DYCK-O'NEAL, INC. PRIVACY POLICY FOR CONSUMERS

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation thereunder, 16 CFR Part 313. This policy statement takes precedence over any previous policies issued by Dyck-O'Neal, Inc.

Collecting Information

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, including name, mailing address, e-mail address, social security number, telephone number, and information about your financial status, such as employment, income, monthly expenses, and assets;

- Information from transactions with us, our affiliates or with others. For example, your payment histories, account balances, and other transaction records;

- Information from consumer credit reporting agencies, such as information relating to your credit- worthiness, your credit score and credit usage;

- Information we purchase from other companies that provide data assembled from public databases; and,

- Information that we obtain from outside sources such as data from public records or from the Internet.

Shared Information

- We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

- We do not sell or share your information with outside companies who may want to offer you products or services.

- In accordance with standard industry practice, and as allowed under federal and state law, Dyck-O'Neal, Inc. routinely provides data about loan repayment and other transactions to credit reporting agencies.

- Certain federal and state statutes may require us to disclose certain information about you. For example, if you are involved in litigation, we may be ordered to provide information to a court. In these circumstances, only the specific information required by law, subpoena, or court order will be disclosed.

- We may disclose information we have about you to regulatory authorities and law enforcement officials.

Security

- We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you and servicing of your account.

- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Keeping your account information accurate and up to date is important. If you believe your account information is inaccurate, please contact us using the contact information in your most recent statement or on our website at www.dyckoneal.com/contact.htm, and we will promptly update your information.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Federal Law and the laws of various states require us to provide the following information:

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

We are required under state law to notify consumers of the following rights. This list does not represent a complete list of consumer's rights under either state or federal laws.

1. **California –** As required by Law, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except in unusual circumstances, collectors may not contact you before 8AM or after 9PM. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your locations or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877- FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in your area. CA Mortgage License No. 4131016

2. **Colorado** – FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE https://coag.gov/licensing/collection-agency-regulation/ A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Colorado in-state location is: 7700 East Arapahoe Road Ste. 220 Centennial, CO 80112 and phone number is 800-435-0808.

3. **Minnesota** – This collection agency is licensed by the Minnesota Department of Commerce.

4. **Nevada –** Please be advised that if you choose to make your payment online or via credit card, you may be charged a processing fee in an amount up to $4.75 plus 2.88% of the amount of your payment.

5. **New York City** – License Number - Dallas Office - 1240545

6. **North Carolina –** Collection Agency Permit No. – Dallas - 119505976

7. **Tennessee -** This Office is licensed by the Collection Service Board of the Department of Commerce and Insurance – Collection License 807 – Mortgage License 116356

8. **Texas** – COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, TX 78705. A TOLL-FREE NUMBER IS AVAILABLE AT (877) 276-5550.

9. **Yonkers** – Collection License Number - 9845