FACTS

WHAT DOES ROGUE VALLEY MORTGAGE, LLC 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 Assets
- · Income and Credit Scores
- Credit History and Payment History

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Rogue Valley Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rogue Valley Mtg. 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 lega investigations, or report to credit bureaus	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	No	We don't share
For nonaffiliates to market to you	No	We don't share

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Who we are

Who is providing this notice

Rogue Valley Mortgage, LLC

What we do

How does Rogue Valley Mortgage LLC 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.

How does Rogue Valley Mortgage LLC collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or provide your mortgage information
- give us your contact info or give us your income information
- · show us your government-issued ID
- · tell us about your investment or retirement portfolio

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposesinformation 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- · ALC Investments, LLC
- · DLS Investments, LLC
- · Pacific Trust Deed Servicing Company, Inc

Non-Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.