the practice of other institutions, we also share information about you with reputable credit reporting agencies as authorized under federal law and with others who may receive certain information from us under particular circumstances, but only as lawfully permitted or required.

We restrict access to your information to those employees who need to know that information to provide products or services to you. Our employees may also access information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal regulations to guard your information.

### **FORMER CUSTOMERS**

In the event that you terminate your relationship with us, we will adhere to the privacy policies and practices as described in this Privacy Statement.

### **UPDATING YOUR PERSONAL INFORMATION**

We strive to keep our records about you accurate and up to date. In order to maintain accurate information about our customers, we ask that you update your personal information when any changes take place. Please notify us if you change your address or telephone number by contacting us toll free at **1-800-520-3724**.

### **CONTACTING US**

If you should have any questions about this Privacy Statement, please contact our corporate headquarters toll free at **1-800-520-3724**.

Golden Empire Mortgage, Inc.  
1200 Discovery Drive, Third Floor  
Bakersfield, CA 93309