F A C T S	**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	Yes	Yes

To limit our sharing	Call (888) 207-6737 Please note: If you are a *new* customer, we can begin sharing your information 31 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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?	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. We restrict access to your information to those who have a legitimate business purpose, and we train employees on data security and confidentiality.
How does American Pacific Mortgage Corporation collect my personal information?	We collect your personal information, for example, when you ■ 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 We also collect your personal information from other companies, such as credit bureaus, during the loan application process.
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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *American Pacific Mortgage Corporation has no affiliates*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *American Pacific Mortgage Corporation does not share with non-affiliates*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *American Pacific Mortgage Corporation does not jointly market*

Other important information
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*. For the complete California Consumer Privacy Act Notice, please visit our website at www.apmortgage.com/privacy-policy.
North Dakota residents: In accordance with NDCC section 6-08.1-04, we will not share personal information with non-affiliates either for them to market you or for joint marketing, without your authorization*.
Vermont residents: Vermont is an "opt-in" state and in accordance with state law, we will not share non-public personal financial information, credit reports and/or creditworthiness information about you with other companies unless permitted by law, or to service your loan, or unless you specifically consent to sharing*.
*Accounts with a California, North Dakota or Vermont mailing address are automatically treated as if they have limited the sharing of information as described on page 1, unless you specifically opt-in to information sharing.
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

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