



## PRIVACY POLICY

### Your Privacy is Important

It is World Alliance Financial Corp.'s goal to provide you with the most valuable and professional service in the mortgage business and to keep you as a customer for as long as you have mortgage lending needs. We understand that protecting your privacy is important. It is our obligation to keep all information about you secure and confidential. That is why we have established a Privacy Policy that protects the security of any public and non-public personal and financial information you provide to us. Below we have outlined our security practices with regard to protecting all of your personal information.

**We, our** and **us** mean World Alliance Financial Corp.. **You** and **Your** mean the following individuals: Those **consumers** who have provided us with non-public personal information for the purpose of determining if they qualify for a mortgage loan; and those **customers** who have obtained real estate settlement services from us. **Non-public personal information** means personally identifiable financial information about you that we collect in connection with providing a financial product or service to you. This does not include information that is available from public sources, such as government real estate records. **Affiliate** means a company we own or control, a company that owns or controls us or a company that is owned or controlled by the same company as us. **Non affiliated third party** means a company that is not an affiliate of ours. We collect non-public personal information about you from the following sources: Information that we receive from you on applications or other forms; information about your transactions with us, our affiliates or others; and information we receive from a consumer reporting agency.

### Information We Collect and Disclose

We collect, retain and use only the personal information that is absolutely necessary to process your mortgage loan. We may disclose personal information about you to a carefully selected group of service providers and third parties that assist us in the mortgage loan process. These parties include, but are not limited to, licensed credit reporting agencies, federal and state regulators, and payment coupon booklet vendors. We may also partner with and disclose information to unaffiliated third parties who offer ancillary products and services that we think may be of value to you. Before we disclose your information to them, we require these partners to adhere to strict standards regarding the security and confidentiality of customer information. These business partners include, for example, optional life insurance products. After approved Senior Lending Network Members receive your information, they may contact you directly via phone, e-mail or other communications. All of our Members operate under federal and/or state laws and regulations and believe, as we do, that the Internet is an exciting and secure place to do business. As our Members may keep and use your information whether or not you qualify for a transaction with them, we recommend that you contact them directly for more information about their specific privacy policies. We will not disclose your income or credit information or your social security number. Finally, we may disclose information about you as required by law. Specifically, we collect and disclose: information we receive from you on your loan application or other forms, such as your name, address and social security number; information about your past mortgage history with us or other lenders (such as your loan balance and payment history); and information we receive from a credit reporting agency, such as your creditworthiness and credit history. While we collect information about your income and assets, we only disclose this data to third parties who must have it for the loan decision-making process, such as investors (like Fannie Mae) and mortgage insurance companies.

### Why You Can Feel Secure

We do not disclose any personal information about our former customers to anyone, except as permitted or required by law. Keeping your financial information secure is one of our most important responsibilities. We will permit access to personal information about you only to those employees of World Alliance Financial Corp. who need to know that information in order to process and service your

mortgage loan. These employees are committed to keeping your personal information safe and secure. We strive to maintain the accuracy of your information and will respond in a timely manner if you notify us that your information is not correct. We have implemented administrative, technical and physical safeguards to protect your information. These include setting policies and procedures for carefully handling customer data.

### **Information Security on the World Wide Web**

We maintain the highest level of Internet security available to guard against the unauthorized access and use of your information. We currently utilize Secure Socket Layer (SSL), a transaction encrypting protocol (format) that makes it virtually impossible for your information to be stolen or viewed. When you are asked to enter personal information on our website, our systems automatically switch to "secure" mode. We use cookies to allow you to access personalized content on our site without having to enter the same information repeatedly. A cookie is a small amount of data, which includes an anonymous unique identifier that is sent to your browser from our site. Once you exit our website or exit your web browser, the cookie expires. It does not remain on your computer hard drive. A cookie generated by our site contains no personal information about you and does not gather information from your computer about you. We store your data in company-owned and -maintained servers located in a secure facility with restricted access.

### **We Will Honor Your Choices**

If you prefer that we not disclose non-public personal information about you to third parties who are not directly involved in the loan approval or servicing process, you may direct us not to make those disclosures available. This process of limiting our ability to share your information is called "opting out." You may not opt out of disclosures that are permitted by law. For example, you may not prevent us from disclosing information in connection with a legal process or subpoena, or disclosing information to prevent fraud or to comply with a legally permitted inquiry by a government agency. Once you submit your loan application, you will be contacted by World Alliance Financial Corp. to discuss your home financing needs. As part of the application process, you will receive an additional Privacy Policy notice that includes the World Alliance Financial Corp. contact information if you decide that you would like to exercise your right to opt out. Again, protecting your privacy is important to us. If you have questions or concerns about our Privacy Policy, please call 866-418-5819 or send an email to [optout@wafcorp.com](mailto:optout@wafcorp.com).

### **Current Customers**

If you are already made payments to us and you would like to exercise your right to opt out, please call 866-418-5819 or send an email to [optout@wafcorp.com](mailto:optout@wafcorp.com).